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Chak Alla Baksh, Mukerian, Hoshiarpur

(Affiliated to Panjab University Chandigarh)

Re-Accredited By NAAC (Cycle-2), Recognised by UGC under Section 2(F), 12(B)

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Vision : An International Multidisciplinary Journal of Humanities & Management is an Annual publication of Dasmesh Girls College, Chak Alla Baksh, Mukerian, Distt Hoshiarpur. Vision welcomes the papers concerned with the study of Social Sciences, Management and Literature. The purpose of publishing this international Journal is to explore the latent talent in the deep recesses of the scholars so that they may communicate it to establish their social and cultural relationship with others. The collection of the articles of the different scholars on different topics will enable others to come forward with the compositions on the different aspects of life. Its objective is to delineate the processes of the articulation of the different sections of global society and to integrate them on the larger canvas of the world. The present volume contains different articles on Social Sciences, Management and Literature. In this way, this is going to be a compendium of different thoughts of the scholars. The Journal follows the procedure of Peer- Reviewed Journal. The articles submitted for publication will be referred to the members of Advisory Board, after whose approval they will be accepted for publication.

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Index

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Mobile Banking Adoption and Customer Satisfaction: Exploring Operational Challenges in Public and Private Sector Banks

Dr. Ram Pal*

ABSTRACT

Mobile banking has rapidly transformed how customers access financial services, shifting routine transactions from bank branches to smartphones and apps. researchers have long used technology-acceptance frameworks notably Davis's technology acceptance model (TAM) and the unified theory of acceptance and use of technology (TAUT) to explain why users adopt digital banking services: perceived usefulness, ease of use, social influence and facilitating conditions remain powerful predictors of adoption. Empirical studies on mobile payments and banking emphasise additional, sector-specific determinants such as trust, initial perceived risk, and service flow/experience; qualitative work also highlights consumers' need for clear relative advantage and seamless integration with existing behaviours. these theoretical and empirical insights form the backbone for studying customer satisfaction, which depends not only on adoption but on the quality, reliability and perceived security of operational processes (transaction success rates, authentication flows, complaint resolution, and availability). In India and many other markets, the scale and speed of mobile transaction growth have added urgency to understanding operational challenges. recent industry data show large year-on-year increases in mobile transaction volumes, while regulators and central banks have actively intervened to strengthen security, KYC and onboarding rules actions that both alleviate risks and introduce operational complexity for banks. Examining differences between public and private sector banks is especially important because institutional structure, legacy it systems, and governance models shape how each

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sector implements mobile services and addresses failures that affect customer satisfaction.

This study therefore situates itself at the intersection of technology-acceptance theory and operational service quality: it investigates drivers of mobile banking adoption, links those drivers to measures of customer satisfaction, and explores operational pain points (security/ authentication, system availability, onboarding/ KYC, customer support and transaction reconciliation) in public versus private sector banks. the objective is to produce actionable recommendations for banks and regulators to improve customer experience while maintaining robust risk management.

Keywords : ***Mobile Banking, Customer Problems, Bank Type, Digital Literacy, User Satisfaction***

REVIEW OF LITERATURE

Mobile banking adoption has been widely studied in the context of digital financial transformation. according to **Rahman (2024)**, customer adoption of mobile banking applications is strongly influenced by perceived usefulness, ease of use, and trust in the technology. these findings are consistent with the technology acceptance model (tam), where performance expectancy and effort expectancy play critical roles. similarly, **Apau**(2025) highlights that performance expectancy, convenience, and speed are the strongest predictors of mobile banking adoption, particularly among younger and urban users who are more digitally literate.Trust and security emerge as recurring themes across studies. **Aljaradat (2024)** stresses that concerns about data privacy, cyber fraud, and system vulnerability often limit adoption, even when customers recognize the benefits of mobile banking. this aligns with the work of **Gokmenoglu and Kaakeh (2022),** who extended tam by including trust and perceived risk, finding that these constructs significantly mediate the relationship between adoption intention and actual use. in the Indian context, **Kumar (2023)** observed that despite rapid growth in smartphone penetration and government-backed digital initiatives, many customers remain hesitant due to fear of security breaches and operational failures.Customer satisfaction in mobile banking has also received considerable attention. **Asif (2023)** also confirmed that customer satisfaction varies across sectors, noting that operational delays, failed transactions, and poor complaint resolution significantly reduce satisfaction levels in both public and private banks. Operational challenges continue to hinder seamless adoption and satisfaction overall, the literature shows that while mobile banking adoption is driven by convenience, usefulness, and trust, customer satisfaction largely depends on reliability, service quality, and operational efficiency. Public sector banks often struggle with modernization and system integration, whereas private banks, despite technological agility, face challenges in managing cybersecurity and scaling operations. future research is recommended to explore how operational failures such as system downtime and fraud incidents affect long-term customer trust and satisfaction.

OBJECTIVE OF THE STUDY

- To assess the awareness of respondents about mobile banking services offered by public and private sector banks.
- To evaluate the level of customer satisfaction with mobile banking services across public and private sector banks.
- To analyze respondents' perceptions regarding the challenges and recent changes associated with mobile banking services.

RESEARCH METHOLOGY

The main purpose of this research paper was to access the awareness level of respondents regarding Mobile Banking Services. The study was based on primary as well as secondary sources. Primary data have been collected from the respondents with the help of a questionnaire. secondary data have collected from newspaper, journals, reports, internet sources and other published material. Under the study both public as well as private sector banks has been included. Form the Public Sector Banks SBI and PNB as top two leading bank in Public Sector Banks has been included. And HDFC & ICICI banks from Private Sector Banks have been included. A sample of 505 respondents was taken from three district viz. Kangra, Solan and Shimla of Himachal Pradesh. Useful responses of respondents were considered for making study more effective. Quota sampling was used to obtain the required information from the respondents. The minimum quota of respondents from each is fixed of 30 respondents from each bank. top three districts which are having highest number of these banks have been selected. The Kangra, Shimla and Solan district has been selected on the basis of number of banking branches.

SOCIO-ECONOMIC PROFILE AND AWARENESS OF MOBILEBANKING

Nowadays, Banks offer many kinds of Mobile Banking Services through SMS channels. Now, customers can conduct Banking transactions and inquiries through their Mobile. Customers can transact their Banking business, such as deposits, withdrawals, cheque collection, etc. The Socio-Economic Profile analysis of the Respondents for Awareness of Mobile Banking is as follows**.**

(a) Age and Awareness of Mobile Banking

The age factor is one of the significant factors affecting-Banking Services' usage and Awareness.In the Age-wise assessment of Awareness of Mobile Banking, it is found that the majority 53 per cent of respondents, belong to the Age group of up to 30 years and 38.8 per cent of them are assessed as aware of Mobile Banking. The 37.4 per cent are in the Age group of 31 to 50 years, of which 26.7 per cent are found unaware about Mobile Banking. The respondents from the Age group of 50 years above, the majority 6.1 percent are aware of Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.478, which is more than the P value at 5 per cent significance level. Hence, the null hypothesis is accepted with the conclusion that there is no significant difference between the Age and

TABLE-5.7
SOCIO-ECONOMIC PROFILE AND AWARENESS OF MOBILE BANKING

Sr.No.	Demographic Variable	Characteristics	Yes	No	Total	÷^{2}	P Value	Significance
1.	**Age**	Up to 30 Year	196(38.8)	72(14.3)	268(53)	1.476	0.478>0.05	Insignificant
		31 to 50 Year	135(26.7)	54(10.7)	189(37.4)			
		Above 50 Year	31(6.1)	17(3.4)	48(9.6)			
		Total	**362(71.7)**	**143(28.3)**	**505(100)**			
2.	**Gender**	Male	207(41)	81(16)	288(57)	0.0123	0.912>0.05	Insignificant
		Female	155(30.7)	62(12.3)	217(43)			
		Total	**362(71.7)**	**143(28.3)**	**505(100)**			
3.	**Educational Qualification**	Matriculation	22(4.4)	14(2.8)	36(7.1)	17.625	0.001<0.05	Significant
		Secondary	76(15)	52(10.3)	128(25.3)			
		Graduation	99(19.6)	25(5)	124(24.6)			
		P.G. & above	165(32.7)	52(10.3)	217(43)			
		Total	**362(71.7)**	**143(28.3)**	**505(100)**			
4.	**Residential Status**	Rural	243(48.1)	107(21.2)	350(69.3)	2.856	0.091>0.05	Insignificant
		Urban	119(23.6)	36(7.1)	155(30.7)			
		Total	**362(71.7)**	**143(28.3)**	**505(100)**			
5.	**Annual Income**	0-2 lakh	153(30.3)	81(16)	234(46.3)	10.565	0.014<0.05	Significant
		2-4 lakh	66(13.1)	26(5.1)	92(18.2)			
		4-6 lakh	75(14.9)	18(3.6)	93(18.4)			
		6 lakh& above	68(13.5)	18(3.6)	86(17)			
		Total	**362(71.7)**	**143(28.3)**	**505(100)**			
6.	**Type of Bank**	SBI	164(32.5)	56(11.1)	220(43.6)	17.196	0.001<0.05	Significant
		PNB	129(25.5)	76(12.5)	205(40.6)			
		HDFC	44(8.7)	06(9.3)	50(9.9)			
		ICICI	25(5)	05(1.6)	30(5.9)			
		Total	**362(71.7)**	**143(28.3)**	**505(100)**			

Source: *Data collected through Questionnaire*

Note: *Figures in parentheses denotes percentages.*

opinions of respondents regarding the Awareness of Mobile Banking. The findings are further supported by results of Rajasekaran &M. (2015).

(b) Gender and Awareness of Mobile Banking

The table reveals that the majority 57 per cent of the respondents are male and 41 per cent of them are found aware of Internet Banking. Only 12.3 per cent of females need to be get aware of Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.012, which is less than the P value at 5 per cent significance level. Hence, the Null hypothesis is rejected with the outcome that there is a significant difference between the Gender and opinions of respondents regarding the Awareness of Mobile Banking.

(c) Educational Qualification and Awareness of Mobile Banking

The table depicts that the majority, 43 per cent, of respondents have postgraduate and above Educational Qualifications, and 32.7 per cent of them are aware of Mobile Banking. From the graduates and matriculate respondents only 5 per cent and 2.8 per cent respectively, need to be made aware of Mobile Banking. Among the respondents who possess secondary Educational Qualifications, it is inferred that the majority of them 15 per cent are assessed as fully aware of Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.01, which is less than the P value at 5 per cent significance level. Hence, the Null hypothesis is rejected with the inference that there is a significant difference between the Gender and opinions of respondents regarding the Awareness of Mobile Banking.

(d) Residential Status and Awareness of Mobile Banking

On Residential Status-wise classification, it is found that the majority, 69.3 per cent of respondents belong to rural areas and 48.1 per cent of them are found fully aware of Internet Banking. From the urban group, only 7.1 per cent need to be made aware of Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.091, which is more than the P value at 5 per cent significance level. Hence, the null hypothesis is accepted with the finding that there is no significant difference between the Residential Status and opinions of respondents regarding the Awareness of Mobile Banking.

(e) Annual Income and Awareness of Mobile Banking

Income is the primary factor that affects every financial transaction. On the Income-wise classification of respondents regarding Awareness of Mobile Banking, it is found that the majority, 46.3 belong to the Income up to 200000 and 30.3 per cent of them are aware of Mobile Banking. The 13.1 per cent and 13.5 per cent of respondents from the Income groups of 2-4 lakhs and six lakhs above, respectively, are revealed as aware of Mobile Banking. From the Income group of above 4-6 lakhs, only 3.6 per cent need to be made aware of this E-Banking service. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.014, which is less than the P value at 5 per cent significance level. Hence, the Null hypothesis is rejected with the inference that there is a significant difference between the Income and opinions of respondents regarding the Awareness of Mobile Banking. These findings are not similar with results of Rajasekaran &M. (2015).

(f) Banking Type and Awareness of Mobile Banking

Both Public and Private Sector Banks have been analyzed from an Awareness point of view of Internet Banking. In Public Sector Banks the majority43.6 per cent of respondents, have accounts with SBI Banks and 32.5 per cent of them are found aware of Mobile Banking. Among the Private Sector Banks, the majority 9.9 per cent of respondents belong to HDFC Bank and the majority9.3, need to be made aware of this E-Banking service. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.001, which is less than the P value at 5 per cent significance level. Hence, the Null hypothesis is rejected with the inference that there is a significant difference between the Type of Banked respondents' opinions regarding the awareness of Mobile Banking.

SOCIO-ECONOMIC PROFILE AND SATISFACTION OF MOBILE BANKING

Mobile Banking is one of the most popular E-Banking service offered by the concerned Banks to its customers for dealing with the different types of financial or non-financial transactions. The following tables portrays the Socio-Economic variables and satisfaction of the Respondents for Satisfaction of Mobile Banking

(a) Age and Satisfaction of Mobile Banking

In an age-wise assessment of satisfaction of Mobile Banking, it is found that the majority 53 per cent of respondents belong to the age group of up to 30 years and 41 per cent are fully satisfied with Mobile Banking. The 37.4 per cent are in the age group of 31 to 50 years, out of which 25.5 per cent are found fully satisfied with Mobile Banking. The respondents from the age group of 50 years above the majority 6.5 per cent are delighted with Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.030, which is less than the P value at 5 per cent significance level. Hence, the Null hypothesis is rejected with the inference that there is no significant difference between the Age and satisfaction level of respondents regarding Mobile Banking.

(b) Gender and Satisfaction of Mobile Banking

The table reveals that the majority, 57 per cent of the respondents are male and 42 per cent are fully satisfied with Mobile Banking. Only 12.1 per cent of females are not fully satisfied with Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.604, which is more than the P value at 5 per cent significance level. Hence, the Null hypothesis is accepted with the inference that there is no significant difference between the gender and satisfaction level of respondents regarding Mobile Banking.

(c) Educational Qualification and Satisfaction of Mobile Banking

The table depicts that the majority 43 per cent of respondents have postgraduates and above educational qualifications and 32.1 per cent of

TABLE 6.4
SOCIO-ECONOMICVARIABLES AND SATISFACTION OF MOBILE BANKING

Sr. No.	Demographic Variable	Characteristics	Satisfied	Dissatisfied	Total	$\div^2$	P Value	Results
1.	**Age**	Up to 30 Year	207(41)	61(12.1)	268(53)	5.050	0.030<0.05	Significant
		31 to 50 Year	129(25.5)	60(11.9)	189(37.4)			
		Above 50 Year	33(6.5)	15(3)	48(9.6)			
		Total	**369(73.1)**	**136(26.9)**	**505(100)**			
2.	**Gender**	Male	213(42.2)	75(14.9)	288(57)	0.269	0.604>0.05	Insignificant
		Female	156(30.9)	61(12.1)	217(43)			
		Total	**369(73.1)**	**136(26.9)**	**505(100)**			
3.	**Educational Qualification**	Matriculation	27(5.3)	09(1.8)	36(7.1)	5.142	0.162>0.05	Insignificant
		Secondary	84(16.6)	44(8.7)	128(25.3)			
		Graduation	96(19)	28(5.5)	124(24.6)			
		P.G. & above	162()32.1	55(10.9)	217(43)			
		Total	**369(73.1)**	**136(26.9)**	**505(100)**			
4.	**Residential Status**	Rural	253(50.1)	97(19.2)	350(69.3)	0.356	0.024<0.05	Significant
		Urban	116(23)	39(7.7)	155(30.7)			
		Total	**369(73.1)**	**136(26.9)**	**505(100)**			
5.	**Annual Income**	0-2 lakh	174(34.5)	60(11.9)	234(46.3)	2.475	0.480>0.05	Insignificant
		2-4 lakh	68(13.5)	24(4.8)	92(18.2)			
		4-6 lakh	70(13.9)	23(4.6)	93(18.4)			
		6 lakh& above	57(11.3)	29(5.7)	86(17)			
		Total	**369(73.1)**	**136(26.9)**	**505(100)**			
6.	**Type of Bank**	SBI	165(32.7)	55(10.9)	220(43.6)	2.229	0.022<0.05	Significant
		PNB	145(28.7)	60(11.9)	205(40.6)			
		HDFC	39(7.7)	11(2.2)	50(9.9)			
		ICICI	20(4)	10(2)	30(5.9)			
		Total	**369(73.1)**	**136(26.9)**	**505(100)**			

Source: *Data collected through Questionnaire*
Note: *Figures in parentheses denotes percentages.*

them are fully satisfied with Mobile Banking. From the graduates and matriculate respondents only 5.5 per cent and 1.8 per cent are not fully satisfied with Mobile Banking. Among the respondents who possess secondary educational qualifications, it is inferred that the majority of them 16.6 per cent are fully satisfied with Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.162, which is more than the P value at 5 per cent significance level. Hence, the Null hypothesis is accepted with the inference that there is no significant difference between the Gender and satisfaction level of respondents regarding Mobile Banking.

(d) Residential Status and Satisfaction of Mobile Banking

On residential status-wise classification, it is found that the majority 69.3 per cent of respondents belong to a rural area and 50.1 per cent of them are fully satisfied with Mobile Banking. From the urban group, only 7.7 per cent are fully satisfied with Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of chi-square is 0.024, which is less than the P value at 5 per cent significance level. Hence, the Null hypothesis is Rejected with the conclusion that there is a significant difference between the residential status and satisfaction level of respondents regarding Mobile Banking.

(e) Annual Income and Satisfaction of Mobile Banking

Income is the primary factor that affects every financial transaction. On the income-wise classification of respondents about satisfaction with Mobile Banking, it is found that the majority, 46.3 per cent belong to the income group of 0 to 200000 and 34.5 per cent of them are fully satisfied with Mobile Banking. The 13.5 per cent and 11.3 per cent respondents from the income groups of 2-4 lakhs and six lakhs above respectively are fully satisfied with Mobile Banking. From the income group of above 4- 6 lakhs only 4.6 per cent are not fully satisfied with this E-Banking service. Further, on applying the chi-square test it has been found that the calculated P value of chi-square is 0.480, which is more than the P value at 5 per cent significance level. Hence, the Null hypothesis is accepted with the inference that there is no significant difference exists between respondents' income and satisfaction level regarding Mobile Banking.

(f) Banking Sector and Satisfaction of Mobile Banking

Both Public and Private Sector Banks have been analyzed from the satisfaction point of view of Mobile Banking. In Public Sector Banks, the majority, 43.6 per cent of respondents have accounts with SBI Bank and 32.7 per cent are fully satisfied with Mobile Banking. Among the Private Sector Banks majority 9.9 per cent of respondents belong to HDFC Bank and the majority 2.2 per cent found not satisfied with this E-Banking service. Further, on applying the chi-square test it has been found that the calculated P value of chi-square is 0.022, which is less than the P value at 5 per cent significance level. Hence, the Null hypothesis is rejected with the inference that there is a significant difference between the type of Bank and satisfaction level of respondents regarding Mobile Banking.

It is summarized that There is a significant difference between the age, residential status, type of Banking sector, computer knowledge and opinions of the respondents regarding the satisfaction of Mobile Banking. In contrast, it is found insignificant in the case of gender, education, annual income, occupation, and respondent district.

SOCIO-ECONOMIC PROFILE AND PROBLEM FACED ON USING OF MOBILE BANKING

Nowadays, Banks offer many kinds of Mobile Banking services through SMS channels. Now, customers can conduct Banking transactions and inquiries through their Mobile phones. Customers can transact their Banking business, such as deposits, withdrawals, cheque collection etc. The following table shows the distribution of respondents based on their Socio-economic Profile and Problems faced when using Mobile Banking.

(a) Age and Problems of Mobile Banking

On age-wise assessment of the level of problems using Mobile Banking, it is found that the majority 53 per cent of respondents belongs to the age

TABLE 7.4
SOCIO-ECONOMIC PROFILE ANDPROBLEMFACED BYRESPONDENTSWHILE USING OF MOBILE BANKING

Sr. No	Demographic Variable	Characteristics	Yes	No	Total	$\div^2$	P Value	Results
1.	**Age**	Up to 30 Year	118(23.4)	150(29.7)	268(53.1)	0.358	0.836>0.05	Insignificant
		31 to 50 Year	78(15.4)	111(22)	189(37.4)			
		Above 50 Year	21(4.2)	27(5.3)	48(9.5)			
		Total	**217(43)**	**288(57)**	**505(100)**			
2.	**Gender**	Male	119(23.6)	169(33.5)	288(57)	0.745	0.388>0.05	Insignificant
		Female	98(19.4)	119(23.6)	217(43)			
		Total	**217(43)**	**288(57)**	**505(100)**			
3.	**Educational Qualification**	Matriculation	13(2.6)	23(4.6)	36(7.1)	1.585	0.663>0.05	Insignificant
		Secondary	60(11.9)	68(13.5)	128(25.3)			
		Graduation	53(10.5)	71(14.1)	124(24.6)			
		P.G. & above	91(18)	126(25)	217(43)			
		Total	**217(43)**	**288(57)**	**505(100)**			
4.	**Residential Status**	Rural	151(29.9)	199(39.4)	350(69.3)	0.014	0.906>0.05	Insignificant
		Urban	66(13.1)	89(17.6)	155(30.7)			
		Total	**217(43)**	**288(57)**	**505(100)**			
5.	**Annual Income**	0-2 lakh	113(22.4)	121(24)	234(46.3)	9.496	0.023<0.05	Significant
		2-4 lakh	39(7.7)	53(10.5)	92(18.2)			
		4-6 lakh	40(7.9)	53(10.5)	93(18.4)			
		6 lakh& above	25(5)	61(12.1)	86(17.1)			
		Total	**217(43)**	**288(57)**	**505(100)**			
8.	**Type of Bank**	Public Sector Banks	193(38.2)	232(45.9)	425(84.2)	6.526	0.011<0.05	Significant
		Private Sector Banks	24(4.8)	56(11.1)	80(15.8)			
		Total	**217(43)**	**288(57)**	**505(100)**			

Source: *Data collected through Questionnaire*

Note: *Figures in parentheses denotes percentages.*

group of up to 30 years and 23.4 per cent of them have faced problems on using Mobile Banking. The 37.4 per cent are in the age group of 31 to 50 years of which 22 per cent have faced no problem on using of Mobile Banking. The respondents from the age group of 50 years above found that only 4.2 per cent of them have faced problems with Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of the chi-square is 0.836, which is more than the P value at 5 per cent significance level.Hence, the Null hypothesis is accepted with the inference that there is no significant difference between the Age and problem faced by respondents while using of Mobile Banking.

(b) Gender and Problems of Mobile Banking

The table reveals that the majority57 per cent of the respondents, are male and 33.6 per cent have faced no problems on using of Mobile Banking. Only 19.4 per cent of females have faced problems using Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of the chi-square is 0.388, which is more than the P value at 5 per cent significance level. Hence, the Null hypothesis is accepted with the conclusion that there is no significant difference between Gender and the problems faced by Respondents while using of Mobile Banking.

(c) Educational Qualification and Problems of Mobile Banking

The table depicts that the majority of 43 Respondents have postgraduate and above educational qualifications and 25 per cent have faced no problem on using of Mobile Banking. From the graduates and matriculate Respondents only 10.5 per cent and 2.6 per cent respectively respondents, have faced problems using Mobile Banking. Among the Respondents who possess secondary educational qualifications, it is inferred that the majority of them13.5 per cent have faced no problem on using of Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of the chi-square is 0.663, which is more than the P value at 5 per cent significance level.Hence, the Null hypothesis is accepted with the inference that there is no significant difference between the Gender and opinions of the respondents regarding the awareness of Mobile Banking.

(d) Residential Status and Problems of Mobile Banking

On residential status-wise classification, it is found that the majority, 69.3 per cent of respondents, belong to a rural area and 39.4 per cent of them have faced no problem using Mobile Banking. From the urban group only 13.1 per cent have faced problems on using of Mobile Banking. Further, on applying the chi-square test, it has been found that the calculated P value of the chi-square is 0.906, which is more than the P value at 5 per cent significance level.Hence, the Null hypothesis is accepted with the conclusion that there is no significant difference between the residential status and the problems faced by respondents while using of Mobile Banking.

(e)Annual Income and Problems of Mobile Banking

Income is the primary factor that affects every financial transaction. On the Income-wise classification of respondents concerning the level of problems faced in using Mobile Banking, it is found that the majority 46.3 per cent belong to the Income group up to 200000 and 24 per cent have faced no problems in using Mobile Banking. Only 7.7 per cent and 5 per cent of respondents from the Income groups of 2-4 lakhs and six lakhs above have faced problems on using of Mobile Banking. From the Income group of above 4- 6 lakhs, only 7.9 per cent have faced problems on using of this E-Banking service. Further, on applying the chi-square test, it has been found that the calculated P value of the chi-square is 0.023, which is less than the P value at a 5 per cent significance level. Hence, the Null hypothesis is rejected with the inference that there is a significant difference between the Income and problem faced by respondents while using of Mobile Banking.

(f) Banking Sector and Problems of Mobile Banking

The above table shows that the majority of respondents belong to Public Sector Banks and the majority 45.9 per cent have faced no problems on dealing with Mobile Banking services. Only 4.8 per cent of respondents from Private Sector Banks have faced problems on using of Mobile Banking services. Further, on applying the chi-square test, it has been found that the calculated P value of the chi-square is 0.011, which is less than the P value at 5 per cent significance level.Hence, the Null hypothesis is rejected with the conclusion that there is a significant difference between the type of bank and the problems faced by respondents while using of Mobile Banking services.Furthermore, it is concluded that there is a significant difference between the socio-economic variable, viz. annual Income, Respondents' district, type of banking sector and opinions of the respondents regarding the awareness of Mobile Banking. With the other variables like age, gender, education, residential status, occupation and knowledge of commuters, it has been revealed as insignificant.

MAJOR SUMMARY

The present study was undertaken to analyze the relationship between selected demographic and socio-economic characteristics of respondents and the problems they encounter while using mobile banking services. The hypothesis testing revealed a mixed pattern of results. It was found that variables such as age, gender, and educational qualification do not significantly influence the type or extent of problems faced, indicating that mobile banking challenges are relatively uniform across these groups. However, residential status, annual income, and type of bank emerged as significant factors affecting the mobile banking experience. Respondents from rural areas reported higher levels of problems as compared to urban users, which can be attributed to issues such as poor network connectivity, lack of adequate digital infrastructure, and limited digital literacy. Similarly, annual income was found to play a decisive role, with low-income users facing more barriers due to affordability concerns, limited access to advanced smartphones, and less familiarity with mobile applications. Furthermore, the type of bank also influenced the user experience, with customers of public sector banks reporting relatively more issues compared to private sector bank users, possibly due to outdated technological systems, slower digital service adoption, and less user-friendly mobile applications. Overall, the study highlights that while demographic factors like age, gender, and education have little role to play, socio-economic conditions and institutional support systems significantly shape the ease or difficulty of using mobile banking services.

MAJOR FINDINGS

1. **Age and Problems** – No significant difference was found, indicating that problems related to mobile banking are similar across different age groups.
2. **Gender and Problems** – No significant difference, suggesting that both male and female users face almost the same types of issues.
3. **Educational Qualification and Problems** – No significant difference, meaning that irrespective of education level, respondents face similar problems in using mobile banking.
4. **Residential Status and Problems** – Significant difference observed. Rural/urban respondents face varying problems, with rural users likely facing issues such as poor internet connectivity and lack of digital awareness.
5. **Annual Income and Problems** – Significant difference observed. Respondents from different income groups face different levels of problems, possibly due to differences in smartphone access, data affordability, or frequency of mobile banking use.
6. **Type of Bank and Problems** – Significant difference observed. Customers of public and private sector banks experience varied issues, which may be related to technology infrastructure, user-friendly app design, or customer service quality.

SUGGESTIONS

1. **Improving Digital Infrastructure in Rural Areas** – Banks should collaborate with telecom providers to enhance internet accessibility and mobile connectivity in rural and semi-urban regions.

2. **Customized Training & Awareness Programs** – Special awareness campaigns should be designed for low-income groups and rural populations to build confidence in mobile banking usage.

3. **Enhancing Mobile Banking Applications** – Both public and private sector banks should focus on user-friendly app design, faster loading, multilingual support, and simplified transaction processes.

4. **Targeted Support for Different Income Groups** – Low-income users may need low-cost or zero-fee services, while high-income users may demand advanced features such as investment tracking and enhanced security.

5. **Bank-Specific Improvements** – Public sector banks should invest in upgrading digital platforms and customer support systems, while private sector banks should work on reducing hidden charges and improving trust factors.

6. **Regular Feedback Mechanism** – Banks should periodically collect customer feedback to identify problem areas and upgrade their mobile banking services accordingly.

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Perspective of the Revolutionaries towards Caste System and Untouchability in Agyeya's Novel 'Shekhar : Ek Jeevani'

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ABSTRACT

The present paper is based on the Hindi novel Shekhar: Ek Jeevani written by Agyeya in pre-Independence era. It highlights the issues of caste system and untouchability prevalent in the contemporary society. The low caste people so called untouchables were facing racial abuses, injustice and discrimination from the upper classes based on caste system. The situation was more worsen during foreign rule as untouchables were humiliated not only by British but native people of higher caste also treated them badly. The life without self-respect, dignity and equality created much outrage and discontent among the people. In these circumstances, revolutionaries ofNaujawan Bharat Sabha and Hindustan Socialist Republican Association (HSRA) strongly protested against the inhuman practice of caste system and untouchability. However, revolutionaries of these organizations were fighting to achieve political freedom of India from foreign rule but at the same time, they also tried to remove social evils such as caste system and untouchability from the Indian society through the torch of revolution. In this context, the novel Shekhar:Ek Jeevani presented the vivid picture ofdiscrimination with lower classes.Agyeya was the member of HSRA and when he was young, experienced all these evils like caste system and untouchability himself and portrayed these evils in his novel through the character 'Shekhar'. It is equally significant that Agyeya not only experienced these evils but he boldly opposed it before the joining the group HSRA. As the novelist Agyeya himself was a revolutionary member of HSRA and participated in its activities, therefore, he is ideal representative of HSRA ideology which addressed its social concerns in contemporary society.

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Keywords: ***Caste System, Untouchability, Revolutionaries, Shekhar.***

The novel *Shekhar: Ek Jeevani*depicts the evil practice of caste system and untouchability prevalent in the contemporary society through its protagonist 'Shekhar' who has experienced all such things from his childhood to college life. The novelist viewed caste system anduntouchability as a disease in the contemporary society. He suggested that low caste people in the society were not only discriminated by British on racial ground but Indian higher caste people were also the source of discrimination. Their only sin was that they had born in the untouchable families. Agyeya invariably suggests through the character Shekhar that in the contemporary society, higher caste people do not allow their children to play and meet with the untouchable children. They do not permit their kids to visit the houses of low caste people and eat something from their homes. Shekhar had themselves experienced this evil in the society when his parents do not give him permission to go to a house of low caste for playing. Once,Shekhar went to a house of girl named 'Fulla' belonged to low caste. But his parents stopped himfrom going to her house. Although, she was a small girl and Shekhar wanted to play with her but their castes became a barrier between their game. So, novelist showed that the caste system was so rigid in the society that it did not allow two small kids to play with each other. This was the cruel picture of contemporary society which advocate discrimination among the people based on caste and religion.[1]

Bhagat Singh, was leading revolutionary of his times who wrote an article in June 1928 in *Kirti* entitled 'The Untouchability Problem' in which he categorically rejected the caste system and untouchability: "The problem is that among the 30 crore population of this country, 6 crore people are called untouchables, whose very touch will lead to religion getting polluted. The Gods will be enraged by their entry into temples. Their drawing of water from wells will render these wells impure. One feels ashamed to hear that these questions are being raised in the twentieth century. He calls upon them to break their fetters: you are the real proletariat. organize yourself, rise in revolt against the prevailing social system.[2]

The novelist suggested that the problem of caste system and untouchability could not solve even after four or five thousand years. This problem also existed in the ancient as well as in the medieval times. He remarked that in the modern age, no change is noticed in the contemporary society. It is rather growing day by day in the country.[3] But Naujawan Bharat Sabha and HSRA opposed to all kinds of sectarianism, obscurantism and the religious fanaticism rampant in the modern Indian society, unlike in the early revolutionary movement, religion was not allowed to have precedence over the secular and nationalistic outlook of its organizers who belonged to different religious groups in the country. To overcome the dogmatic and society prejudicial caste outlook and to develop healthy secular nationalist feelings in the people, the NaujawanBharat Sabha used to arrange social gatherings and public lectures to discuss socio-political affairs.[4] Besides the political programme, to work for communal harmony was an important objective of the Naujawan Bharat Sabha. It used to organize community meals in which members from all the communities participated.[5] People belonging to all creeds, castes and sub castes were invited to participate in the functions, to take their meals together served by the people from among themselves. On the occasion of one such gathering some over-enthusiastic young-men cooked the *Halal* and *Jhataka* qualities of meat (either of which was consider repugnant or taboo by one community or another) in the same pot and served it to all the people present – Hindus, Sikhs and Muslims.[6]

The revolutionaries of Naujawan Bharat Sabha and HSRA criticized caste system and untouchability from the beginning of their revolutionary struggle. Bhagat Singh was deadly against the social evil 'untouchability'. In his view, freedom did not merely mean banishing the British rule, it also changing the centuries old caste system which had branded a large number of our population as 'untouchables'[7]Bhagat Singh was probably the only patriot of the country who wished to have his last meal, prepared by a *dalit* (untouchable) employee of Lahore Central Jail named 'Bhangi' before his execution. Bhagat Singh used to call him as 'Bebe' which means mother. In Bhagat Singh's own words: "*Maa bachche ki gandagisaafkartihai, aur bara ho jane par yah kamdalitkartahai, isliyeoose 'bebe' kehnaoochit hai.*"[8] Chaman Lal has even gone to the extent of saying, "*Aaj ka dalitandolan Dr. B.R. Ambedkar kebaad agar kisi ko naayak ka darza de saktehai to voh Bhagat Singh hi hai*".[9]

The protagonist 'Shekhar' in *Shekhar: Ek Jeevani* also met with another incident which reflects the rigidnous of the caste system prevalent in the contemporary society. The dominance of caste system was so influential in the society that it was not allowed to lower caste people to offer anything to higher caste people. A person who belonged to a low caste cannot serve water to higher caste people. Low caste people were not allowed to take water from the wells of upper class. It was to be believed that if anyone of higher caste will accept any eatables or water from the untouchable then his religion would impure. An incident occurred in this context with Shekhar when he was passing nearby a village. He was thirsty and therefore he asks some water from a villager. But man asks about his caste. Shekhar was completely surprised over his question. But when the man came to know that Shekhar was belonged to upper caste, he immediately refused to give him water. Because he was belonged to lower caste and it was not allowed to him to serve the water to higher caste people according to the rules of contemporary society. However, Shekhar has tried his best to convince him that he does not believe in caste system but man was not ready to give him water at any cost. Finally, Shekhar left that place without drinking water. This clearly reflects the dark phase of contemporary social structure which created divergence between man and man. Therefore, Agyeya wanted to replace the old social order because it advocates injustice and inequalities among the humanity. He tells that such kind of system should be replace by a new system which would provide equality among the people.[10]

Ajay Ghosh in his memoir *Bhagat Singh Aur Unke Saathi* discloses that Jaidev, was revolutionary of HSRA and greatly influenced from various world events and thereafter he became a supporter of socialism. He wanted to know the real economic and social position of the peasants of their country. Therefore, he visited the village areas of Lucknow and Hardoyi district particularly the low caste peasant tribe *'Passi'*. He noticed their bad condition who were mainly untouchables. The attitude of the higher caste people towards them was discriminatory. Finally, he reached on a conclusion that "a revolution which do not abolish discrimination and injustice among the people, is not a true revolution." Therefore, he advocates a revolution, which would ultimately abolish all the evils from the society.[11]Mathra Dass Thapar disclosed that when Lala Lajpat Rai had joined the communal organization 'Hindu Mahasabha', both Bhagat Singh and Sukhdev openly criticized his act. There was no place for communalism in Naujawan Bharat Sabha and HSRA. Its revolutionaries such as Bhagat Singh, Sukhdev Thapar, Rajguru, Chander Shekhar Azad, Bhagwati Charan Vohra and Abas Ali were belonged to all castes and religions which reflects their secular character.[12]

The novel *Shekhar: Ek Jeevani* presented the vivid picture of contemporary society where low caste people faced insult and humiliation from the upper section of the society. Shekhar, the protagonist once went to the southern region of the country. He observed the rigid caste system in their society. The novelist depicts the worst conditions of the untouchables in the Malabar region of South where low caste people had to observe various code and conducts formulated by upper class in the society. The writer tells that any person who belonged to the lower caste could not purchase a land or even a house nearby the house of upper caste. Untouchables were not permitted to enter the premises of upper caste such as *Brahmin*. So, social condition of low caste people was so pity in the contemporary society.[13] However, evil like 'Untouchability' was dominating in Malabar area during pre-independence period but the protagonist 'Shekhar' was a man of free ideas who has rejected the caste system based on discriminatory principle. He left his hostel where untouchables were not allowed to stay. Thereafter, he went to a hostel of untouchables and started living them. He made many friends of low caste in the hostel.[14]

It is significant to note that, another revolutionary Sukhdev Thapar was very much concerned about this problem since from his childhood. He was a student of Sanatam Dharm school. But when he came to know that *dalit* students are not allowed to enter in the government and religious schools, he went to a village 'Harcharan Singh Pura' near Lyallpur to teach *dalit* students. He often spends his entire pocket money on *dalit* students. This clearly showed the seriousness of the members of Naujawan Bharat Sabha and HSRA towards social evils prevalent in the society.[15]

Bhagat Singh gave the solution of caste system and untouchability through his writing. He says that, "First of all, we must decide that all humans' beings are equal; consequently, there is no difference based on birth or occupation. The idea that a person will have to carry the night soil all his life simply because he was born in a *Bhangi* home and that he has no right to progress is an absurd one. These people were subjected to atrocities by our forefathers who cast them aside by branding them as lowly; they made these people do mean work and fearing their rebellion, they propagated the theory of rebirth implying thereby that all this was the results of sins committed in the previous birth, that there was no remedy for their suffering and that they should quietly live the life that was destined for them. They (Aryans) taught these people the lesson of forbearance and thus silenced them for perpetuity. This was the greatest sin committed by them. In this way, they deprived human beings of the spirit of human dignity, self-confidence and self-reliance. This was a great tyranny and injustice that committed. Now, it is time to atone for this sin. This brought another evil. People developed a dislike for essential work. We even pushed the *Julahas* (weavers) away from us and today the weavers are considered untouchables. In U.P. even the *Kahors* are considered untouchables. This has done lot of harm. This has obstructed our progress. We should move forward keeping all these things in mind. If the untouchables are not called by that name and are not considered untouchable, the problem will be easily solved. The method adopted by the Naujawan Bharat Subha and the Naujawan Conference is very good. If we apologies to these people, whom we have been calling untouchable, for our sins, if we treat them as humans like us, and if we accept them amongst us without converting them into Sikh, Muslim or Hindu religions then it would be the right method. But to pull them to this or that side giving them any rights in practice, will not be proper".[16]

Nevertheless, society in the 1920's decade was divided on the issues of caste, colour and religion. Upper classes were humiliating the untouchables and low caste peoplebut revolutionaries had tried to remove all these evils from the contemporary society. They opposed caste system and untouchability from beginning to the end of their existence. Therefore, the novelist has argued that the revolutionaries and their organizations aimed at the restructuring of whole society in which there would be no prejudice, inequality and discrimination with the lower classes by upper castes. The social order conceived by them was to be based on socialistic principles. Revolutionaries felt that the new social order thus created would be the real meaning of the freedom for its countrymen.

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Assessing the AI Readiness Among Youth in Fatehpur Region of District Kangra of Himachal Pradesh: Awareness to Action

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ABSTRACT

Artificial Intelligence (AI) is rapidly transforming education, employment, and governance, making youth readiness an important area of study. This research examines the AI readiness of youth in the Fatehpur region of district Kangra, Himachal Pradesh, with a focus on awareness and action. The study adopts a mixed-method approach including surveys, group discussions, and expert interviews. Findings indicate that while general awareness of AI exists among nearly half of the respondents, in-depth knowledge and application-oriented understanding remain limited. Most youth are familiar with AI in smartphones and social media but lack exposure to advanced uses such as data analytics, healthcare, and agriculture. Access to digital infrastructure, including reliable internet and devices, remains uneven across rural and semi-urban areas. Skills are concentrated in basic digital literacy, with very few students exposed to coding, problem-solving, or AI-based tools. Despite these limitations, there is a strong sense of optimism and curiosity among young people toward learning AI. Concerns about ethical issues, job displacement, and trust in AI systems were also reported. The study highlights gaps in teacher training, digital infrastructure, and gender-based access to technology. To bridge these gaps, the paper proposes a three-step framework: raising awareness through community programs, expanding access via digital resource centres, and promoting action through short-term AI literacy and skilling modules. Collaborative efforts

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between educational institutions, NGOs, and government departments are necessary to build local capacity. The findings emphasize that AI readiness is not only about awareness but also about equipping youth with the resources and skills needed for meaningful action in the emerging digital economy.

Keywords: ***AI readiness, Youth, Digital literacy, Awareness, Action, Fatehpur, Kangra, Himachal Pradesh, Education, Skill development.***

1. Introduction:

Artificial intelligence (AI) is the copy of human intelligence in machines that are programmed to think and act like humans. Learning, reasoning, problem-solving, perception, and language comprehension are all examples of reasonable abilities. Artificial Intelligence is a method of making a computer, a computer-controlled robot, or a software think intelligently like the human mind. AI is skilled by studying the patterns of the human brain and by analysing the reasonable process. The outcome of these studies develops intelligent software and systems. Artificial Intelligence (AI) is machine-displayed intelligence that duplicate human behaviour or thinking and can be trained to solve specific problems. AI is a combination of Machine Learning techniques and deep learning.

AI is the backbone of innovation in modern computing, unlocking value for individuals and businesses. Artificial intelligence is a field of science concerned with building computers and machines that can reason, learn, and act in such a way that would normally require human intelligence or that involves data whose scale exceeds what humans can analyse. Modern organizations collect large data size from various sources, such as smart sensors, human-generated content, monitoring tools, and system logs. Artificial intelligence technologies analyse the data and use it to assist business operations effectively. For example, AI technology can respond to human conversations in customer support, create original images and text for marketing, and make smart suggestions for analytics.

AI applications are becoming increasingly common in a wide variety of industries, including healthcare, finance, retail, and manufacturing. As

AI technology continues to develop, we can expect to see even more innovative and ground-breaking AI applications in the future.AI programs can complete simple tasks, some more complex. Some can take in data to learn and improve, completely without the touch of a human developer. In this age of rapid technological advancement, most people are familiar with AI. The youth of today are growing up with AI all around them. AI is changing the way we live, work, and interact with each other. Young people are excited to learn about AI and use it to create innovative solutions to real-world problems.Artificial Intelligence (AI) is rapidly transforming every aspect of modern life, and today's youth are at the forefront of this digital revolution. From personalized learning tools and smart assistants to AI-powered social media and job opportunities, young people are increasingly interacting with intelligent systems. This exposure is shaping their skills, aspirations, and career choices. However, while AI offers immense benefits like innovation, automation, and convenience, it also brings challenges such as ethical concerns, job displacement, and data privacy issues. Empowering youth with AI literacy, critical thinking, and digital ethics is essential to ensure they can harness the power of AI responsibly and lead a future driven by innovation and inclusivity.

Source: https://www.ibm.com/cloud/learn

AI LITERACY AND ITS ROLE IN YOUTH READINESS FOR THE FUTURE

Artificial intelligence is guiding a whole generation of children to grow up in a rapidly changing digital world, with the use virtual assistants such As Siri, Alexa, Chat GPT, and Google Gemini and many other AI-enabled applications in all sorts of areas such as healthcare, automobile, education, social media, entertainment, and robotics. It represents the integration of science, technology, engineering, and mathematics, which have been highlighted in the current technology-empowered society. AI education can integrate knowledge of different disciplines and multiple technologies simultaneously, and has a great potential to enrich teenager's learning. AI-enabled interface support young generation to access digital content.

First of all, knowing and understanding the basic functions of AI and using AI applications is an organic part of digital literacy for all citizens in an increasingly intelligent society. AI that needs to be focused on because of its power in shaping the human society. Due to the fact that, we must ensure that all children and their families, especially those from less advantaged backgrounds, have across to digital literacy training, as well as the use of digital technology.

Young generation need to be empowered to understand use, and evaluate AI with purposeful guidance, which in turn would promote their versatile learning. Otherwise, they cannot acquire AI literacy through their own aimless exploration or free interaction with AI-enabled technologies or toys. In another word, they are not able to understand how AI-enabled devices work without effective guidance.Young generation need to be empowered to understand use, and evaluate AI with purposeful guidance, which in turn would promote their versatile learning. Otherwise, they cannot acquire AI literacy through their own aimless exploration or free interaction with AI-enabled technologies or toys. In another word, they are not able to understand how AI-enabled devices work without effective guidance. Young generation encounter AI in the form of smart devices such as iPhone and social robot widely used in various environment and occasions. AI education can improve young generation creativity and collaborative inquiry skills, computational thinking, and language skills and adaptive behaviour.Learning AI in the early years requires efforts pursuing sustainable development that can help narrow down the digital divide and achieve digital inclusion and digital equity in the long run. AI education helps learners understand how computers sense, perceive, learn, make decisions, create and act. As a subgroup of digital literacy, AI literacy has emerged as a new set of skills in response to the increasingly important role AI is playing in the daily lives of human beings, which can increase people's knowledge of AI technology and critical thinking and help them make tasteful decisions. AI literacy can be defined as knowing and understanding the basic functions of AI and how to use AI applications in everyday life ethically.AI education should respond to the social and cultural background of children to be meaningful and appropriate. Cultural responsiveness is the approach which recognize the importance of using learner's cultural tools, resources, or experience as their strengths to empower and enable their learning.

Source: https://insights.daffodilsw.com

ATTITUDE AND PERCEPTIONS TOWARDS AI AMONG YOUTH

AI and computers are becoming a big part of our life, and it's happening fast. Young people are catching on quickly because they are used to technology and can adapt easily. Youth is the period of formation of the value semantic field, the degree of its formation effects the quality of life, general life satisfaction, psychological wellbeing. Many young people are interest by AI and its potential to transform various aspects of their lives, such as education, career, and entertainment. They see AI as a tool that can enhance their productivity, creativity and decision-making abilities. Young people use Alexa, Siri and other voice assistant ChatGPT, which invisible and soundly enter our everyday life. AI gives a quick response to the request. In the AI used in many areas in education, science, business, medicine, military activities and other industries. There is a risk using personal data collected with the help of for selfish purposes. AI can process information very quickly and thus track age, preferences, place of residence, social circle. The network is a time sink, since people are comfortable spending time online and AI does everything for this.

In network, AI selects the target audience, creating a possible situation of an "information well "when the user receives one side information, the algorithms select text of the same type of content. There are risks of reducing the responsibility and ability to make an informed choice of users, it is easier to form a group identity, there are problems of professional formation and professional identity, and unwillingness to engage in professional activities. Conformism is manifested, withdrawal to the virtual world from problems, the level of internet addiction is growing, anxiety, depressive states are increasing, loss of the meaning of life. Therefore, AI is relevant and significant, and it is also necessary to conduct educational work, taking into account ethical and psychological aspects.

Source: https: www.researchgate.net

2. Literature review:

A literature review in a paper is an essential component that involves critically analysing and synthesizing existing research relevant to the chosen topic. It provides a comprehensive understanding of what is already known, offering insights into key theories, concepts, and findings from previous studies. The primary purpose of a literature review is to establish the context for the current research by identifying gaps in knowledge, which the new project aims to address. This helps to position the study within the broader academic field and highlights the significance of the research question or problem. Additionally, the literature review justifies the research methodology by referencing methods and approaches used in past studies, allowing the researcher to build on established practices or propose new methods. It also helps refine the research objectives by showing how the current project will advance understanding in the area. Beyond summarizing past studies, a literature review involves critically evaluating the strengths and weaknesses of previous research, highlighting contradictions or inconsistencies, and proposing areas for further investigation. This process not only supports the rationale for the research but also ensures that the study is grounded in a solid theoretical framework, making the research more credible and relevant.

Ms. B.K. Indrani et al. (2019) The study aimed to understand how students viewed the growing role of AI.Chao (2020) The study highlighted the importance of AI awareness among future IT professionals, especially in a developing country like Vietnam. Yeh Wu et. al. (2021) examines an analysis the characteristics of people's perceptions towards AI technology, we designed a survey to investigate their knowledge, behaviour skills, and attitude connected to AI. Aswathy k et. al. (2021) It was found that majority of the respondents are of the opinion that AI will replace the human workers in the near future.Dr. Neelam C Dey (2021) This research indicates that AI technologies held promise for mental health support but also intensified risk as cyberbullying and online harassment. Ghotbi et. al (2021) The study concludes that the moral awareness of college students regarding AI technologies is quite limited and recommends including the ethics of AI in the curriculum. Dergunova, et. al. (2022) it was concluded that they did not know these two concepts exactly, students' different opinions may indicate that they have insufficient knowledge in these two areas. Hayashi et. al (2022) Findings revealed that approximately 58% of participants identified unemployment as the most critical ethical concern posed by AI, followed by 12% citing emotional AI, with smaller proportions expressing worry about privacy, societal inequality, and algorithmic bias. Heenal S. Gupta (2023) The study it was found that the youth are getting more inclined towards the usage of AI for educational purpose, but it was also observed that they take it as an extra learning perspective apart from classroom study.Amrat Kaur (2023) The results show a variety levels of AI literacy among the participants. The study highlighted many are interested in learning more about AI so they can make informed decisions about AI-enabled products and services. Mariam Isoieva et. al. (2024) The survey revealed that participants were highly concerned about the potential negative implications of the rapid and uncontrolled development of AI. Elkader Ali (2024) The findings revealed that 58.5% of participants were 19 and 21 years old, with 63% being female. While 27% exhibited high knowledge of AI, the majority (73%) had average to low level of awareness. Sandhya Joshi et.al. (2025) The results highlighting the importance of user empowerment, trust-building, and education in shaping data-sharing attitudes and informing ethical AI governance.OndrilaChakrborty (2025) The study found that Generative AI increasingly shaped the creative and academic behaviours of young Indians, enhancing learning and engagement while also raising concerns about overdependence and ethical use.

IDENTIFICATION OF LITERATURE GAP

Many existing studies on AI awareness focus on urban populations and students in technical or higher education settings, there is a lack of research involving small-town youth. This study addresses that gap by exploring AI awareness among young people in Fatehpur, Kangra-a rural setting often excluded from mainstream research. Unlike earlier studies that mainly emphasize technical knowledge, this research provides a holistic view by covering ethical concerns, mental health, and real-world applications of AI. It also investigates the youth's understanding of government programs like YUVAI and Future skills, revealing low awareness despite national efforts. The study includes a wider age range (15–30 years) and uses a mixed-method approach to combine statistical data with qualitative insights. It uniquely examines how youth learn about AI through informal sources like social media, and their daily interactions with tools such as ChatGPT, Alexa, and Siri. By doing so, it highlights both practical engagement and knowledge gaps. Furthermore, it brings attention to the lack of AI literacy in school curricula, and the risks associated with privacy and digital safety. Overall, this research contributes fresh, inclusive insights into the AI readiness of youth in underrepresented regions.

3. OBJECTIVE OF THE STUDY

The main objective of this research is to study the personal financial awareness among youth with the following sub-objectives:

- To assess the level of awareness about Artificial Intelligence (AI) among the youth in Fatehpur Region.
- To evaluate the existing knowledge of AI concepts and technologies among students and young professionals in the region.
- To understand young people's thoughts and feeling about the use of AI in daily life.

- To recommend actionable strategies for improving AI Literacy and Readiness, especially in semi-urban and rural settings like Fatehpur.

RESEARCH DESIGN

This study uses a descriptive research design to assess the level of awareness of AI among youth aged 15–30 A structured questionnaire will be distributed to a people using convenience sampling. Data will be collected on their knowledge, sources of information, and perceptions of AI. The results will be analysed using descriptive statistics to identify awareness trends and educational gaps.

SAMPLE DESIGN

- **Sample Area:** The sample area for this research comprises Fatehpur tehsil in Kangra district.
- **Sample Size:** A sample of 85 youth participants was selected to explore their awareness of Artificial Intelligence (AI). Each participant completed a structured questionnaire focusing on Artificial Intelligence. The survey aimed to assess general understandings, perceptions, and exposure to AI technologies.

DATA COLLECTION

Data collection is the process of systematically gathering information from different sources to understand and analyse a particular topic. In research, it helps in answering the research questions, testing hypotheses, and achieving study objectives. Data can be collected directly from people (primary data) through tools like surveys or questionnaires, or from existing sources (secondary data) like books, articles, or websites. Accurate data collection ensures reliable, valid, and meaningful research outcomes. It forms the backbone of any research project.

TOOLS AND TECHNIQUES

- Sampling Techniques
- Statistical Analysis (Percentage Method)
- Graphical and Diagrammatic Presentation

LIMITATIONS OF THE STUDY

To know the extent of reliability of the study, it is important to state the limitation under which it has been calculated. The main limitations of the present study are:

- The study was conducted with only 85 respondents, which may not fully represent the entire youth population of Fatehpur Tehsil.
- The research focuses solely on Fatehpur Tehsil, so the findings may not be applicable to other rural regions.
- Respondents were selected based on accessibility and willingness, which may introduce selection bias.
- The information was collected through questionnaires, which may be influenced by personal bias or misunderstanding of AI concepts.
- The study presents a snapshot in time and does not track changes in AI awareness or readiness over a longer period.

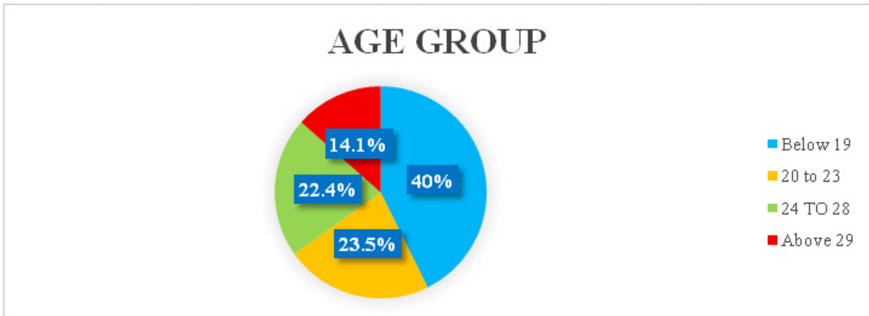
4. Data analysis and interpretation:

Data analysis and interpretation is the process of examining data to extract useful insights for decision-making. It begins with data collection from surveys, experiments, or databases, including both numerical and descriptive data. The next step is data cleaning, which ensures accuracy by fixing errors and handling missing values. Analysts use statistical methods to summarize trends and make predictions about larger group. Graphs and charts help visualize data, making patterns and outliers easier to understand. Interpretation involves understanding the meaning behind the data in relation to real-world goals. It requires critical thinking and knowledge of the context to turn data into actionable strategies.

STATISTICAL METHOD	CHARTS METHOD
1. Percentage Method	2. Pie Chart, Column Chart

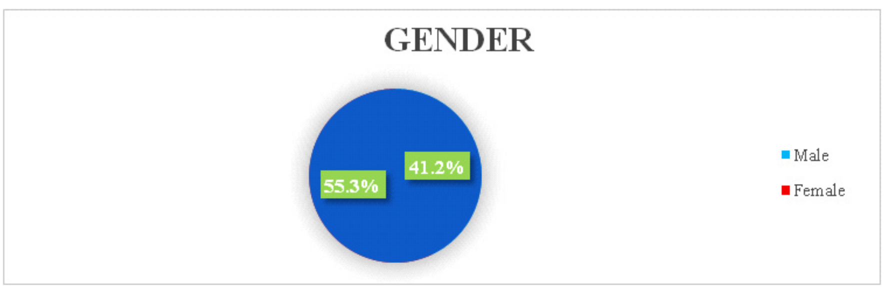
Source: Primary Data

Figure 4.1



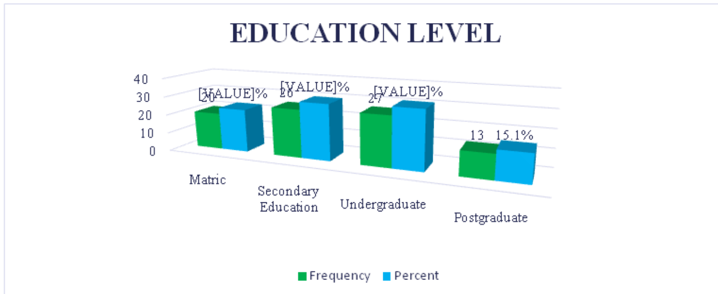
The least number of participants fall in the Above 29 age group, with only 12 respondents (14.1 Percent), showing minimal adult involvement. This distribution suggests that the research primarily captures the perspectives of younger individuals, particularly those under 24, making it valuable for analysing youth behaviour, awareness, and attitudes.

Figure 4.2



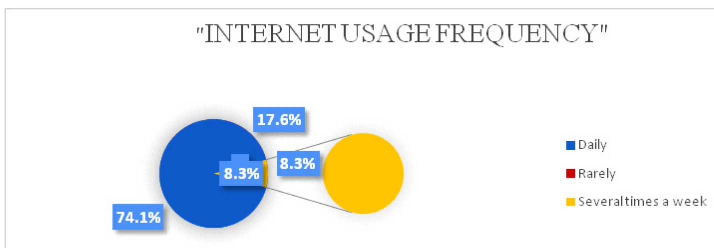
The gender distribution reveals that the study is more representative of female perspectives, which may influence the overall findings and trends observed.

Figure 4.3



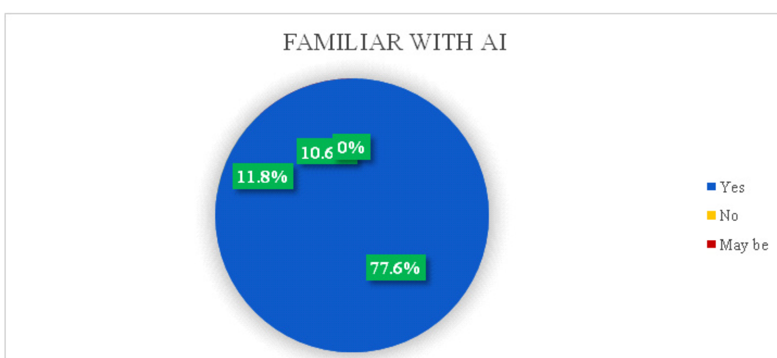
It is identified that only 13 participants (15.1 Percent) are Postgraduates, reflecting a relatively smaller presence of highly relatively smaller presence of highly educated individuals.

Figure 4.4



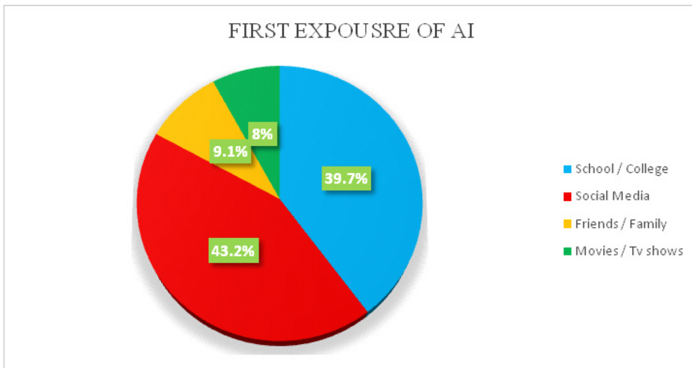
It is indicated that the majority of the participants demonstrate high frequency of internet usage, emphasizing its central role in the lives of the youth studied.

Figure 4.5



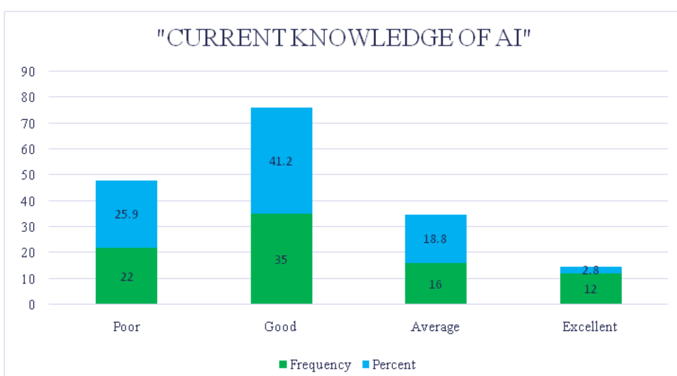
It is reported from the insights demonstrate that Artificial Intelligence is a widely recognized topic among the youth, supporting the relevance of including AI readiness in the scope of the research.

Figure 4.6



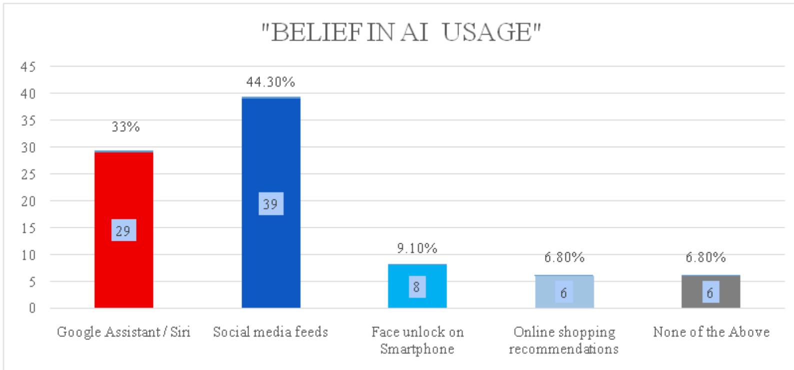
It is noted that both digital platforms and educational institutions serve as major channels of information for youth, reinforcing the importance of integrating AI-related content into both media and academic environments.

Figure 4.7



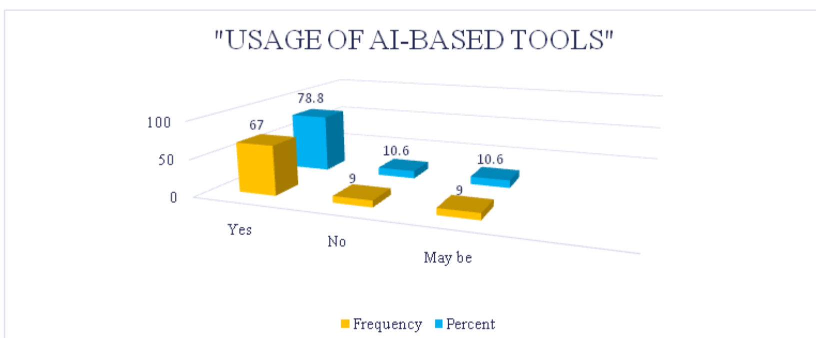
It is reported that the only 12 individuals (14.1 percent) rated it as Excellent, indicating high satisfaction or appreciation.

Figure 4.8



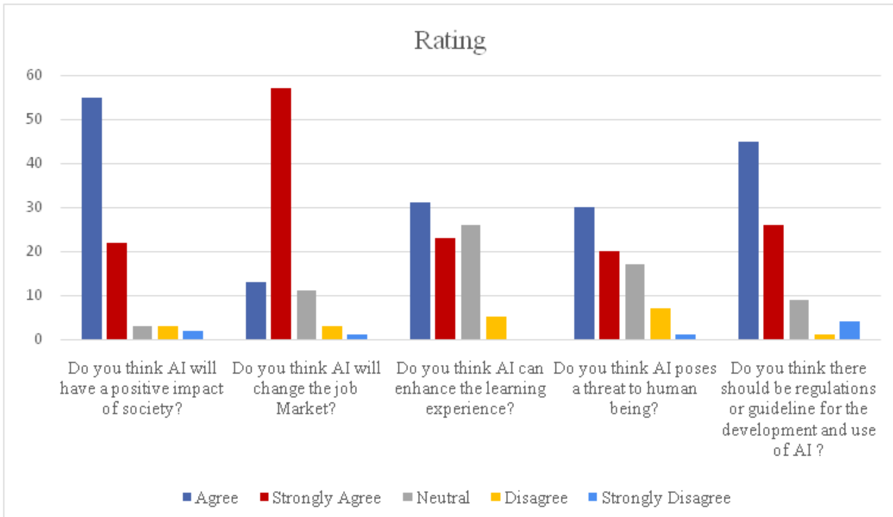
It is recorded that a smaller number of respondents, 8 individuals (9.1 percent), acknowledged face unlock features on smartphones as AI, while 6 participants each (6.8 percent) pointed to online shopping recommendations and none of the above, showing minimal recognition of AI in those contexts.

Figure -4.9



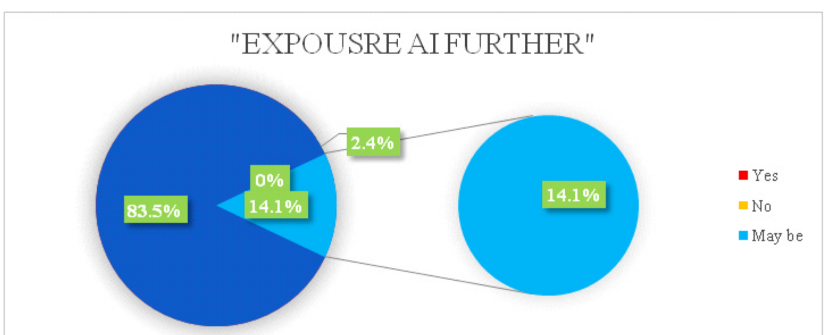
It is indicated the need for inclusive education and awareness efforts around AI. Ensuring all youth have access to reliable information is essential. It will help bridge knowledge gaps and promote a more balanced understanding of AI and its impact.

Figure-4.10



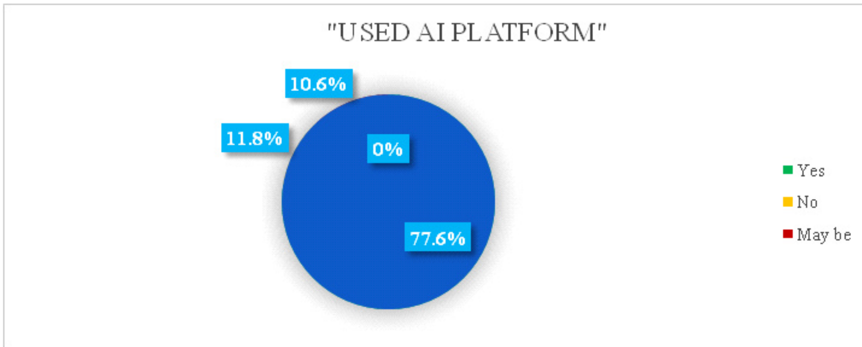
It is evident from the responses that the insights highlight the growing digital maturity among young individuals. It also underlines the need for continued efforts in AI awareness, education, and policy involvement to ensure a future-ready generation.

Figure-4.11



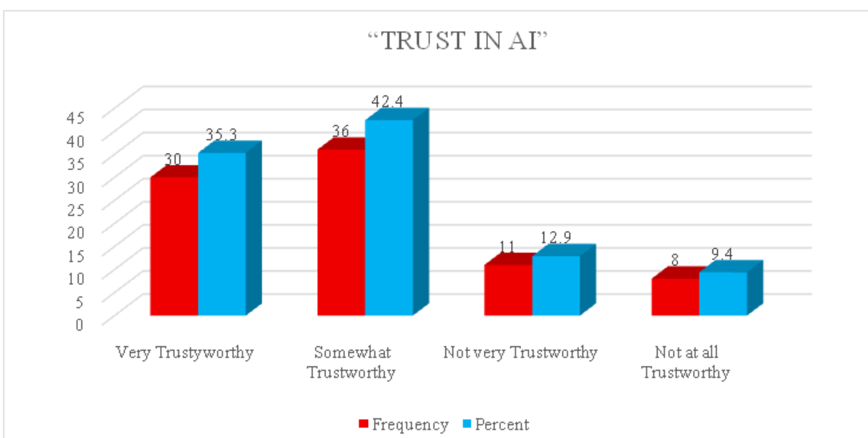
It exhibited a strong interest among participants in learning more about Artificial Intelligence (AI). Overall, the data highlights a strong demand for AI education and awareness initiatives.

Figure-4.12



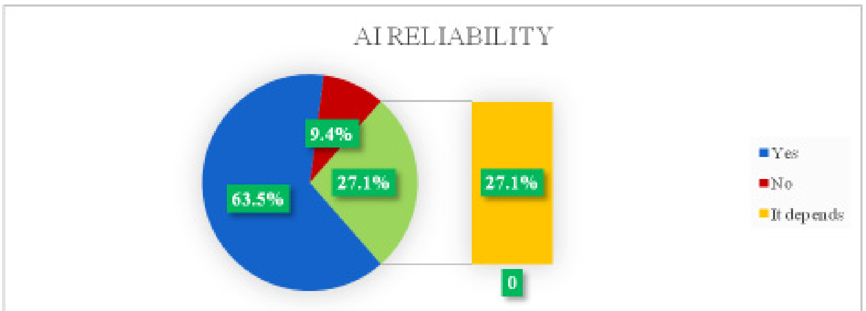
It is indicated from the responses that a significant majority of the participants, 66 out of 85 (77.6 percent), are aware of Artificial Intelligence, reflecting a strong level of exposure and familiarity among the youth. This suggests that AI is becoming an increasingly recognized concept, likely due to its presence in education, media, and technology.

Figure-4.13



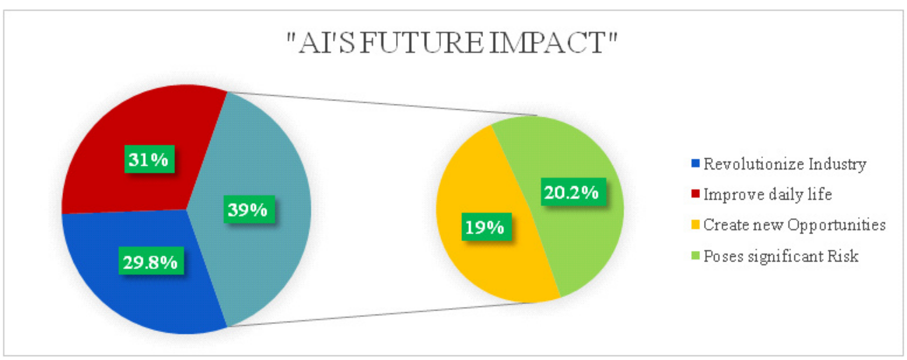
These findings suggest that while most youth trust AI, a noticeable segment still holds doubts or concerns, highlighting the need for transparency, ethical use, and awareness to build greater confidence in AI technologies.

Figure- 4.14



It is identified from the data that a majority of respondents, 54 out of 85 (63.5 percent), responded with "Yes," indicating a clear belief or agreement regarding the role or influence of Artificial Intelligence in the context presented by the research.

Figure-4.15



It indicates that participants hold a largely positive view of how Artificial Intelligence (AI) will shape the future. This reflects a balanced perspective where AI is seen as both a driver of progress and a source of potential challenges. The findings underscore the importance of responsible development, ethical standards, and strong regulatory frameworks to ensure AI benefits society as a whole.

5. CONCLUSION

The research study conducted in Fatehpur Region, Kangra reveals that a majority of youth are highly engaged with Artificial Intelligence in their daily lives, particularly through mobile applications and social media platforms. The study confirms that while most participants have a basic understanding of AI, their knowledge is often informal and lacks depth, especially in ethical and professional contexts.In conclusion, the study paints a nuanced picture of how youth perceive, use, and respond to artificial intelligence. While excitement and opportunity dominate the discourse, concerns about ethics, regulation, and personal impact remain prominent. The youth of today are not only consumers of AI but also future creators, innovators, and regulators. Preparing them to navigate and shape an AI-driven future demands collective action from educators, policymakers, families, and technology developers. With the right blend of education, access, and ethical oversight, AI can be a powerful tool for empowerment, growth, and positive societal transformation.

6. FINDINGS

- It is evident that the majority, 40 Percent of respondents are under the age of 19, reflecting strong early engagement with AI among teenagers.
- A majority share of respondents, 55.3 Percent was female, suggesting higher female involvement in discussions and awareness around Artificial Intelligence.
- It is notable that the majority, 31.4 Percent are undergraduate students, indicating that higher education is a key driver of AI familiarity.
- A clear majority, 74.1 Percent reported using the internet daily, which shows consistent digital activity-an essential factor in AI familiarity.
- The majority of youth 77.6 Percent claimed to be familiar with AI, reflecting widespread awareness of artificial intelligence among the sampled group.

- The majority 43.2 Percent gained AI awareness through social media, followed by 39.7% via schools and colleges.
- The majority 41.2 Percent rated the subject as Good, indicating a generally positive perception among respondents.
- It is recorded that the majority, 44.3 Percent identified social media feeds as their primary exposure to AI, followed by 33 Percent recognizing Google Assistant as a familiar AI tool.
- It is indicated that the majority 78.8 Percent responded positively toward AI, reflecting strong awareness and readiness among youth to engage with the technology.
- The majority viewed AI positively, with 77 respondents believing it will benefit society and drive future progress.
- The majority 83.5 Percent showed a strong interest in learning more about AI, highlighting a clear demand for awareness and education among youth.
- It is evident that the majority 77.6 Percent of participants are aware of AI, showing strong familiarity and exposure among the youth.
- It is demonstrated that the majority 77.7 Percent of participants view AI as trustworthy to some extent, reflecting overall confidence with some concerns about reliability.
- It is revealed that the majority63.5 Percent believe in AI's influence, while others view its impact as conditional, reflecting both confidence and caution among youth.
- It is observed that 80 Percent view AI positively for its benefits, while 20.2 Percent express concerns about risks like job loss and ethics.

7. SUGGESTIONS

In light of the findings from this study, it is crucial to implement a multi-pronged approach to enhance AI awareness, understanding, and responsible usage among youth. Firstly, integrating AI education into the formal school and college curriculum is essential. Most students interact with AI through social media, virtual assistants, and e-learning tools, but lack foundational knowledge about how AI works.Introducing AI literacy at the secondary and higher education levels will ensure students develop not only basic awareness but also practical understanding. These educational programs should include both theoretical aspects-such as algorithms, data processing, and machine learning-and hands-on training through coding exercises, simulations, and project-based learning. This integration will help bridge the gap between casual AI usage and meaningful AI competency.

Another vital recommendation is the inclusion of ethical AI education within academic settings. With growing reliance on AI in decision-making processes, it becomes increasingly important to educate youth about AI ethics, including issues of bias, discrimination, data privacy, algorithmic transparency, and social accountability. Students should be encouraged to explore how AI impacts fairness and justice in society and develop critical thinking skills to question the consequences of technology-driven decisions. This will not only promote responsible use of AI tools but will also help shape future developers and users who prioritize human-centred, ethical innovation.Equitable access to AI learning resources must also be a priority. Youth from rural areas, marginalized communities, or economically weaker sections often face digital exclusion due to poor infrastructure or lack of awareness. Public and private institutions must collaborate to make AI education accessible through online platforms, mobile labs, community training centres, and free certification courses. Providing scholarships, educational kits, and AI labs in under-resourced schools can promote digital inclusion and ensure that no segment of the youth population is left behind in the AI revolution. Additionally, special attention should be paid to promoting gender equity in AI education, encouraging girls to pursue interests in STEM and digital technology fields.

The study also reveals a gap in practical exposure to AI tools. While theoretical understanding is growing, real-world application remains limited. Therefore, it is recommended that schools and colleges conduct AI innovation challenges, hackathons, robotics clubs, and internships with tech companies. Engaging students in problem-solving using AI-for example, developing chatbots, recommendation systems, or automation tools-can enhance their creativity and confidence.

Another key area of intervention is the mental and emotional well-being of youth in the digital age. With prolonged exposure to AI-powered platforms like social media and e-learning apps, issues such as technology dependency, anxiety, low self-esteem, and overconsumption of algorithm-driven content are becoming increasingly common. Educational institutions should include sessions on digital wellness, screen time management, and critical consumption of online content. AI awareness programs must also address psychological resilience and equip students with strategies to maintain a healthy balance between technology use and offline engagement.Furthermore, youth should be provided with structured career guidance in AI-related fields. Many students' express interest in AI but are unsure about the skills and pathways required to pursue careers in data science, machine learning, natural language processing, AI ethics, or robotics. Schools and colleges should organize career counselling sessions, webinars with AI professionals, and informational workshops to help students identify opportunities and prepare accordingly. Emphasizing interdisciplinary applications of AI-in fields like agriculture, healthcare, law, media, and finance-can also motivate students from non-technical backgrounds to explore AI in their domains.Lastly, a national-level AI policy framework for youth education and empowerment should be formulated. This should involve setting curriculum standards, creating certification bodies, funding AI research for young innovators, and launching national awareness campaigns. Parents, teachers, and community leaders should also be involved in these efforts to build a supportive ecosystem for youth engagement with AI. Collaboration between government, academia, and industry is vital to ensure that young people are not only passive users but also informed, responsible, and innovative contributors to the future of AI.

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The Sacred and Classical Dimensions of Gurmukhi Punjabi: A Linguistic and Cultural Legacy

Mr. Baljit Singh*

ABSTRACT

Gurmukhi Punjabi both the script and the languagefulfils every criterion for classical language recognition in India. Originating with the Sikh Gurus, who formalized it in the 16th century to preserve spiritual teachings and expand literacy, Gurmukhi anchors Sikh scripture, is the exclusive script of the Guru Granth Sahib, and maintains a literary tradition spanning over a thousand years.

***Yet Punjabi remains excluded from India's classical languages**. This paper sets out clear, evidence-backed reasons why Punjabi qualifies under all established criteria—antiquity, literary value, originality, and historical significance. Recognizing Punjabi's classical status is urgent, given its unmatched role in cultural, spiritual, and educational domains. This paper details the evidence and explains the overdue policy implications.*

Keywords: *Laṇḍā*, , ***Paintî akhar, Shahmukhi***

1. Introduction

Punjabi is spoken by over 150 million people in India, Pakistan, and globally.[1] Its main script, Gurmukhi, is essential to Sikh practice and the Panjab region. This paper integrates the historical, sacred, linguistic, and literary dimensions of Gurmukhi Punjabi to demonstrate why it qualifies as classical and to strengthen cultural policy and preservation.

2. Historical Development of Gurmukhi

The development of Gurmukhi can be traced through a long chain of writing traditions in South Asia. Early influences include Brahmi, Sharada, and various scripts used in medieval Punjab.[2] By the 10th to 15th

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centuries, transitional forms such as and Proto-Gurmukhi were in use, taking shape in a cultural landscape that included Nath Yogi teachings and early Sufi poetry.[3] The most decisive moment came in the 16th century, when Guru Angad Dev Ji standardized Gurmukhi. His goal was twofold: preserve Guru Nanak Dev Ji's message and expand access to literacy. The paintî akhar, meaning the 35 core letters of the alphabet, form the backbone of the script he refined. Early education centers linked to gurdwaras, which are Sikh places of worship and community, helped spread literacy and provided an early model of community-based learning.

Landa

Picture 1: *Painti Akhri* 'Gurmukhi alphabet'
(source: https://www.sikhiwiki.org/index.php/Gurmukhi)

Prior to this standardization, scripts such as Shahmukhi and filled administrative and literary roles, but they were either too specialized or too limited for broad public use. Gurmukhi changed that. Under Maharaja Ranjit Singh, the script gained wide administrative legitimacy.[4] Today, it remains the official script of the state of Punjab and continues to support large-scale educational and cultural programs.

Picture 2: A folio from the Military Manual of Maharaja Ranjit Singh. Urdu script was traditionally used as the administrative language of the Sikh Empire as it was in the Mughal Empire as well.
(Source: https://sikhmuseum.com/words/manuscripts/manuscript8.html)

3. The Sacredness of Gurmukhi

For Sikhs, Gurmukhi is not just a writing system. It is the channel through which the Guru's voice is experienced. Every word of the Guru Granth Sahib—the Sikh scripture compiled in 1604 and declared the eternal Guru in 1708—is written in Gurmukhi. This 1,430-page (Ang) text brings together 5,894 compositions by Sikh Gurus, Bhakti saints (devotional poets from a spiritual movement)[5], and Sufi thinkers (Islamic mystics), blending Old Punjabi with elements of Persian, Hindi, and regional dialects.The paintî akhar are revered as foundational sounds that support focus and spiritual grounding in recitation. Learning the script is both a discipline and a form of devotion, practiced in gurdwaras worldwide. This connection has sustained Sikh identity through political upheaval, including the Mughal and British eras, and remains central to Sikh memory, worship, and cultural continuity.

4. Linguistic Features of Gurmukhi Punjabi

Gurmukhi Punjabi is a structurally rich language that exhibits the features typically associated with classical traditions.The script is designed around 35 primary consonants, each with an inherent vowel, and a set of vowel signs that modify sound. Additional characters—such as 6 for /ƒ/ (the "sh" sound) and +< for /f/ (the "f" sound)—allow the script to reflect Persian and Arabic influences without distorting Punjabi grammar or phonology (the sound system of the language).

Punjabi is a tonal language, with high, low, and neutral tones.[7] Gurmukhi captures these tones using a combination of specific letters, diacritics (marks added to letters), and subscripts (small marks below letters). Signs such as the adhak (q, which doubles consonant sounds) and the bindi (p, indicating nasalization) give the script precision and consistency, especially in oral recitation.[6]

The retroflex sound \ (pronounced /}/, a rolling "r" made by curling the tongue back), retainedfrom earlier Prakrit forms (ancient Indian languages), is a notable example of its Apabhraṃśa continuity with ancient linguistic traditions.[8] The overall spelling system closely mirrors spoken Punjabi, making learning and teaching more intuitive and supporting long-form poetic and narrative traditions.

5. Classical Merits and Literary Influence

Punjabi has a historical span comparable to other classical languages recognized by the Government of India. Its development from Paishachi Prakrit and Shauraseni between the 7th and 10th centuries gives it an antiquity comparable to that of Marathi, Assamese, and Bengali, all of which were granted classical status in 2024.Early literary traditions include: Nath Yogi compositions (sacred poetry by ascetic mystic practitioners from the 9th to 14th centuries); poetry linked to Baba Sheikh Farid (12th–13th century), an early Sufi (Islamic mystic); early qissas, such as Damodar's Heer (c. 1550), which are love epics; and a rich body of Sufi-Punjabi epics.[9]Gurmukhi has carried this body of work into the modern era, and the script continues to support contemporary literature by authors such as Amrita Pritam, Shiv Kumar Batalvi, and Nanak Singh. Punjabi also thrives in folk music, film, and global diaspora culture. Since 1991, Unicode support has accelerated its digital presence, opening new avenues for publishing and global instruction.[10] At the same time, Punjabi faces serious threats. The spread of Hindi and Urdu in key sectors, together with migration, demands urgent policy intervention to preserve and promote Punjabi's classical heritage. The quest for classical status is practical rather than symbolic; it directly shapes cultural and educational planning.

6. Direct Case for Classical Language Status

India now recognizes eleven classical languages. The original group—Tamil, Sanskrit, Kannada, Telugu, Malayalam, and Odia—was expanded in October 2024 with the addition of Marathi, Bengali, Assamese, Pali, and Prakrit. Together, they form a category reserved for languages that demonstrate exceptional historical depth, a distinct and self-generated literary tradition, and a corpus of ancient texts regarded as culturally significant. This designation reflects not only linguistic antiquity but also the enduring value these languages have contributed to India's intellectual and civilizational heritage.[11]

Picture 3: Classical Languages of India
(Source: Government of India publications)

How Punjabi Meets the Government of India's Criteria

The Ministry of Culture uses a set of clear criteria—established in 2004–05 and updated in 2024—to determine classical language status. Punjabi meets each criterion and, in several cases, exceeds the evidence available for languages already granted recognition.

Below is a condensed summary of compliance:

Criterion 1: Antiquity (1,500–2,000 years)

Punjabi's earliest layers appear in:

- Nath Yogi dohas (9th–14th century)
- Sheikh Farid's poetry (12th–13th century)
- Quotations of Punjabi in Sanskrit texts (12th century)

This places Punjabi within the same antiquity range used to evaluate and approve other classical languages.

Criterion 2: A body of ancient literature valued across generations

Punjabi's literary corpus includes:

- Guru Granth Sahib (5,894 hymns, widely recited for over 400 years) Laṇḍā
- Dasam Granth
- Vaaran of Bhai Gurdas
- Janamsakhis
- Early qissa and Sufi traditions

This body is both extensive and culturally central.

Criterion 3: Distinct and original literary tradition

Punjabi evolved from local Prakrits and the /Takri script line. Its poetic structures, meters, and genres—such as *qissa* and *baint*—are rooted in the region rather than borrowed from elsewhere.[12]

Criterion 4: Clear distinction between classical and modern forms

The differences between older Sadhukkadi/Sant Bhasha (composite literary languages used in medieval North Indian spiritual poetry) and modern Punjabi are significant in vocabulary, grammar, and phonology, matching the "classical vs. modern" requirement applied to other languages.[13]

Comparative Antiquity

Punjabi's earliest layers are older than those of Marathi and Assamese, and are broadly comparable to Bengali. All three languages received classical recognition in 2024; Punjabi did not.[11]

Civilizational Contributions

Punjabi and Gurmukhi have made major contributions to philosophy, music, literacy, and social reform, including:

- The principle of Ik Onkar and social equality
- Preservation and systematization of classical ragas
- A centuries-old model of community-based education
- The unique status of a living scripture considered an eternal Guru

Political and Equity Factors

The Punjab Legislative Assembly has passed multiple resolutions calling for classical status, and the request has been supported by scholars and institutions across political lines.[14] Given the historical record, granting status corrects an inconsistency rather than offering special preference.

Conclusion

Gurmukhi Punjabi is a sacred script and classical tradition with deep historical roots. Its structure, literature, and impact rival those of languages already recognized by the Government of India. From Guru Angad's standardization to its scriptural centrality and millennium of literature, Gurmukhi Punjabi displays lasting creativity and identity.

Awarding classical status would honor Gurmukhi Punjabi's legacy and enable expanded cultural, educational, and policy initiatives. It would also reaffirm India's commitment to linguistic diversity and justice.

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Mapping Indian Culture, Tradition, and Values Navigating Through Indian English Literature

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ABSTRACT

"India is great," "India is Incredible". We often come across these quotes stating that India is richly known for its great culture and heritage that makes western countries admire India. It is also known for its unity in diversity reflecting its diversified cultures still united as Indians. India has encountered historical, political and social changes during the colonial and post colonial rule by the European countries. This research paper encapsulates the Culture, Traditions & Core Values of Indian sub-continent enriched with rich socio-cultural heritage right from the ancient times journeying through modern age keeping its unique identity depicted by Indian Writing in English through the literary analysis and thematic interpretation of great works reflecting and exploring themes of transformation and redemption, identity and self-discovery in ***R.K. Narayan'sThe Guide****, features culture through the exploration of family dynamics, social hierarchies (like the caste system), religious practices as seen in* ***The Untouchable*** *by* ***Mulk Raj Anand,*** *devastating impact of the Partition, including religious hatred, communal violence, and the destruction of humanistic values through the incredible novel,* ***Train to Pakistan*** *by* ***Kushwant Singh*** *and marital discord, the psychological trauma of emotional repression, the clash between tradition and modernity, and the existential anxieties obsession with death in* ***Anita Desai's Cry, The Peacock.****The objective of this research paper is to explorethemes of memory &history, identity and hybridity, social-cultural hierarchy, political intervention negotiating Indian Cultural Values and traditions by the young generation using Indian Writings in English as*

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a platform using narrative techniques of storytelling as magical realism, fragmented temporality, and interior focalization to interrogate social norms, reconstruct histories, and articulate marginalized perspectives using latest teaching pedagogies in a literature classroom within the genre of English Literature.
Keywords: ***Encapsulates, Hybridity, Obsession, Fragmentation, & Emotional Repression.***

Introduction:

Indian English Literature has evolved as a strong and powerful medium for expressing Indian **cultural, traditional and values** at the same time addressing the challenges of modernity and colonial legacy that ruled India for more than two hundred years leaving mesmerizing impact on the generations. It emerges as a fabric of Society having fusion of English education and indigenous sensibilities embodying the spirit of a civilization adapting to the western culture to certain extent while preserving its moral and philosophical core of ancient culture, traditions and moral values right from north Aryans to the south Dravidians. This research paper progresses gradually encountering the Indian Writing in English portraying the rich Indian identity, its cultural rootedness, and its ongoing dialogue between past and present sharing the works and their critical analysis of writers like R.K. Narayan, Mulk Raj Anand, Khushwant Singh, and Anita Desai—representing and exploring**religious tolerance, caste discrimination, gender inequality, spiritual awakening, and the human cost of political upheavals** and sense of alienation- all within the genres of Indian English Literature.Through *The Guide*, R.K. Narayan explores spiritual transformation and moral dilemmas rooted in Indian philosophy; *Untouchable* by Mulk Raj Anand highlights the harsh rigidity and social evils of the rigid caste system; examines the fragmentation of communal harmony and the trauma and pain encountered by the Indians during Partition that was the result of selfish political leaders craving for the political power through *Train to Pakistan* by Khushwant Singh and the psychological struggle of modern Indian womanhood through *Cry, the Peacock* by Anita Desai serving as **literary cartography of Indian Culture, Traditions and Values.**

Literature Review:

This research engages with existing scholarship on **Mapping Indian Culture, Tradition, and Values navigating through Indian English Literature** Authors like R.K. Narayan, Mulk Raj Anand, Kushwant Singh and Anita Desai have explored India's rich Culture, Traditions and Values through their incredible works exhibiting the experiences of vivid cultural and social groups in reflecting and mirroring the behavioral aspect of the individuals in enduring the psychological and spiritual transformation, experience of pain and trauma, sense of alienation and depression and the evils, consequences of rigid caste systems faced and encountered by the marginalized community in the Indian context during the colonial rule prior to Independence mirroring the Indian Culture, Traditions and Values within the frame work of genres of Indian English Literature also negotiating between the colonial influence and indigenous consciousness where culture and morality coexist with realism needing intense reformation in line with the upcoming modernism after the colonial rule in an Independent India. These scholars collectively show that Indian English Literature does not merely replicate Western models but**construe India's cultural intricacy through anative lens**, reaffirming its moral traditions even as it critiques them.

Research Methodology:

In depth qualitative reading of the novels mentioned in the work cited in this research paper with critical analysis and personal reflections drawn through understanding. Personal narratives, drawn from online forums, social media platforms, and other sources, offer insights into the live experiences of the characters portrayed in the above said novels using narrative techniques of storytelling in a vibrant and sensuous way catching the nerves of Indian readers to reflect and have a deeper understanding of the rich Incredible Indian Culture, Traditions and Moral Values imbibed by the Indians throughout the ages from generations to generations keeping them alive though influenced and fascinated by the Western Culture in this modern era tilted with the advancement of Science & Technology introducing AI (Artificial Intelligence) interpreting and interrupting in every field of Humanities and Social Sciences.\

Case Study 1: R.K. Narayan's *The Guide* (1958):

R. K. Narayan's The Guide presents a subtler social and existential drama set in post-colonial India tracing out the journey of Raju , a tourist guide who struggles to earn a livelihood but encountered by situations trapping him to experience human emotions like love and betrayal and situations lining up in his way compelling him to fast towards his attempt to gain the confidence of people striving and long awaiting belief that it will rain by fasting and pleasing the supreme power to shed rains to overcome the drought faced by the villages for a long period of time compelling Raju to turn into spiritual guru who succeeds while he is navigating between personal desire and public expectation. Though not explicitly political, The Guide is deeply embedded in the socio-historical context of an India grappling with modernity and tradition. Raju's transformation mirrors the broader quest for self-definition in a newly independent nation. Narayan uses irony and understated humor to expose the social performance of roles — a curtain rising of the masks individuals wear in the theater of society. The novel intricately captures the paradoxical coexistence of spiritualism and materialism in post-independence Indian society. Set in the fictional town of Malgudi, it depicts the transformation of Raju—from a tourist guide and conman to a reluctant holy man while exploring India's cultural psyche, where faith, destiny, and morality often intersect. Raju's journey from deception to spiritual transcendence mirrors India's own negotiation between traditional values and modern change. It further reflects the core values and principles of Indian values of redemption, karma, and transformation, presenting the moral flexibility that defines Indian cultural continuity.

Case Study 2: Mulk Raj Anand's *The Untouchable(1935):*

Mulk Raj Anand's *The Untouchable* (1935) serves as a mirror of Indian Culture, Tradition, and the Hierarchies of Social Morality. The novel deals with a revolutionary socio-cultural narrative that maps India's caste-based hierarchy over the low caste people in the Indian sub-continent especially the so called as the Untouchables during the pre-colonial rule portraying the moral contradictions ruled by the then prevailing caste system consisting Brahmins, Kshatriya, Vaishyas and the Shudras (Untouchables). The Brahmins were the upper most cast studying Vedas and Upanishads – considering the highest caste performing the poojas and rituals in the temples offering to the deities of Hinduism, while the Kshatriyas were considered to be the warriors who aimed to protect the country, Vaishyas being the Baniyas who used to perform trade in the society and the last the Untouchables left behind to do the odd jobs of society like cleaning kitchen, ironing, washing toilets and were kept outside the village, treated inhumanly depriving them of education, restricted to draw well from the water, neither allowed to go to temple a sacred place of worshiping God, indeed they were asked to clean toilets and eat the leftover and serve as servants to work in society and were looked down upon.

In the same way Untouchable (1935), by Mulk Raj Anand delves into the trauma experienced by the lower castes under British colonial rule portraying the experiences of a character namely **Bakha**undergoing subjugation and humiliation of the untouchables especially by the caste systems prevailing in the then society giving importance to the higher caste dominating the untouchables the lower caste people depriving them or abstaining them to sustain a normal life facing social hierarchies and injustices. His work underscores the intersection of caste and colonial oppression, offering a poignant critique of colonialism's multifaceted effects on Indian society.Untouchable, by Mulk Raj Anand in 1935, is a seminal novel that depicts the lives of the Indian Dalit community usually called Harijans by Mahatma Gandhi meaning people of Ultimate divine power, God formerly known as **Untouchables**. It further explores the lives of the downtrodden community before pre-independence. The novel further reveals the societal conditions faced and encountered by untouchables, as a stigma in the Indian community dominated and ruled by the higher caste people like Brahmins, subsequently followed by Kshatriya, Vaishyas as the upper caste. It encapsulates the struggles and hurdles encountered by the untouchables to the extent that they were not allowed to enter the temple for worshiping the supreme power neither they were allowed to withdraw water from the well to quench their thirst the ultimate source of survival on this planet earth. Moreover they were treated as slaves to clean their utensils and do odd jobs of the society including the cleaning of toilets. They were the sweepers, bhangis of the society compelled to stay away from the society outside the village. The mere presence or the falling of their shadow would lead to violence and humiliation by the upper caste people so called Brahmins to criticize, abuse and look down upon them as a mere insects or unwanted stuff of the then society. This novel also enlightens the trauma and exploitation faced by these communities subjected to economic exclusion, violence and social discrimination having limited access to education and social justice. Untouchable is a super powerful and thought-provoking novel that offers a searing critique of the Indian caste system enduring power of literature to challenge social norms and promote social change.

Case Study 3: Train to Pakistan ByKhushwant Singh (1956):

The Partition of India in 1947 stands as one of the most traumatic events in the history of the subcontinent. A novel that explores the trauma faced by Indians during the partition of India in 1947. The novel is set in the fictional town of Mano Majra, where Hindus and Muslims have coexisted for generations. As the time marches towards the partition of the Indian Sub-continent, the town is torn apart by sectarian violence, forcing its inhabitants to confront the harsh realities of their new reality resulting in the displacement and violence against millions of people encountering communal rights.

The divide and rule policy of the British empire initiated way to the partition of India followed by the demand of a separate country Pakistan by the Muslim league led to mass migration, loss of life, and deep-seated communal hatred as beautifully depicted, recited trauma narrated and beautifully captured through the writings of Khushwant Singh's **Train to Pakistan (1956)** a novel enduring trauma faced by the Indians who were asked to leave their own ancestors property compelling them to shift to another unknown place based on the community they encountered just because of the declaration of Partition of India by the then Indian Political Leaders horrific violence and the disintegration of communities during the partition, illustrating the psychological and emotional impact on individuals in the process of partition created between Hindus, Sikhs, and Muslims, leaving behind a fractured nation. A train coming from Amritsar to Lahore and another from Lahore to Amritsar carrying thousands of people overloaded filled with corpses, brutally killed in due to communal riots, many Indian womens committed suicide in the train itself encountered with the fear of being raped by the other communities during the partition leaving behind the scars of trauma left behind till date the moment we remember the partition of India as a bad dream.

It reflects as a traumatic event that lasted over years from generations to generations till date leaving its undeleted scars as an unhealed wound on the minds of the people commemorating the above said event occurred during the independence period dividing the Indian sub-continent in two independent countries namely India and Pakistan, displacing millions of people across the country. It's a tribute to acknowledge and address the psychological and emotional legacies of historical trauma serving as a reminder even today.

Case Study 4: Cry, The Peacock by Anita Desai

Anita Desai's *Cry, the Peacock* is a seminal work in Indian English literature that delves deeply into the inner world of its protagonist, **Maya**, a sensitive and emotionally fragile woman caught between tradition and modernity. Maya is the daughter of a wealthy lawyer and grows up in an environment of affection and comfort, but her life changes dramatically after marriage to **Gautama**, a much older and rational man. She encounters that her husband is a practical man who doesn't succeeds in meeting up her ravishing demands of a luxurious life and is also surrounded by the threat and prophecy revealed by an astrologer during her so called marriage that she would turn into a widow within the four years of their marriage. This led her to undergo psychological trauma and the consequences to be encountered by her after the death of her husband. This prophecy becomes an obsessive fear in the psyche of Maya, symbolizing both **fatalism** and **psychological repression** rooted in Indian cultural beliefs

As the novel progresses, Maya's oscillates between love and hatred for Gautama, haunted by visions and hallucinations that blur the line between sanity and madness. She finally decides to come out of this particular horrifying experience. Her inner turmoil reaches its climax when she decides to kill her husband by pushing him out of the terrace, instead of her committing suicide to escape the sad consequences of her marriage leaving her as widow of Gautama, her husband facing the realities of life. In this dilemma she finally**pushes Gautama off the terrace**, fulfilling the prophecy. The novel ends ambiguously with Maya's mental collapse, leaving readers to contemplate the consequences of emotional repression and the patriarchal structure of Indian society.Anita Desai through explores how women in patriarchal societies are conditioned to confront themselves often at the cost of their psychological health to sustain their marital status within the framework of Indian Society. In Indian mythology**, the****peacock's cry** is associated with**loneliness, passion, and unfulfilled desire.**

Conclusion:

The Indian Writings in English serves as a powerful tool offering insights of India's rich culture, traditions and Values standing as a living archive of its cultural identity, Cultural belief in Karma, our human deeds good and bad, the moral impact of repentance and the redemption and salvation of soul uniting with the ultimate supreme power, the God, Almighty as seen in R.K. Narayan's The Guide, the social evils of the rigid caste based oppression of marginalized communities as seen and reflected in Untouchable beautifully portrayed by Mulk Raj Anand, depicting the communal harmony and sense of nostalgia and the pain and trauma faced by the Indian Hindus and Muslims compelled to leave their hometown enduring communal rights losing tolls of lives during the partition of India while achieving freedom on one hand and the colonial rule leaving India permanently dividing India into two Independent countries; India & Pakistan as seen in Train to Pakistan by Khushwant Singh, lastly portraying the psychological alienation of modern Indian women reflecting the changing values of postcolonial India questioning orthodox and primitive traditional and cultural roles to be entrusted and live as an Indian women in a typical Indian Society as seen in Cry the Peacock, by Anita Desai. Thus, the mapping of Indian culture through literature reveals not a stagnant tradition but a dynamic continuum — one adapting to the modern influence at the same time preserving its timeless moral core culture, traditions and values mirroringand reflecting the nation's consciousness and its transformation through novels capturing unique facets of Indian culture.

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'ਟੈਰਰਿਸਟ ਦੀ ਪ੍ਰੇਮਿਕਾ'ਦਾ ਵਿਚਾਰਧਾਰਾਈ ਅਧਿਐਨ

ਡਾ. ਕੁਲਵੰਤ ਸਿੰਘ ਰਾਣਾ*

ਸਮਕਾਲੀ ਪੰਜਾਬੀ ਨਾਟਕਕਾਰਾਂ ਦੀ ਲੜੀ ਵਿਚ ਪਾਲੀ ਭੁਪਿੰਦਰ ਦਾ ਨਾਂ ਸਿਰਕੱਢ ਹੈ। ਉਸਦੇ ਨਾਟਕਾਂ ਵਿਚ ਸਮਕਾਲੀ ਸਮੱਸਿਆਵਾਂ ਅਤੇ ਉਨ੍ਹਾਂ ਦਾ ਹੱਲ ਮਿਲਦਾ ਹੈ। ਪਾਲੀ ਭੁਪਿੰਦਰ ਨੇ ਅਨੇਕਾਂ ਨਾਟਕ ਲਿਖੇ ਅਤੇ ਮੰਚ ਤੇ ਖੇਡੇ ਹਨ। ਉਹ ਅਜਿਹੀਆਂ ਨਵੀਆਂ ਤਕਨੀਕਾਂ ਨੂੰ ਲੈ ਕੇ ਨਾਟਕ ਲ਼ਿਖਦਾ ਹੈ ਤਾਂ ਜੋ ਉਨ੍ਹਾਂ ਦੀ ਮੰਚ ਉੱਪਰ ਸਫਲ ਪੇਸ਼ਕਾਰੀ ਹੋ ਸਕੇ। ਉਸਦੇ ਨਾਟਕ ਚਲੰਤ ਵਿਸ਼ਿਆਂ ਨਾਲ ਸਬੰਧਤ ਹਨ। ਕਈ ਵਾਰ ਉਸਨੇ ਆਪਣੇ ਨਾਟਕਾਂ ਵਿਚ ਗੁੰਝਲਦਾਰ ਸਥਿਤੀਆਂ ਪੈਦਾ ਕੀਤੀਆਂ ਅਤੇ ਬਾਅਦ ਵਿਚ ਉਨ੍ਹਾਂ ਦਾ ਸਮਾਧਾਨ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਵੀ ਕੀਤੀ ਹੈ। ਨਾਟਕਕਾਰ ਜਿਸ ਢੰਗ ਨਾਲ ਆਪਣੇ ਨਾਟਕਾਂ ਵਿਚ ਚਲੰਤ ਹਲਾਤਾਂ ਦੀ ਪੇਸਕਾਰੀ ਕਰਦਾ ਹੈ,ਇਸ ਤਰ੍ਹਾਂ ਕਰਨ ਦੀ ਜ਼ੁਅਰਤ ਬਹੁਤ ਘੱਟ ਲੋਕਾਂ ਨੇ ਕੀਤੀ ਹੈ।

'ਟੈਰਰਿਸਟ ਦੀ ਪ੍ਰੇਮਿਕਾ' ਪਾਲੀ ਭੁਪਿੰਦਰ ਦੁਆਰਾ ਲਿਖਿਆ ਨਾਟਕ ਅੱਤਵਾਦ ਦੇ ਦੌਰ ਦੀ ਸਫਲ ਪੇਸ਼ਕਾਰੀ ਕਰਦਾ ਹੈ। ਇਸ ਵਿਚ ਨਾਟਕਕਾਰ ਨੇ ਅੱਤਵਾਦੀਆਂ ਪ੍ਰਤੀ ਸਰਕਾਰ ਦੇ ਰਵੱਵੀਏ ਦਾ ਜ਼ਿਕਰ ਕੀਤਾ ਹੈ। ਹਾਲਾਤ ਕਈ ਵਾਰ ਸਾਧਾਰਨ ਮਨੁੱਖ ਨੂੰ ਵੀ ਗਲਤ ਕੰਮ ਕਰਨ ਲਈ ਮਜ਼ਬੂਰ ਕਰ ਦਿੰਦੇ ਹਨ। ਬੇਭਰੋਸਗੀ, ਰਿਸ਼ਤਿਆਂ ਦੀ ਟੁੱਟ-ਭੱਜ .ਆਪਣੇ ਹੱਕਾਂ ਦੀ ਪ੍ਰਾਪਤੀ ਲਈ ਸੰਘਰਸ਼ ਕਰਨਾ, ਸੱਤਾਧਾਰੀ ਅਤੇ ਧਾਰਮਕ ਆਗੂਆਂ ਦਾ ਆਪਣੇ ਨਿੱਜੀ ਹਿੱਤਾਂ ਦੀ ਪੂਰਤੀ ਖਾਤਿਰ ਨਿਭਾਏ ਜਾ ਰਹੇ ਕਿਰਦਾਰ, ਬੇਕਸੂਰ ਲੋਕਾਂ ਵਲੋਂ ਪੁਲਸ ਤਸ਼ੱਦਤ ਦਾ ਸਾਹਮਣਾ ਕਰਨਾ ਆਦਿ ਨੂੰ ਪਾਲੀ ਭੁਪਿੰਦਰ ਨੇ ਬੇਵਾਕ ਤਰੀਕੇ ਨਾਲ ਉਭਾਰਿਆ ਹੈ। 'ਟੈਰਰਿਸਟ ਦੀ ਪ੍ਰੇਮਿਕਾ' ਨਾਟਕ ਰਾਹੀਂ ਪਾਲੀ ਭੁਪਿੰਦਰ ਨੇ ਰਾਜਨੀਤਕ ਢਾਂਚੇ ਅਧੀਨ ਪੈਦਾ ਹੋਏ ਸੰਕਟ ਨੂੰ ਉਭਾਰਦੇ ਹੋਏ ਪੁਲਸ ਅਤੇ ਸਰਕਾਰ ਦੇ ਰਵੱਵੀਏ ਤੋਂ ਫਿਰਕੂ ਰਾਹਾਂ ਉਪਰ ਚੱਲੇ ਲੋਕਾਂ ਵਲੋਂ ਹਿੰਸਾਂ ਦਾ ਰਾਹ ਅਪਣਾਉਣ ਨੂੰ ਪ੍ਰਸਤੁਤ ਕੀਤਾ ਹੈ। ਨਾਟਕ ਦੀ ਦੀ ਪੂਰੀ ਕਹਾਣੀ ਤਿੰਨ ਮੁੱਖ ਪਾਤਰਾਂ ਦੁਆਲੇ ਘੁੰਮਦੀ ਹੈ। ਦੇਵ ਜੋ ਕਿ ਨਾਟਕ ਵਿਚ ਪੁਲਸ ਡੀ ਐਸ ਪੀ ਦੀ ਭੁਮਿਕਾ ਨਿਭਾਉਦਾ ਹੈ। ਅਨੀਤ ਉਸਦੀ ਪਤਨੀ ਇਕ ਘਰੇਲੂ ਔਰਤ ਹੈ ਅਤੇ ਇਕ ਟੈਰਰਿਸਟ (ਅਜਨਬੀ)। ਇਨ੍ਹਾਂ ਤਿੰਨਾਂ ਪਾਤਰਾਂ ਦੁਆਲੇ ਹੀ ਸਮੁੱਚੇ ਨਾਟਕ ਦਾ ਘਟਨਾਕ੍ਰਮ ਵਾਪਰਦਾ ਹੈ।

ਧੇਵ ਨਾਟਕ ਵਿਚ ਦੋਹਰਾ ਕਿਰਦਾਰ ਨਿਭਾਉਦਾ ਹੈ। ਇਕ ਪਾਸੇ ਤਾਂ ਉਹ ਆਪਣੀ ਪਤਨੀ ਅਨੀਤ ਸਾਹਮਣੇ ਸਾਧਾਰਨ ਮਨੁੱਖ ਵਾਲੀ ਜ਼ਿੰਦਗੀ ਜਿਉਂਦਾ ਹੈ ਦੂਜੇ ਪਾਸੇ ਪੁਲਸ ਵਿਚ ਡੀ ਐਸ ਪੀ ਹੋਣ ਦੇ ਨਾਤੇ ਸਾਰੇ ਗਲਤ ਕੰਮ ਕਰਦਾ ਹੈ। ਉਹ ਝੂਠ ਬੋਲਦਾ ਹੈ ,ਥਾਣੇ ਵਿਚ ਮੁਜ਼ਰਮਾਂ ਨੂੰ ਤਸੀਹੇ ਦਿੰਦਾ ਹੈ। ਬੇਵੱਸ ਅਤੇ ਬੇਕਸੂਰ ਔਰਤਾਂ ਨੂੰ ਬੇਪੱਤ ਕਰਦਾ ਹੈ। ਭਾਵ ਉਹ ਹਰ ਉਹ ਚਾਲ ਚਲਦਾ ਹੈ ਜਿਸ ਵਿਚ ਉਸਦਾ ਆਪਣਾ ਫਾਇਦਾ ਹੋਵੇ। ਸੁਭਾਓ ਮੁਤਾਬਿਕ

****ਐਸੋਸੀਏਟ ਪ੍ਰੋਫੈਸਰ, ਪੋਸਟ-ਗਰੈਜੂਏਟ ਪੰਜਾਬੀ ਵਿਭਾਗ, ਡੀ ਏ ਵੀ ਕਾਲਜ,ਹੁਸ਼ਿਆਰਪੁਰ।***

ਪੁਲਸ ਵਾਲਾ ਰੁਹਬ ਉਸਦੇ ਕਿਰਦਾਰ ਵਿਚੋਂ ਝਲਕਦਾ ਹੈ: ਦੇਵ:ਸਾਲਾ ਸੌਰੀ ਦਾ।ਤੇ ਕੀ ਗੰਦ ਪਾਇਆ ਰਾਤੀਂ ਤੁਸੀਂ ਥਾਣੇ ਵਿਚ?ਸਵੇਰ ਹੁੰਦੇ ਸਾਰ ਸਾਰੀ ਦਿੱਲੀ ਹਿੱਲੀ ਪਈ ਐ।ਕੌਣ ਸੀ ਉਹ ਜਨਾਨੀ ਤੇ ਸਟਾਫ 'ਚੋਂ ਕੌਣ ਸੀ ਖੇਹ ਖਾਣ ਵਾਲਾ? ੧

ਦੇਵ ਦਹਿਸ਼ਤਗਰਦੀ ਦੇ ਮਾਹੌਲ ਤੋਂ ਭਲੀਭਾਂਤ ਜਾਣੂ ਹੈ।ਉਸਦੀ ਪਤਨੀ ਅਨੀਤ ਜੋ ਸੁਖਦ ਤੇ ਪਿਆਰ ਭਰਿਆ ਵਾਤਾਵਰਨ ਦੇਖਣ ਦੀ ਚਾਹਤ ਰੱਖਦੀ ਹੈ।ਦੇਵ ਉਸਨੂੰ ਅਜਿਹੀ ਕਾਲਪਨਿਕ ਦੁਨੀਆਂ ਤੋਂ ਬਾਹਰ ਆਉਣ ਦੀ ਸਲਾਹ ਦੇ ਕੇ ਦਹਿਸ਼ਤ ਭਰੇ ਮਾਹੌਲ ਅਨੁਸਾਰ ਆਪਣੇ ਆਪ ਨੂੰ ਢਾਲਣ ਲਈ ਕਹਿੰਦਾ ਹੈ:

੨

ਦੇਵ: ਇਹ ਕਿਤਾਬਾਂ-ਕਵਿਤਾਵਾਂ ਦੀ ਦੁਨੀਆਂ ਤੋਂ ਬਾਹਰ ਆ ਕੇ ਵੇਖੋ ਮੈਡਮ,ਇਹ ਦੁਨੀਆਂ ਉਤਨੀ ਖੂਬਸੂਰਤ ਨਹੀਂ ਜਿੰਨੀ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ।ਤੂੰ ਜਿਸਨੂੰ ਪਹਾੜਾਂ ਦੇ ਸੁੰਦਰ ਨਜ਼ਾਰੇ ਸਮਝਦੀ ਹੈਂ,ਉਹ ਜੰਗ ਦਾ ਮੈਦਾਨ ਹੈ,ਜਿੱਥੋਂ ਇਕ ਤੋਂ ਵੱਧ ਇਕ ਖਤਰਨਾਕ ਅੱਤਵਾਦੀ ਫਿਰਦੇ ਨੇ।੨

ਦੇਵ ਆਪਣੇ ਚਰਿੱਤਰ ਰਾਹੀਂ ਪੁਲਸ ਮਹਿਕਮੇ ਦੀ ਪ੍ਰਤੀਨਿੱਧਤਾ ਕਰਦਾ ਜਾਪਦਾ ਹੈ।ਉਸਦੇ ਕਿਰਦਾਰ ਤੋਂ ਇਹ ਝਲਕ ਮਿਲਦੀ ਹੈ।ਕਈ ਵਾਰ ਇੰਝ ਪ੍ਰਤੀਤ ਹੁੰਦਾ ਹੈ ਕਿ ਅਜਿਹੇ ਭ੍ਰਿਸ਼ਟ ਤਾਣੇ-ਬਾਣੇ ਵਿਚ ਪੁਲਸ ਦੀਆਂ ਘਟੀਆਂ ਕਰਤੂਤਾਂ ਨੂੰ ਛੁਪਾਉਣ ਲਈ ਡਾਕਟਰ ਵੀ ਉਨ੍ਹਾਂ ਦਾ ਸਾਥ ਦਿੰਦੇ ਹਨ।

ਸਮਾਜ ਵਿਚ ਆਮ ਲੋਕ ਪੁਲਸ ਦੀ ਵਿਰੋਧਤਾ ਕਰਦੇ ਨਜ਼ਰ ਆਉਂਦੇ ਹਨ।ਪੰਜਾਬ ਦੇ ਵਿਗੜ ਰਹੇ ਹਲਾਤ ਅਤੇ ਵੱਧ ਰਹੀਆਂ ਅੱਤਵਾਦੀ ਘਟਨਾਵਾਂ ਨੇ ਆਮ ਲੋਕਾਂ ਨੂੰ ਝੰਜੋੜ ਕੇ ਰੱਖ ਦਿੱਤਾ ਹੈ।ਲੋਕ ਹਥਿਆਰ ਚੁੱਕਣ ਲਈ ਮਜ਼ਬੂਰ ਹਨ।ਨਿਹੱਥੇ ਲੋਕਾਂ ਦਾ ਕਤਲ ਕੀਤਾ ਜਾ ਰਿਹਾ ਹੈ।ਕਿਤੇ ਬੇਕਸੂਰ ਲੋਕਾਂ ਨੂੰ ਝੂਠੇ ਪੁਲਸ ਮੁਕਾਬਲਿਆਂ 'ਚ ਮਾਰਿਆ ਜਾ ਰਿਹਾ ਹੈ।ਇਸ ਸਭ ਕੁਝ ਦੇ ਬਾਵਜੂਦ ਵੀ ਅਨੀਤ ਦਾ ਆਪਣੇ ਪਤੀ ਦੇਵ 'ਤੇ ਵਿਸ਼ਵਾਸ ਹੈ।ਔਰਤ ਦੀ ਥਾਣੇ ਵਿਚ ਹੋਈ ਬੇਇੱਜਤੀ ਹੋਣ ਕਰਕੇ ਕੁੱਝ ਹੱਦ ਤੱਕ ਉਸਦਾ ਹੌਂਸਲਾ ਡੋਲਦਾ ਜ਼ਰੂਰ ਹੈ।ਉਹ ਦੇਵ ਨੂੰ ਕਹਿੰਦੀ ਹੈ:

ਅਨੀਤ: ਜਿਸ ਪੁਲਸ ਵਾਲੇ ਨਾਲ ਮੇਰਾ ਵਾਹ ਪਿਐ, ਉਸ 'ਤੇ ਤਾਂ ਭਰੋਸਾ ਕਦੇ ਖਤਮ ਨਾ ਹੋਵੇ ਪਰ ਦੇਵ।ਮੈਂ ਸੋਚਦੀ ਆਂ, ਜੇ ਪੁਲਸ ਥਾਣੇ ਵਿਚ ਇਕ ਔਰਤ ਨਾਲ ਅਜਿਹਾ ਕੁੱਝ ਹੋ ਸਕਦੈ ਤਾਂ ਲੋਕ ਕਿਸ ਮੂੰਹ ਨਾਲ ਪੁਲਸ ਤੇ ਭਰੋਸਾ ਕਰਨ।੩

ਨਾਟਕ ਵਿਚ ਟੈਰਰਿਸਟ ਅਨੀਤ ਨੂੰ ਉਸਦੇ ਪਤੀ ਅਤੇ ਹੋਰ ਪੁਲਸ ਵਾਲਿਆਂ ਦੀਆਂ ਕਾਲੀਆਂ ਕਰਤੂਤਾਂ ਬਾਰੇ ਜਾਗਰੂਕ ਕਰਦਾ ਹੈ ਕਿ ਉਹ ਕਿਸ ਤਰ੍ਹਾਂ ਮਾਨਵੀਂ ਕਦਰਾਂ ਕੀਮਤਾਂ ਦਾ ਘਾਣ ਕਰਕੇ ਬੇਕਸੂਰ ਨੌਜਵਾਨਾਂ ਨੂੰ ਝੂਠੇ ਮੁਕਾਬਲੇ ਬਣਾ ਕੇ ਮਾਰਨ ਮਗਰੋਂ ਆਪ ਤਰੱਕੀ ਲੈ ਲੈਂਦੇ ਹਨ।ਪਿੱਛੋਂ ਉਨ੍ਹਾਂ ਦੇ ਪਰਿਵਾਰਕ ਮੈਂਬਰਾਂ ਨੂੰ ਕਈ ਪ੍ਰਕਾਰ ਦੇ ਤਸੀਹੇ ਦਿੱਤੇ ਜਾਂਦੇ ਹਨ।

ਮੀਡੀਏ ਉਪਰ ਵੀ ਨਾਟਕਕਾਰ ਨੇ ਵਿਅੰਗ ਕੱਸਿਆ ਹੈ ਕਿਉਂਕਿ ਇਸ ਰਾਹੀਂ ਵਧੇਰੇ ਕਰਕੇ

ਸਰਕਾਰ ਪੱਖੀ ਖਬਰਾਂ ਦੀ ਹੀ ਪੇਸ਼ਕਾਰੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਭ੍ਰਿਸ਼ਟ ਪੁਲਸ ਅਫਸਰਾਂ ਵਲੋਂ ਸਰਕਾਰ ਅਤੇ ਅੱਤਵਾਦੀਆਂ ਦੀ ਆੜ ਵਿੱਚ ਭੋਲੇ ਭਾਲੇ ਲੋਕਾਂ ਉਪਰ ਜੋ ਜੁਲਮ ਅਤੇ ਤਸ਼ੱਦਤ ਕੀਤੇ ਜਾਂਦੇ ਹਨ,ਉਸ ਬਾਰੇ ਮੀਡੀਆ ਚੁਪ ਵੱਟੀ ਬੈਠਾ ਹੈ। ਸਿੱਟੇ ਵਜੋਂ ਲੋਕਾਂ ਨੂੰ ਮਜ਼ਬੂਰ ਹੋ ਕੇ ਅੱਤਵਾਦ ਦਾ ਰਸਤਾ ਅਪਣਾਉਣਾ ਪੈਂਦਾ ਹੈ। ਸਰਕਾਰੀ ਤੰਤਰ ਅਤੇ ਸਮਾਜਕ ਰਾਜਨੀਤਕ ਢਾਂਚੇ 'ਚ ਆਈ ਗਿਰਾਵਟ ਕਰਕੇ ਜੇਕਰ ਕੋਈ ਵਿਅਕਤੀ ਸਹੀ ਰਾਹ ਉੱਪਰ ਚੱਲਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦਾ ਹੈ ਤਾਂ ਉਸਨੂੰ ਪੁਲਸ ਵਲੋਂ ਅਜਿਹਾ ਨਾ ਕਰਨ ਲਈ ਮਜ਼ਬੂਰ ਕਰ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ।

ਨਾਟਕਕਾਰ ਨੇ ਇਸ ਨਾਟਕ ਵਿਚ ਇਕ ਟੈਰਰਿਸਟ ਨੂੰ ਆਪਣੀ ਪ੍ਰੇਮਿਕਾ ਦੇ ਕਹਿਣ ਤੇ ਨੇਕੀ ਦਾ ਰਾਹ ਚੁਣਦੇ ਹੋਏ ਵਿਖਾਇਆ ਹੈ ਪਰ ਜਦੋਂ ਪੁਲਸ ਵਲੋਂ ਉਸਦੀ ਭਾਲ ਲਈ ਉਸਦੀ ਪ੍ਰੇਮਿਕਾ ਨੂੰ ਜਾਣ-ਬੁੱਝ ਕੇ ਤੰਗ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਤਾਂ ਉਹ ਮੁੜ ਅੱਤਵਾਦ ਦਾ ਰਾਹ ਅਖਤਿਆਰ ਕਰਦਾ ਹੈ।ਉਹ ਦੱਸਦਾ ਹੈ ਕਿ ਉਸ ਦੀ ਭਾਲ ਕਰ ਰਹੀ ਪੁਲਸ ਉਸਦੀ ਪ੍ਰੇਮਿਕਾ ਨੂੰ ਥਾਣੇ ਵਿਚ ਜ਼ਬਰਦਸਤੀ ਡੱਕ ਕੇ ਰੱਖਿਆ ਹੈ:

ਅਜਨਬੀ: ਸਿਰਫ ਪਤਾ ਜਾਣਨ ਲਈ ਥਾਣੇ ਵਿਚ ਪੰਜ ਦਿਨ ਪੰਜ ਰਾਤਾਂ ਉਸਨੂੰ ਇੰਨਾਂ ਜ਼ਲੀਲ ਕੀਤਾ ਗਿਆ ਤੇ।੪

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ਨਾਟਕਕਾਰ ਨੇ ਇਸ ਨਾਟਕ ਵਿਚ ਪੁਲਸ ਦੇ ਘਟਿਆ ਚਰਿੱਤਰ ਨੂੰ ਵੀ ਉਘਾੜਿਆ ਹੈ ਜਿਹੜੀ ਸਾਧਾਰਨ ਨਾਗਰਿਕਾਂ ਨੂੰ ਸੁਧਾਰਨ ਦੀ ਬਜਾਇ ਉਨ੍ਹਾਂ ਨੂੰ ਨਰਕ ਵਿਚ ਮੁੜ ਧਕੇਲਣ ਵਿਚ ਕੋਈ ਕਸਰ ਨਹੀਂ ਛੱਡਦੀ। ਟੈਰਰਿਸਟ ਦੱਸਦਾ ਹੈ ਕਿ

ਉਨ੍ਹਾਂ ਵਲੋਂ ਅੱਤਵਾਦ ਦਾ ਰਾਹ ਕਿਸੇ ਖਾਸ ਮਕਸਦ ਦੀ ਪੂਰਤੀ ਹਿੱਤ ਚੁਣਿਆ ਜਾਂਦਾ ਹੈ ਭਾਵ ਅਜਿਹੇ ਲੋਕਾਂ ਤੋਂ ਬਦਲਾ ਲੈਣ ਲਈ ਜੋ ਦੇਸ਼ ਦੇ ਭੋਲੇ-ਭਾਲੇ ਲੋਕਾਂ ਨਾਲ ਜ਼ਿਆਦਤੀ ਕਰਦੇ ਹਨ-ਮਾਸੂਮਾਂ ਨੂੰ ਵੀ ਤਸੀਹੇ ਦੇ ਕੇ ਮਾਰ ਦਿੰਦੇ ਹਨ। ਐਸੇ ਸਮੇਂ ਕਈ ਵਾਰ ਗਲਤ ਲੋਕ ਵੀ ਹਿੰਸਾ ਫੈਲਾਉਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦੇ ਹਨ। ਚੋਰ ਅਤੇ ਡਾਕੂ ਵੀ ਆਪਣਾ ਮਕਸਦ ਪੂਰਾ ਕਰਨ ਵਿਚ ਕੋਈ ਕਸਰ ਨਹੀਂ ਛੱਡਦੇ।

ਅਜਨਬੀ:ਇਸ ਇਲਾਕੇ ਵਿਚ ਹੁਣ ਕੋਈ ਚੋਰ ਜਾਂ ਡਾਕੂ ਨਹੀਂ ਰਿਹਾ। ਸਾਰਿਆ ਨੇ ਅਸਾਲਟਾਂ ਚੁੱਕ ਲਈਆਂ ਹਨ ਤੇ ਮੂਵਮੈਂਟ ਵਿਚ ਸ਼ਾਮਲ ਹੋ ਗਏ ਨੇ। ਇਸੇ ਲਈ ਮੂਵਮੈਂਟ ਬੜੀ ਕਮਜ਼ੋਰ ਪੈ ਗਈ ਹੈ। ਇਸੇ ਤਰ੍ਹਾਂ ਹੀ ਹੁੰਦਾ ਹੈ ਹਰ ਮੂਵਮੈਂਟ ਨਾਲ। ਜੇ ਹਥਿਆਰਬੰਦ ਸੰਘਰਸ਼ ਲੰਬਾ ਖਿਚਿਆ ਜਾਵੇ।੫

ਟੈਰੋਰਿਸਟ ਪੁਲਸ ਦੇ ਇਕ ਹੋਰ ਕਿਰਦਾਰ ਤੋਂ ਵੀ ਪਰਦਾ ਫਾਸ਼ ਕਰਦਾ ਹੈ ਜਦੋਂ ਉਹ ਆਪਣੀ ਬਾਹਰੀ ਸ਼ੋਭਾ ਦਿਖਾਉਣ ਲਈ ਕਿਸੇ ਬੇਕਸੂਰ ਨੌਜਵਾਨ ਨੂੰ ਅੱਤਵਾਤੀ ਕਰਾਰ ਦੇ ਕੇ ਮੌਤ ਦੇ ਘਾਟ ਉਤਾਰ ਦਿੰਦੇ ਹਨ। ਸਮੁੱਚੇ ਨਾਟਕ ਵਿਚ ਦਹਿਸ਼ਤਮਈ ਮਾਹੌਲ ਬਣਿਆ ਰਹਿੰਦਾ ਹੈ।ਆਪਣੀ ਉਦਾਹਰਨ ਦਿੰਦੇ ਹੋਏ ਉਹ ਦੱਸਦਾ ਹੈ ਕਿ ਪੁਲਸ ਦੇ ਰਿਕਾਰਡ ਮੁਤਾਬਿਕ ਮੈਂ ਅੱਜ ਤੋਂ ਪੰਜ ਸਾਲ ਪਹਿਲਾਂ ਹੀ ਮਾਰਿਆ ਜਾ ਚੁੱਕਾ ਹਾਂ। ਅਸਲ ਵਿਚ ਪੁਲਸ

ਨੇ ਕਿਸੇ ਬੇਕਸੁਰ ਨੌਜਵਾਨ ਨੂੰ ਮਾਰ ਕੇ ਮੇਰਾ ਨਾਂ ਦੇ ਦਿੱਤਾ ਅਤੇ ਆਪਣੀ ਪ੍ਰਸੰਸਾਂ ਕਰਵਾ ਲਈ।ਇਹ ਪੁਲਸ ਪ੍ਰਬੰਧ ਉੱਪਰ ਕਰੜੀ ਟਕੋਰ ਹੈ।

ਅਜਨਬੀ -(ਤੜਪ ਕੇ)ਹਾਂ ,ਪੁਲਸ ਰਿਕਾਰਡ ਮੁਤਾਬਿਕ ਮੈਂ ਮਿਸਿਜ਼ ਦੇਵ ,ਅੱਜ ਤੋਂ ਕਈ ਸਾਲ ਪਹਿਲਾਂ ਮਰ ਚੁੱਕਾ ਹਾਂ।ਨਾਕੇ ਤੇ ਹੋਏ ਇਕ ਮੁਕਾਬਲੇ ਵਿਚ ਤੇ ਪਤੈ...(ਅਧਿਕਤਮ ਦਰਦ ਨਾਲ)ਪਤੈ ਅਸਲ ਵਿਚ ਕੌਣ ਮਾਰਿਆ ਸੀ ਉਸ ਝੂਠੇ ਪੁਲਸ ਮੁਕਾਬਲੇ ਵਿਚ।ਪੰਜ ਭੈਣਾਂ ਦਾ ਇਕਲੌਤਾ ਭਰਾ ਤੇ ਇਕ ਬੇਵਾ ਮਾਂ ਦਾ ਸਿਰਫ ਸਤਾਰਾਂ ਸਾਲਾਂ ਦਾ ਮਾਸੂਮ ਪੁੱਤ।੬

ਨਾਟਕਕਾਰ ਨੇ ਪੰਜਾਬ ਦੇ ਵਿਗੜ ਰਹੇ ਮਾਹੌਲ ਅਤੇ ਅਮ ਲੋਕਾਂ ਲਈ ਦਹਿਸ਼ਤ ਭਰੇ ਵਾਤਾਵਰਨ ਲਈ ਸਰਕਾਰ ਅਤੇ ਅੱਤਵਾਦੀਆਂ ਦੋਹਾਂ ਨੂੰ ਬਰਾਬਰ ਦਾ ਜ਼ਿੰਮੇਵਾਰ ਮੰਨਿਆ ਹੈ।ਨਾਟਕ ਵਿਚ ਪੁਲਸ ਅਧਿਕਾਰੀ ਦੇਵ ਅਤੇ ਟੈਰਰਿਸਟ(ਅੱਤਵਾਦੀ) ਦੋਵੇਂ ਆਪਣੇ ਆਪਣੇ ਹੱਕ ਵਿਚ ਦਲੀਲਾਂ ਦਿੰਦੇ ਹਨ।ਪਰ ਨੁਕਸਾਨ ਆਮ ਸਾਧਾਰਨ ਨਾਗਰਿਕਾਂ ਦਾ ਹੀ ਹੋ ਰਿਹਾ ਹੈ।ਡੀ ਐਸ ਪੀ ਦੇਵ ਦੀ ਪਤਨੀ ਅਨੀਤ ਦੀ ਨਜ਼ਰ ਵਿਚ ਪੁਲਸ ਦਾ ਸਮਾਜ ਪ੍ਰਤੀ ਵਤੀਰਾ ਹਾਂ ਪੱਖੀ ਨਹੀਂ ਹੈ।ਨਾ ਹੀ ਉਹ ਅੱਤਵਾਦੀਆਂ ਨੂੰ ਸਹੀ ਮੰਨਦੀ ਹੈ ਜੋ ਸੰਜ ਅੰਦਰ ਦਹਿਸ਼ਤ ਭਰਿਆ ਮਾਹੌਲ ਪੈਦਾ ਕਰਕੇ ਆਮ ਜਨਤਾ ਦਾ ਘਾਣ ਕਰ ਰਹੇ ਹਨ।

ਟੈਰਰਿਸਟ ਆਪਣੇ ਹੱਕ ਵਿਚ ਦਲੀਲਾਂ ਦਿੰਦਾ ਹੋਇਆ ਸਮਾਜ ਅਤੇ ਪੁਲਸ ਨੂੰ ਹੀ ਦਹਿਸਤਗਰਦੀ ਦੇ ਰਾਹ ਤੇ ਤੁਰਨ ਵਾਲੇ ਲੋਕਾਂ ਲਈ ਜ਼ਿੰਮੇਵਾਰ ਮੰਨਦਾ ਹੈ।ਉਹ ਦੇਵ ਦੀ ਪਤਨੀ ਅਨੀਤ ਨੂੰ ਆਖਦਾ ਹੈ:

ਅਜਨਬੀ: ਹਰ ਅੱਤਵਾਦੀ ਅੱਤ ਵਿਚੋਂ ਪੈਦਾ ਹੁੰਦਾ ਹੈ।ਮੈਂ ਵੀ ਉਸੇ ਅੱਤ ਦਾ ਹਿੱਸਾ ਹਾਂ ਮਿਸਿਜ਼ ਦੇਵ,ਜੋ ਫੈਲੀ ਹੋਈ ਹੈ ਸਾਰੇ ਸਮਾਜ ਵਿਚ।ਇਸੇ ਸਮਾਜ ਨੇ ਦਿੱਤੀ ਹੈ,ਮੈਂ ਮਾਂ ਦੀ ਕੁੱਖ ਵਿਚੋਂ ਲੈ ਕੇ ਪੈਦਾ ਨਹੀਂ ਹੋਇਆ।੭

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ਨਾਟਕ ਵਿਚ ਜੋ ਤੱਤਕਾਲੀਨ ਮਾਹੌਲ ਨੂੰ ਮੁੱਖ ਰੱਖ ਕੇ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਕੌੜਾ ਸੱਚ ਇਹ ਹੈ ਕਿ ਕਈ ਵਾਰੀ ਪੁਲਸ ਵਾਲੇ ਮਰੇ ਹੋਏ ਅੱਤਵਾਦੀਆਂ ਦੇ ਨਾਂ ਤੇ ਲੋਕਾਂ ਨੂੰ ਡਰਾਉਂਦੇ ਹਨ ਅਤੇ ਕਈ ਵਾਰ ਕਿਸੇ ਬੇਕਸੂਰ ਵਿਅਕਤੀ ਨੂੰ ਮਾਰ ਕੇ ਉਸਨੂੰ ਕਿਸੇ ਅੱਤਵਾਦੀ ਦਾ ਨਾਂ ਦੇ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ।ਹੱਥਲੇ ਨਾਟਕ ਵਿਚ ਇਕ ਬੇਕਸੂਰ ਨੋਜਵਾਨ ਨੂੰ ਮਾਰ ਕੇ ਅੱਤਵਾਦੀ ਦਾ ਨਾਂ ਦੇ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ।ਗੱਲ ਸਿਰਫ ਆਪਣੇ ਮਕਸਦ ਦੀ ਪੂਰਤੀ ਹਿੱਤ ਲੋਕਾਂ ਅੰਦਰ ਦਹਿਸ਼ਤ ਪੈਦਾ ਕਰਨ ਦੀ ਹੈ:

ਅਜਨਬੀ:ਮੈਂ ਮਰ ਗਿਆ ਸਾਂ।ਪਰ ਮੇਰਾ ਨਾਂ ਚਲਦਾ ਸੀ।ਕਦੇ ਪੁਲਸ ਵਰਤ ਲੈਂਦੀ ਸੀ ਕਦੇ ਚੋਰ ਡਾਕੂ।ਦੋਹਾਂ ਦਾ ਮਕਸਦ ਇੱਕ ਸੀ।ਟੈਰਰ ਪੈਦਾ ਕਰਨਾ।੮

ਨਾਟਕਕਾਰ ਨੇ ਸਿੱਧੇ ਰੂਪ ਵਿਚ ਇਹ ਦੱਸਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਹੈ ਕਿ ਕੋਈ ਵੀ ਸਖਸ਼ ਜਨਮ ਤੋਂ ਅੱਤਵਾਦੀ ਨਹੀਂ ਹੁੰਦਾ ਬਲਕਿ ਹਾਲਾਤ ਅਤੇ ਸਮੇਂ ਦੀ ਸਰਕਾਰ ਉਸਨੂੰ ਅਜਿਹਾ ਕਰਨ ਲਈ ਮਜ਼ਬੂਰ ਕਰ ਦਿੰਦੀ ਹੈ।ਉਸਨੇ ਪਾਠਕਾਂ ਅੰਦਰ ਹਿੰਸਾਂ ਨੂੰ ਤਿਆਗ ਕਰਕੇ ਅਹਿੰਸਾਂ ਦੇ ਰਾਹ ਉੱਪਰ ਚੱਲਣ ਵਾਲੀ ਇਕ ਆਸ ਦੀ ਕਿਰਨ ਪੈਦਾ ਕੀਤੀ ਹੈ।ਆਪਸੀ

ਪਿਆਰ ਅਤੇ ਸਾਂਝ ਰਾਹੀਂ ਅਸੀਂ ਇਕ ਦੂਜੇ ਦਾ ਦਿੱਲ ਜਿੱਤ ਸਕਦੇ ਹਾਂ।ਭੈੜੇ ਤੋਂ ਭੈੜਾ ਬੰਦਾ ਵੀ ਚੰਗਾ ਇਨਸਾਨ ਬਣਨ ਲਈ ਮਜ਼ਬੂਰ ਹੋ ਜਾਂਦਾ ਹੈ।ਦੇਵ ਦੀ ਪਤਨੀ ਅਨੀਤ ਟੈਰਰਿਸਟ ਨਾਲ ਸਾਂਝ ਪੈਦਾ ਕਰਕੇ ਉਸ ਪ੍ਰਤੀ ਹਮਦਰਦੀ ਦਾ ਵਤੀਰਾ ਰੱਖਦੀ ਹੈ ਤਾਂ ਜੋ ਉਹ ਆਪਣੀ ਪ੍ਰੇਮਿਕਾ ਦੇ ਦੁੱਖ ਨੂੰ ਭੁਲਾ ਸਕੇ।ਉਹ ਅਜਨਬੀ ਅੰਦਰ ਮਰ ਚੁੱਕੀ ਮੁਹੱਬਤ ਦੀ ਚਿਣਗ ਨੂੰ ਮੁੜ ਸੁਰਜੀਤ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦੀ ਹੈ:

ਅਨੀਤ: ਹਾਂ।ਹਲਦੀ ਜਦੋਂ ਦੁੱਧ ਵਿਚ ਘੁਲ ਜਾਂਦੀ ਹੈ ਤਾਂ ਦੁੱਧ ਦੁੱਧ ਨਹੀਂ ਰਹਿੰਦਾ।ਦਾਰੂ ਬਣ ਜਾਂਦਾ ਹੈ ।ਇਹ ਦਾਰੂ ਤੇਰੇ ਅੰਦਰ ਉੱਤਰ ਜਾਏਗੀ ਤਾਂ ਤੇਰੇ ਅੰਦਰ ਦੇ ਸਾਰੇ ਖੱਪੇ ਭਰ ਜਾਣਗੇ।੯

ਨਾਟਕਕਾਰ ਨੇ ਨਾਟਕ ਵਿਚ ਇਸਤਰੀ ਪ੍ਰੇਮ ਰਾਹੀਂ ਪਿਆਰ ਦੇ ਜ਼ਜ਼ਬੇ ਨੂੰ ਭਾਰੂ ਹੁੰਦੇ ਵਿਖਾਇਆ ਹੈ।ਪਹਿਲਾਂ ਅਜਨਬੀ ਦੀ ਪ੍ਰੇਮਿਕਾ ਨੂੰ ਜਦੋਂ ਪੁਲਸ ਫੜ ਕੇ ਲੈ ਜਾਂਦੀ ਹੈ ਤੇ ਉਸਦੇ ਪ੍ਰੇਮੀ ਬਾਰੇ ਪੁੱਛਦੀ ਹੈ ਤਾਂ ਉਸਦੀ ਪ੍ਰੇਮਿਕਾ ਨੀਲੂ ਆਪਣਾ ਮੂੰਹ ਨਹੀਂ ਖੋਲਦੀ ਬਲਕਿ ਆਪਣੀ ਜਾਨ ਕੁਰਬਾਨ ਕਰ ਦਿੰਦੀ ਹੈ।ਬਾਅਦ ਵਿਚ ਡੀ ਐਸ ਪੀ ਦੇਵ ਦੀ ਪਤਨੀ ਅਨੀਤ ਵੀ ਅਜਨਬੀ ਨੂੰ ਉਸਦੀ ਪ੍ਰੇਮਿਕਾ ਨੀਲੂ ਦਾ ਵਾਸਤਾ ਦੇ ਕੇ ਉਸ ਅੰਦਰ ਮਰ ਚੁੱਕੀ ਮੁਹੱਬਤ ਨੂੰ ਮੁੜ ਜਗਾ ਕੇ ਉਸਤੋਂ ਆਪਣੇ ਪਤੀ ਦੀ ਜਾਨ ਬਚਾ ਲੈਂਦੀ ਹੈ।ਇਸ ਲਈ ਭਾਵੇਂ ਉਸਨੂੰ ਆਪਣੇ ਪਤੀ ਦੀ ਨਫਰਤ ਦਾ ਵੀ ਸਾਹਮਣਾ ਕਰਨਾ ਪੈਂਦਾ ਹੈ।ਉਹ ਦੇਵ ਦੀ ਜਾਨ ਬਚਾਉਣ ਖਾਤਰ ਅਜਨਬੀ ਦੀਆਂ ਮਿੰਨਤਾਂ ਵੀ ਕਰਦੀ ਹੈ ਅਤੇ ਨਾਲ ਹੀ ਲੜਾਈ –ਝਗੜਾ ਵੀ।ਆਪਣੇ ਆਪ ਨੂੰ ਸਹੀ ਸਾਬਤ ਕਰਨ ਲਈ ਉਹ ਕਈ ਪ੍ਰਕਾਰ ਦੇ ਤਰਕ ਦਿੰਦੀ ਹੈ

ਉੱਧਰ ਦੂਜੇ ਪਾਸੇ ਦੇਵ ਜਿਸ ਦੀ ਜਾਨ ਅਜਨਬੀ ਉਸਦੀ ਪਤਨੀ ਦੀਆਂ ਦਲੀਲਾਂ ਕਰਕੇ ਬਖਸ਼ ਦਿੰਦਾ ਹੈ ,ਉਹ ਆਪਣੀ ਪਤਨੀ ਉੱਪਰ ਹੀ ਸ਼ੱਕ ਕਰਦਾ ਹੋਇਆ ਉਸਨੂੰ ਬੁਰਾ ਭਲਾ ਆਖਦਾ ਹੈ।ਅਨੀਤ ਉਸਨੂੰ ਜਵਾਬ ਵਿਚ ਆਖਦੀ ਹੈ:

ਅਨੀਤ:ਸਾਂਝ ਹੈ ਦੇਵ ।ਮੇਰੀ ਉਸ ਨਾਲ ਮੁਹੱਬਤ ਦੀ ਸਾਂਝ ਹੈ।ਅਸੀਂ ਦੋਵੇਂ ਮੁਹੱਬਤ ਕਰਦੇ ਹਾਂ।

...ਉਹ ਆਪਣੀ ਨੀਲੂ ਨੂੰ ਤੇ ਮੈਂ ਆਪਣੇ ਦੇਵ ਨੂੰ ।ਸਿਰਫ ਉਸੇ ਸਾਂਝ ਦੇ ਨਾਂ ਤੇ ਉਸਨੇ ਤੁਹਾਡੀ ਜਾਨ ਬਖਸ਼ੀ ਹੈ ਦੇਵ।੧੦

ਪਰੰਤੂ ਦੇਵ ਉੱਪਰ ਅਨੀਤ ਦੀਆਂ ਇਨਸਾਨੀਅਤ ਵਾਲੀਆਂ ਗੱਲਾਂ ਦਾ ਕੋਈ ਅਸਰ ਨਹੀਂ ਹੁੰਦਾ।ਉਸ ਉੱਪਰ ਅਜਨਬੀ ਦਾ ਉਸ ਨਾਲ ਕੀਤੇ ਵਤੀਰੇ ਦਾ ਵੀ ਕੋਈ ਅਸਰ ਵਿਖਾਈ ਨਹੀਂ ਦਿੰਦਾ ਸਗੋਂ ਉਹ ਆਪਣੀ ਪਤਨੀ ਅਨੀਤ ਨੂੰ ਦੇਵ ਦੀ ਪ੍ਰੇਮਿਕਾ ਤੱਕ ਕਹਿ ਦਿੰਦਾ ਹੈ।ਇੱਥੇ ਨਾਟਕਕਾਰ ਨੇ ਨਾਟਕ ਵਿਚ ਇਕ ਨਵਾਂ ਮੋੜ ਦੇਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਹੈ।ਜਿੱਥੇ

੫

ਟੈਰਰਿਸਟ ਅਨੀਤ ਦੀਆਂ ਇਨਸਾਨੀਅਤ ਭਰਪੂਰ ਗੱਲਾਂ ਸੁਣ ਕੇ ਉਸਦੇ ਪਤੀ ਦੀ ਜਾਨ ਬਖਸ਼ ਦਿੰਦਾ ਹੈ ਉੱਥੇ ਉਸਦਾ ਆਪਣਾ ਹੀ ਪਤੀ ਉਸਨੂੰ ਗੁਨਾਹਗਾਰ ਮੰਨਦਾ ਹੈ।ਪਾਠਕਾਂ ਦੇ ਸਾਹਮਣੇ ਅਜਨਬੀ ਇਕ ਨੇਕ ਇਨਸਾਨ ਅਤੇ ਦੇਵ ਅੱਤਵਾਦੀ ਵਜੋਂ ਉਭਰ ਕੇ ਸਾਹਮਣੇ

ਆਉਂਦਾ ਹੈ।ਉਸਦੀ ਖੁਦ ਦੀ ਪਤਨੀ ਉਸਦੇ ਭੈੜੇ ਵਤੀਰੇ ਉਪਰੰਤ ਉਸਨੂੰ ਅਜਿਹਾ ਹੀ ਸਮਝਣ ਲੱਗ ਪੈਂਦੀ ਹੈ:

ਅਨੀਤ: ਟੈਰਰਿਸਟ ਕੌਣ ਹੁੰਦੈ? ਜੋ ਟੈਰਰ ਪੈਦਾ ਕਰਦਾ ਹੈ।ਭਾਵੇਂ ਕਾਨੂੰਨ ਤੋੜਨ ਲਈ ਤੇ ਭਾਵੇਂ ਕਾਇਮ ਕਰਨ ਲਈ।ਟੈਰਰ ਤਾਂ ਸਿਰਫ ਟੈਰਰ ਹੈ।

ਤੁਸੀਂ ਮੇਰੇ ਅੰਦਰ ਦਹਿਸ਼ਤ ਪੈਦਾ ਕਰ ਰਹੇ ਹੋ ਦੇਵ।

ਦੇਵ: ਤਾਂ ਤੇਰੀ ਨਜ਼ਰ ਵਿਚ ਮੈਂ ਇਕ ਅੱਤਵਾਦੀ ਹਾਂ।

ਅਨੀਤ:(ਸਿੱਧੇ ਤੇ ਸਪਾਟ ਲਹਿਜੇ ਵਿਚ)ਕੋਈ ਫਰਕ ਨਹੀਂ ਹੈ।੧੧

ਅੰਤ ਵਿਚ ਦੇਵ ਵਲੋਂ ਸਮਾਜ ਵਿਰੁੱਧ ਕੀਤੇ ਕਾਰਨਾਮੇ,ਬੇਕਸੂਰ ਨੌਜਵਾਨਾਂ ਦੇ ਝੂਠੇ ਮੁਕਾਬਲਿਆਂ ਵਿਚ ਕੀਤੇ ਗਏ ਕਤਲ ਅਤੇ ਅਜਨਬੀ ਦੀ ਪ੍ਰੇਮਿਕਾ ਉਪਰ ਢਾਹੇ ਗਏ ਜੁਲਮ ਆਦਿ ਕਬੂਲ ਲਏ ਜਾਂਦੇ ਹਨ।ਹੁਣ ਅਨੀਤ ਵੀ ਉਸਨੂੰ ਨਫਰਤ ਕਰਨ ਲੱਗ ਪੈਂਦੀ ਹੈ ਤੇ ਉਸਨੂੰ ਅਜਨਬੀ ਅੰਦਰ ਸਚਾਈ ਨਜ਼ਰ ਆਉਂਣ ਲੱਗਦੀ ਹੈ।ਅਨੀਤ ਖੁਦ ਆਪਣੇ ਪਤੀ ਦੇਵ ਨੂੰ ਜ਼ਹਿਰ ਵਾਲਾ ਦੁੱਧ ਪਿਲਾ ਕੇ ਮਾਰ ਦਿੰਦੀ ਹੈ ਤੇ ਆਪ ਅਜਨਬੀ ਦੇ ਹੱਕ ਵਿਚ ਖੜ ਕੇ ਉਸਦੇ ਅਧੂਰੇ ਕੰਮ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ।

ਪਾਲੀ ਭੁਪਿੰਦਰ ਸਿੰਘ ਦਾ ਇਹ ਨਾਟਕ ਆਪਣੇ ਸਿਰਲੇਖ ਨਾਲ ਪੂਰਾ ਨਿਆਂ ਕਰਦਾ ਹੈ।ਇਸ ਵਿਚ ਉਸਨੇ ਪੰਜਾਬ ਵਿਚਲੇ ਅੱਤਵਾਦੀ ਦੌਰ ਦੀ ਮੱਖ ਸਮੱਸਿਆ ਨੂੰ ਉਘਾੜਿਆ ਹੈ ਕਿ ਕਿਸ ਤਰ੍ਹਾਂ ਪੁਲਸ ਅਤੇ ਸਰਕਾਰਾਂ ਦੇ ਤਸ਼ੱਦਤ ਕਰਕੇ ਅਨੇਕਾਂ ਨੌਜਵਾਨਾਂ ਨੇ ਭਰੀ ਜਵਾਨੀ ਵਿਚ ਆਪਣੀਆਂ ਜਾਨਾਂ ਕੁਰਬਾਨ ਕਰ ਦਿੱਤੀਆਂ।ਕਈਆਂ ਨੇ ਮਜ਼ਬੂਰ ਹੋ ਕੇ ਅੱਤਵਾਦ ਦਾ ਰਾਹ ਚੁਣਿਆ।ਉਸਨੇ ਇਹ ਵੀ ਦੱਸਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਹੈ ਕਿ ਕੋਈ ਵੀ ਵਿਅਕਤੀ ਜਨਮ ਤੋਂ ਅਪਰਾਧੀ ਨਹੀਂ ਹੁੰਦਾ ਸਗੋਂ ਹਾਲਾਤ ਉਸਨੂੰ ਅਜਿਹਾ ਬਣਨ ਲਈ ਮਜ਼ਬੂਰ ਕਰ ਦਿੰਦੇ ਹਨ।ਨਾਟਕ ਵਿਚਲਾ ਪਾਤਰ ਅਜਨਬੀ ਅਜਿਹੇ ਮਨੁੱਖਾਂ ਦੀ ਪ੍ਰਤੀਨਿੱਧਤਾ ਕਰਦਾ ਨਜ਼ਰ ਆਉਂਦਾ ਹੈ,ਜਿਨ੍ਹਾਂ ਅੰਦਰ ਇਨਸਾਨੀਅਤ ਅਜੇ ਵੀ ਮੌਜੂਦ ਹੈ।ਇਸੇ ਕਰਕੇ ਉਹ ਅਨੀਤ ਦੇ ਜ਼ੋਰ ਦੇਣ ਤੇ ਉਸਦੇ ਪਤੀ ਦੇਵ ਦੀ ਜਾਣ ਬਖਸ਼ ਦਿੰਦਾ ਹੈ।ਦੇਵ ਵਰਗੇ ਸਮਾਜ ਵਿਚ ਪੜ੍ਹੇ ਲਿਖੇ ਪੁਲਸ ਅਫਸਰ ਆਪਣੀ ਤਰੱਕੀ ਦੇ ਲਾਲਚ ਵਿਚ ਆ ਕੇ ਇਨਸਾਨੀਅਤ ਦਾ ਘਾਣ ਕਰਦੇ ਨਜ਼ਰ ਆਉਂਦੇ ਹਨ।

ਪਾਲੀ ਭੁਪਿੰਦਰ ਨੇ ਆਪਣੇ ਇਸ ਨਾਟਕ ਨੂੰ ਔਰਤ ਦੀ ਮੁਹੱਬਤ ਤੋਂ ਨਫਰਤ ਤੱਕ ਦੀ ਯਾਤਰਾ ਮੰਨਿਆ ਹੈ।ਉਸਨੇ ਆਪਣੇ ਨਾਟਕ ਦੀ ਪਾਤਰ ਅਨੀਤ ਰਾਹੀਂ ਇਹ ਦੱਸਣ ਦਾ ਉਪਰਾਲਾ ਕੀਤਾ ਹੈ ਕਿ ਕਿਸ ਤਰ੍ਹਾਂ ਉਸਨੇ ਦੇਵ ਨੂੰ ਰੱਜ ਕੇ ਮੁਹੱਬਤ ਕੀਤੀ ਅਤੇ ਉਸਦੀ ਜਾਨ ਬਚਾਉਣ ਲਈ ਅਜਨਬੀ ਦੀਆਂ ਮਿੰਨਤਾਂ ਵੀ ਕੀਤੀਆਂ ।ਦੇਵ ਦੀ ਅਸਲੀਅਤ ਪਤਾ ਲੱਗਣ ਤੇ ਅੰਤ ਵਿਚ ਉਹ ਉਸਨੂੰ ਦੁੱਧ ਵਿਚ ਜ਼ਹਿਰ ਪਿਲਾ ਕੇ ਮਾਰਨ ਤੋਂ ਵੀ ਪਿੱਛੇ ਨਹੀਂ ਹੱਟਦੀ।ਉਸਨੇ ਨਾਟਕ ਦੇ ਆਰੰਭ ਵਿਚ ਲਿਖਿਆ ਹੈ:

ਸਵਾਲ ਹੈ, ਦੁਨੀਆ ਵਿਚ ਅਜਿਹੀਆਂ ਔਰਤਾਂ ਕਿੱਥੇ ਹੁੰਦੀਆਂ ਹਨ? ਜੁਆਬ ਹੈ, ਸਿਰਫ ਮੰਟੋ ਦੀਆਂ ਕਹਾਣੀਆਂ ਵਿਚ,ਬਲਵੰਤ ਗਾਰਗੀ ਦੇ ਨਾਟਕਾਂ ਵਿਚਤੇ ਕੁੱਝ ਹੋਰ ਅਜਿਹੇ ਹੀ

ਸਿਰਫਰੇ ਕਲਾਕਾਰਾਂ ਦੀਆਂ ਕਲਪਨਾਵਾਂ ਵਿਚ।ਪਰ

੬

ਕਲਪਨਾ ਵੀ ਤਾਂ ਯਥਾਰਥਕ ਜਗਤ ਦਾ ਪਾਸਾਰ ਹੈ।ਸੋ ਮੈਂ ਮੰਨ ਕੇ ਚਲਦਾ ਹਾਂ, ਅਨੀਤ ਵੀ ਜ਼ਰੂਰ ਕਿਤੇ ਹੋਏਗੀ।ਉਹ ਜਿੱਥੇ ਵੀ ਹੈ, ਮੇਰਾ ਨਾਟਕ ਉਸਨੂੰ ਸਾਹਮਣੇ ਰੱਖ ਕੇ ਲਿਖਿਆ ਗਿਆ ਹੈ।ਮੈਂ ਉਸਨੂੰ ਕਦੇ ਦੇਖਿਆ ਨਹੀਂ।ਪਰ ਮੈਂ ਜਾਣਦਾ ਹਾਂ ਕਿ ਉਹ ਹੈ।੧੨

ਹਵਾਲੇ

੧. ਪਾਲੀ ਭਪਿੰਦਰ ਸਿੰਘ, ਟੈਰਰਿਸਟ ਦੀ ਪ੍ਰੇਮਿਕਾ, ਪੰਨਾ-੧੫

੨. ਉਹੀ, ਪੰਨਾ-੧੩

੩. ਉਹੀ, ਪੰਨਾ-੧੭

੪. ਉਹੀ, ਪੰਨਾ-੨੮

੫. ਉਹੀ, ਪੰਨਾ-੨੩

੬. ਉਹੀ, ਪੰਨਾ-੩੯

੭. ਉਹੀ, ਪੰਨਾ-੩੭

੮. ਉਹੀ, ਪੰਨਾ-੪੦

੯. ਉਹੀ, ਪੰਨਾ-੫੩

੧੦. ਉਹੀ, ਪੰਨਾ-੭੬

੧੧. ਉਹੀ, ਪੰਨਾ-੨੨-੨੩

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Financial Literacy and the Influence of Digital Literacy among Students

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ABSTRACT

Financial literacy is critical for students to make informed financial decisions, manage personal finances, and plan for future financial stability. With the increasing integration of technology in education and finance, digital literacy has become a key factor influencing students' financial behavior and knowledge. This study explores the relationship between financial literacy and digital literacy among higher education students in Punjab, India. Using a structured questionnaire, data from 250 students were analyzed through descriptive statistics, correlation, and regression analysis. The findings suggest a strong positive association between digital literacy skills and financial literacy levels, indicating that technologically adept students are better equipped to manage their finances effectively.

Keywords: ***Financial Literacy, Digital Literacy, Students, Personal Finance, Punjab.***

Introduction

Financial literacy has emerged as one of the most essential life skills for young adults navigating an increasingly complex financial environment. It refers to the ability to understand and effectively use financial knowledge, skills, and attitudes to make informed decisions about money management, savings, credit, and investments (OECD, 2020). For students in higher education, financial literacy plays a critical role in shaping their financial independence, career choices, and long-term

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financial security (Lusardi & Mitchell, 2014). Students often face early exposure to financial decision-making such as managing student loans, handling part-time income, or using digital payment systems, which makes financial literacy crucial at this stage.

At the same time, the rise of technology has transformed financial systems, making digital literacy a complementary and often determining factor in how individuals acquire and apply financial knowledge. Digital literacy, defined as the ability to access, evaluate, and effectively use information through digital platforms, has become a necessity in the age of mobile banking, Unified Payments Interface (UPI) systems, e-wallets, and investment apps (Ng, 2012). For students, digital literacy not only enables the use of online tools but also influences their financial attitudes and behaviors by providing easy access to financial education, real-time information, and secure transactions.

The intersection of financial literacy and digital literacy is especially important in the Indian context. With the government's Digital India initiative and the increasing penetration of smartphones and internet access, students in states like Punjab are exposed to both opportunities and challenges in financial management. While digital platforms make financial services more accessible, they also demand greater awareness of cybersecurity, fraud prevention, and critical evaluation of online financial information (Reserve Bank of India, 2021). Thus, students who are digitally literate are better positioned to be financially literate.This study investigates the influence of digital literacy on financial literacy among students in higher education in Punjab, filling a research gap in the Indian educational landscape. By examining how digital skills shape financial knowledge, attitudes, and behaviors, the research aims to provide evidence for designing integrated educational programs that prepare students for both financial independence and responsible digital participation.

Literature Review

Concept of Financial Literacy

Financial literacy is widely understood as a combination of financial knowledge, skills, attitudes, and behaviors that enable individuals to make informed decisions about money management (OECD, 2020; Remund, 2010). Lusardi and Mitchell (2014) emphasized its importance in long-term economic security, finding that financially literate individuals are more likely to save and plan for retirement. Chen and Volpe (1998) highlighted that even educated populations, such as college students, demonstrate gaps in understanding financial products. Similarly, Mandell (2008) reported that American youth consistently perform poorly in financial literacy assessments, reflecting a broader global concern (OECD, 2019).

Concept of Digital Literacy

Digital literacy extends beyond basic computer knowledge and requires the ability to critically engage with digital information and platforms (Ng, 2012). Eshet-Alkalai (2012) proposed a multidimensional model of digital literacy, including information evaluation, socio-emotional skills, and real-time thinking. In financial contexts, digital literacy allows individuals to navigate mobile banking, digital wallets, and online investments securely (Khan &Medury, 2019). Without adequate digital skills, individuals risk exclusion from the modern financial system, where most transactions are increasingly technology-based.

Relationship Between Digital Literacy and Financial Literacy

The synergy between digital and financial literacy has been established by multiple studies. Hung, Parker, and Yoong (2009) noted that digital access enhances financial knowledge by enabling access to online resources. Almenberg and Säve-Söderbergh (2011) found that digital financial platforms can increase retirement planning in Sweden, while Sekita (2011) observed similar patterns in Japan. In emerging markets, Cole, Sampson, and Zia (2011) found that knowledge often drives demand for financial services more effectively than price incentives. In India, Khan and Medury (2019) suggested that digital financial literacy is directly tied to financial inclusion, particularly among youth.

Indian and Regional Context

Several studies have examined financial literacy in India, often pointing to gaps among youth populations. Bhushan and Medury (2014) found that awareness of investment products remains low among young adults, while Das and Jain (2015) highlighted that financial decision-making often relies on informal sources. Garg and Singh (2018) emphasized that Indian youth often lack the financial capability required for long-term wealth creation, even if they engage with financial services. With government-led initiatives like Digital India and Jan Dhan Yojana, digital platforms are becoming increasingly important for financial inclusion (Reserve Bank of India, 2021). However, Gupta and Sharma (2021) noted that while students in Punjab frequently use digital payment tools, their knowledge of insurance, investments, and retirement planning remains limited.

Gaps in Existing Research

Although extensive research has documented financial literacy globally (Atkinson & Messy, 2012; Agarwal & Mazumder, 2013), and India has seen growing interest in the subject (Das & Jain, 2015; Bhushan &Medury, 2014), few studies explore how digital literacy directly influences financial literacy among students in Punjab. Existing studies often focus on financial behavior or digital access separately (Kaur & Arora, 2020; OECD, 2019). This study seeks to bridge that gap by empirically testing the relationship between digital literacy and financial literacy, with a focus on higher education students in Punjab.

Research Methodology

Sample and Data Collection

The study collected data from 250 undergraduate and postgraduate students from various universities in Punjab using a structured questionnaire. The questionnaire measured financial literacy (knowledge, attitude, behavior) and digital literacy (proficiency, access, usage). A 5-point Likert scale (1=Strongly Disagree, 5=Strongly Agree) was used. The questionnaire was divided into two main sections:

1. Financial Literacy: Measured across three dimensions—knowledge (e.g., understanding of savings, interest, and investment concepts), attitude (e.g., perception of financial planning importance), and behavior (e.g., saving habits, budgeting, use of financial products).
2. Digital Literacy: Measured across proficiency (ability to use digital tools), access (frequency
3. of use of digital platforms), and usage (ability to carry out financial transactions online securely).

All items were rated on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Before final administration, the questionnaire was pre-tested on 30 students to ensure clarity and reliability. Cronbach's alpha coefficients for the scales were 0.82 (financial literacy) and 0.87 (digital literacy), indicating high internal consistency.

Analytical Tools

Data were analyzed using descriptive statistics, correlation analysis, and regression analysis to explore the relationship between digital literacy and financial literacy. SPSS 25 was used for data processing.

Data Analysis and Interpretation

Descriptive Statistics

Table I : Descriptive Statistics of Key Variables (N=250)

Variable	Mean	SD	Minimum	Maximum
Financial Literacy	3.45.	0.68	2.10	4.80
Digital Literacy.	4.02	0.56.	2.85	4.95

Interpretation:

The mean score for financial literacy is moderate (3.45), indicating that while students have some knowledge and good behaviors, they still lack in-depth understanding of financial concepts.Digital literacy is relatively high (4.02), reflecting students' comfort with technology and online platforms.The range of scores shows variability among students, suggesting that some are highly skilled while others have room for improvement.Financial literacy is moderate (M = 3.45), while digital literacy is relatively high (M = 4.02), indicating comfort with technology but only partial financial awareness.

Table II: Dimension-wise Financial Literacy Scores

Dimension	Mean	SD	Ranking
Financial Knowledge	3.28	0.72	3rd
Financial Attitude	3.61	0.65	2nd
Financial Behavior	3.75	0.59	1st

Interpretation: Students scored highest in behavior, showing positive money management, while knowledge remains weak.Students scored highest in financial behavior, showing positive money management habits such as regular saving and budgeting.Financial attitude is moderate, indicating that students appreciate the importance of planning but may not consistently apply it.

Financial knowledge is the weakest dimension, highlighting gaps in understanding complex financial concepts like investments, insurance, and interest rates.These results suggest that behavioral interventions (e.g., digital budgeting apps) may already be influencing actions even when knowledge is low.

Correlation Analysis

Table III: Correlation Matrix

Variable	Financial Literacy	Digital Literacy
Financial Literacy.	1.00	0.58**
Digital Literacy.	0.58**	1.00

Note: $p < 0.01$

Interpretation:

A moderately strong positive correlation exists ($r = 0.58$), indicating that students with higher digital literacy tend to be more financially literate.This supports the hypothesis that digital literacy enhances access to financial information, improves decision-making, and strengthens financial behaviors.

Regression Analysis

Table 4: Regression Results

Predictor	â	t	p-value.	R^2
Digital Literacy.	0.53	7.21	<0.001	0.34

Interpretation:

Digital literacy is a **significant predictor** of financial literacy (â = 0.53, $p < 0.001$).The model explains **34% of the variance** in financial literacy, showing that digital skills are a major factor but other variables (e.g., family income, prior education, peer influence) also contribute.Regression residuals were normally distributed, confirming the validity of the model.

Subgroup Analysis

Gender Differences: Independent t-tests indicated that **male students (M = 3.50)** scored slightly higher than **female students (M = 3.40)** on financial literacy, but the difference was **not statistically significant (p = 0.12)**.

Stream of Study:ANOVA results showed **commerce and business students** scored significantly higher in financial knowledge than arts and science students ($F = 6.32$, $p < 0.01$).This suggests **academic exposure** influences financial literacy.

Academic Year Differences:

Postgraduate students scored higher in financial behavior (M = 3.82) than undergraduates (M = 3.68), reflecting **maturity and experience in managing finances**.

Extended Interpretation

1. **Financial Knowledge Gap:** Despite frequent use of digital platforms, students' understanding of complex financial concepts remains limited.
2. **Behavioral Advantage:** Students are already practicing good financial behaviors such as savings, likely due to digital tools like banking apps and expense trackers.
3. **Policy Implications:** Universities should incorporate **digital financial literacy modules**, focusing on investments, insurance, and budgeting, to complement existing digital skills.

4. **Targeted Interventions:** Non-commerce streams and undergraduates could benefit from workshops and gamified learning tools to improve financial knowledge.

The results confirm that digital literacy has a strong influence on financial literacy among students. Digitally proficient students are more confident in using online banking, budgeting apps, and investment tools. This aligns with global findings (OECD, 2020; Lusardi & Mitchell, 2014).

Financial knowledge is the weakest area despite strong digital adoption.Digital tools positively shape financial behavior by encouraging savings and disciplined spending.Policy interventions should integrate digital financial literacy modules into higher education curricula.

Conclusion

This study underscores the interconnectedness of digital literacy and financial literacy among students in Punjab. Digital competence not only improves access to financial information but also enhances decision-making and financial behavior. Universities and policymakers must design integrated programs that strengthen financial knowledge while leveraging students' strong digital capabilities. Future research can use longitudinal designs to measure the long-term impacts of digital financial education.

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Balancing Development and Strategic Deterrence: India's Dual Policy Approach in the North-East States in Emerging Geopolitical Challenges

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ABSTRACT

The North-Eastern part of India shares borders with China, Bangladesh, Nepal, Bhutan, and Myanmar, and it occupies a critical place in India's national security and foreign policy. However, historical negligence and weak connectivity have turned the region economically weak and strategically exposed to cross-border insurgency, political instability, and an assertive China. This study looks at India's dual strategy of promoting infrastructure-led development along with strengthening strategic deterrence to secure the region against evolving geopolitical challenges. Using a qualitative, policy-based analysis of secondary data, this study looks into initiatives under the Act East Policyand how India integrates growth with security imperatives. Findings show that while significant progress has been made in road and digital connectivity and the implementation of flagship programs like Bharat Mala and the Vibrant Villages initiative, persistent gaps remain in defence coordination, local governance, and synchronized border diplomacy with neighbouring states. This paper argues that bridging these divides will require a consistent series of development and security strategies. Strengthening border infrastructure, empowering frontier communities, and deepening regional cooperation will be vital in transforming India's North-East from a strategic weakness into a strong economic and geopolitical bridge to Southeast Asia.

Keywords: ***North-East India, Strategic Deterrence, Development Policy, Act East Policy***

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Introduction

The North-Eastern Region of India is made up of eight states: Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, and Sikkim,and it has great geopolitical and strategic importancebecauseof its distinctive location and fragile security environment. Itshares borders with five countries: China, Bangladesh, Myanmar, Bhutan, and Nepal. TheNER, with 5,300 kilometers of international land borders, represents a critical frontier for India's national security and foreign policy. Inaddition, the NER is India's physical gateway to Southeast Asia andprovides a buffer areaforone of the most complicated geopolitical legacies in the region.[1] The region's strategic importance has vastly increased in the context of China's assertiveness along the Line of Actual Control (LAC), political uncertainty in Bangladesh, Pakistan's unnoticeable influence in insurgent groups, and Nepal's developing relationship with China.[2]

The North-East has always been left out of India's growth story, despite its strategic importance. The region's integration into the national mainstream has been hampered by challenging topography, inadequate infrastructure, socio-political turbulence, and ethnic insurgencies. The region is especially vulnerable to both internal fragility and external influence due to the development gap. Inadequate connectivity has hindered India's military mobility in vital border regions in addition to prevention economic prospects. Therefore, encouraging strong economic growth while strengthening strategic deterrence to resist multifaceted threats is India's dual challenge.[3]The Act East Policy (AEP), an improved Look East Policy, was introduced by the Indian government in 2014 to satisfy these imperatives. The Act East Policy stresses both connectivity and strategic engagement, especially through the NER, whereas the previous policy concentrated mostly on economic integration with ASEAN. Through the promotion of cross-border infrastructure projects like the Kaladan Multi-Modal Transit Project, the India–Myanmar–Thailand Trilateral Highway, and the Bharatmala road corridors, the policy sees the NER as the focal point of India's interaction with Southeast and

East Asia.[4] Furthermore, the Act East Policy is becoming more and more in line with India's national security calculations, and the Gati Shakti National Master Plan and PM-DeVine program acknowledge that infrastructure is a strategic asset for quick mobilization and deterrent as well as a development tool. In light of new geopolitical issues, the research study aims to examine India's dual policy approach in the Northeast, which strikes a balance between development and strategic deterrence.[5] This investigation is guided by two main study questions: First, how has India used security and development-focused policies in response to growing geopolitical concerns in the NER? Second, is India's approach of boosting defense readiness and encouraging regional development sufficient to counter the strategic threats posed by China, Bangladesh, Pakistan, and Nepal?

The study's scope covers a thorough examination of India's infrastructural drive in the Northeast, military reorientation in border regions, diplomatic efforts with neighboring nations, and regional stabilization-focused local government initiatives. Using information from government records, security assessments, scholarly works, and policy briefings, the article traces the history of the Act East Policy from its beginnings in 2014 to the present. It focuses especially on China's intrusions into Sikkim and Arunachal Pradesh, illegal migration from Bangladesh, insurgent activities supported by the ISI, and new logistical alliances between China and Nepal.This study's importance stems from its thorough analysis of the relationship between deterrence and development. It fills a significant void in the literature, which frequently sees national security and infrastructure development as separate fields. By doing this, the report advances a more comprehensive understanding of how coordinated policy planning may turn India's marginal regions into strategic assets. It also suggests that India's capacity to balance military and civil goals in the Northeast is crucial to the success of its Act East program.

Strategic Significance of the North-East: -

Because of its geographic location, complex socio-political structure, and expanding involvement in India's foreign and security policy, the North-Eastern Region (NER) of India is extremely strategically significant. Geographically, the area borders five nations—China, Bhutan, Myanmar, Bangladesh, and Nepal—by more than 5,400 kilometers. As a result, the Northeast becomes a Geo-strategic link between South and Southeast Asia as well as a domestic frontier.[6]The region's function as a gateway to ASEAN under the Act East Policy, which seeks to improve connectivity, trade, and strategic engagement with East and Southeast Asian countries, is a crucial justification for the region's significance. The India-Myanmar-Thailand Trilateral Highway, the Kaladan Multi-Modal Transit Transport Project, and border with Bangladesh are examples of infrastructure and connectivity projects that are closely related to the region's economic integration with India's larger strategic objective.[7]

However, the region's challenging topography, past underdevelopment, and relative remoteness from mainland India are the main causes of its condition. Long-standing ethnic insurgencies, political unrest, and the existence of radical networks and foreign intelligence have all been worsen by this.[8] Because of their closeness to the Sino-Indian border, states like Sikkim and Arunachal Pradesh are strategically important. Assam continues to serve as a logistical and operational hub for military and economic mobility throughout the entire area, while Manipur and Mizoram are essential for safeguarding border trade routes with Myanmar. The region's combined civil-military significance has been highlighted by India's strategic establishment. For example, Arunachal Pradesh is essential to India's defensive strategy against China, particularly in view of China's ongoing territorial claims and enter.[9]In the case of a two-front battle involving China and Pakistan, the region's strategic sensitivity is further increased by the Siliguri Corridor, sometimes known as "Chicken's Neck," which connects the Northeast to the rest of India. The North-East is actually a key component of India's national security and foreign policy theories since it is not just a periphery but a strategic border that necessitates integrated developmental and security plans.

Emerging Geopolitical Challenges: -

Changing geopolitical factors are progressively influencing the North-East Region (NER) of India's strategic terrain. Although the area was once thought of as a neglected border, it is now at the center of several regional power struggles. The continuity of Pakistan's proxy tactics, China's assertiveness, political activity with Bangladesh, and Nepal's increasing closeness to China all add to a complex web of challenges that necessitate a similar strategy of deterrence and development.Due to its ongoing claim to Arunachal Pradesh, which it refers to as "South Tibet," China continues to represent the biggest threat in the Northeast. India's military preparation has increased as a result of the Doklam standoff in 2017 and ongoing invasion into Tawang and other areas of Arunachal Pradesh. Ten India's security difficulty is made worse by China's quick construction of roads, airports, and rail networks along the Line of Actual Control (LAC), especially in the Tibet Autonomous Region (TAR).[11] Beijing challenges India's sovereignty and undermines regional temperament through "salami slicing" tacticsgradual invasion below the line of warand psychological enforcement, such as renaming locations in Arunachal.[12] These actions align with China's larger plan to push influence into South Asia and the Indo-Pacific and control the Himalayan boundaries.In the northeast, India and Bangladesh share a border of more than 1,880 miles, but recent political shifts in Dhaka have created uncertainty. Sheikh Hasina's collaboration on transit infrastructure and counter-insurgency has benefited India, but the increase of anti-India rhetoric and Islamist influence in Bangladesh's domestic politics raises strategic concerns[13]. Internal security concern in India's border districts is also exacerbated by unresolved issues such as illegal migration, cross-border smuggling, and river water sharing, particularly in Assam and Tripura. Although border fencing has been beneficial, it is still permeable and unfinished in a number of zones[14].

Despite being geographically far away, Pakistan's Inter-Services Intelligence (ISI) has a history of supporting insurgencies in the North-East, particularly after the 1971 Indo-Pak war. There have been reports of renewed ties between ISI and dormant insurgent groups, such as ULFA (I) and NSCN factions, allegedly through safe havens in Myanmar and coordination with China[15]. Pakistan's strategy of proxy radicalization and cyber-messaging targeting young people in the NER, which complicates India's internal stability and makes the region a potential site for sub-conventional warfare.

Pakistan uses cyber-messaging and proxy radicalization to target young people in North-East nations in an effort to take advantage of religious and ethnic divisions. India's domestic stability is complicated by this hybrid danger, which also raises the possibility of sub-conventional warfare in the NER. Despite its longstanding neutrality, Nepal has begun to engage with China more strategically as part of the Belt and Road Initiative (BRI). Concerns about possible changes in Nepal's historically balanced foreign policy are raised by the construction of China-Nepal road links, especially around tri-junction districts bordering Sikkim[16]. Furthermore, China's growing political and economic influence as well as border disputes with India, like those in Kalapani and Lipulekh, could progressively weaken India's strategic buffer in the eastern Himalayas.

India's Dual Strategy: Development&Strategic Deterrence: -

In order to combat mounting challenges to both internal and external security, India's changing policy toward the North-East Region (NER) increasingly reflects a two-pronged approach of development-led integration and military readiness. This dual strategy is required due to the region's particular difficulties, which include geographic isolation, ethnic unrest, inadequate infrastructure, and proximity to hostile or unstable neighbors including China, Bangladesh, and Myanmar.[17] The Indian government has expedited infrastructure development through a number of strategic connectivity programs to redress decades of neglect and to foster national cohesion. Launched in 2017, the Bharatmala

Pariyojana seeks to enhance road infrastructure in isolated tribal communities and near borders. In order to enhance interstate and cross-border travel, more than 5,000 km of highways have been planned or built in the Northeast under this initiative.[18]

The Kaladan Multi-Modal Transit Transport Project (KMMTTP), which links Mizoram to the Sittwe Port in Myanmar by road, inland water, and sea channels, is one of the main initiatives. It provides another route to the Bay of Bengal and lessens India's reliance on the Siliguri Corridor[19]. In addition, the India-Myanmar-Thailand Trilateral Highway seeks to promote cross-border trade and India's Act East aspirations by improving connectivity from Moreh in Manipur to Mae Sot in Thailand[20].There have also been initiatives to improve air and rail connectivity. While regional connectivity under the UDAN project has built airports in Itanagar, Imphal, and Shillong[21], the Northeast Frontier Railway has extended its network with the aim of connecting all state capitals by 2024.In order to combat borderland depopulation and psychological detachment, initiatives like the Vibrant Villages Programme (2023) concentrate on building border villages by making investments in housing, healthcare, education, and basic infrastructure.[22] Socio-economic initiatives like the North East Special Infrastructure Development Scheme (NESIDS) and the Skill Development Mission are designed to increase young employment and entrepreneurship, with a particular emphasis on women, tribal populations, and former insurgents.[23] In order to alleviate the region's estrangement and stop foreigners from taking advantage of local complaints, these actions are crucial.

India has made significant military and strategic moves to strengthen deterrence and readiness in the Northeast along with its development. India operationalized the Mountain Strike Corps (17 Corps), based in Panagarh, West Bengal, in reaction to China's aggressive posture, especially after Doklam (2017) and Galwan (2020). The Corps symbolizes India's will to conduct offensive-defense operations in the Eastern Himalayas, although being somewhat scaled back due to resource limitations (Singh, 2021). The Indian Air Force's capacity to deploy swiftly along the LAC is greatly improved by the construction and renovation of Advanced Landing Grounds (ALGs) in Arunachal Pradesh, particularly in Pasighat, Ziro, and Walong. In order to provide year-round connection, the Border routes Organization (BRO) has also finished important critical military routes such the Tawang–Bomdila and Se La Tunnel project.[24] While the Border Security Force (BSF) is operating along the Bangladesh border, India has deployed paramilitary troops like the Indo-Tibetan Border Police (ITBP) and Assam Rifles to secure border communities and keep continuous surveillance. In vulnerable areas like Tawang and Nathu La[25], the building of hardened military infrastructuresuch as command centers, helipds, and underground bunkershas increased. In order to improve local involvement and foster trust among border communities, India has also started civil-military collaboration initiatives, such as civic action plans by Assam Rifles and Army Goodwill Schools. In areas that have traditionally been impacted by foreign propaganda and insurgency, these activities are essential for gaining "hearts and minds".[26]In an area that has long been susceptible to both internal turmoil and foreign meddling, these military and civil measures work together to strengthen India's defensive depth and promote developmental credibility.

Challenges in Implementation and Coordination: -

In spite of the North-East Region's (NER) increased infrastructure push and strategic aim, India continues to face a number of interconnected and enduring hurdles in converting policy vision into practical ground-level results. These difficulties have topographical, administrative, sociopolitical, and diplomatic aspects, posing obstacles to the needs of national security and growth. The North-East's naturally challenging topography, which is characterized by high mountains, deep valleys, dense forests, and permanent rivers, is one of its biggest challenges. Road and railway building is greatly hampered by the region's ecological fragility and vulnerability to landslides, earthquakes, and floods.[27] For example, severe weather and geological instability have often caused delays for the Se La Tunnel project in Arunachal Pradesh, despite its importance for troop movement and civilian connectivity[28]. The timely transit of commodities, services, and security personnel is nevertheless hampered by poor logistics and a lack of all-weather infrastructure, particularly in isolated regions like the districts of Anjaw, Upper Siang, and Longding that border China and Myanmar. Bureaucratic inertia and a lack of cooperation between central, state, and implementing agencies present another significant obstacle. Although programs like Bharatmala and NESIDS, as well as initiatives like the Act East Policy, are centrally directed, their implementation frequently rely on local administration and other departments, such as the Ministry of External Affairs, the Ministry of Road Transport, the Ministry of Defence, and DONER. Project stalling is caused by interagency overlap, unclear accountability, and funding release delays.[29].Infrastructure is essential for strategic depth and economic integration, but if it is not developed with community involvement, it can also increase local tensions. Many tribal tribes worry that development projects could result in migration-related demographic imbalance, cultural identity degradation, and land dispossession.[30]

For example, indigenous tribes in Arunachal Pradesh have protested against the construction of highways and hydroelectric projects due to concerns about environmental destruction and inadequate compensation. Additionally, civilian participation with military and developmental projects is hampered by insurgency-related mistrust of the central government, particularly in Manipur, Nagaland, and portions of Assam. Coordination issues with bordering nations, many of which have uncontrolled and porous borders with Indian states, present a special problem in the NER. For instance, the India-Myanmar-Thailand Trilateral Highway’s ope-rationalization has been delayed due to both Indian inefficiency and a lack of alignment with Myanmar’s administrative capabilities and internal stability.[31.]

Furthermore, security cooperation is crucial yet uneven due to cross-border insurgency sanctuaries, such as those run by the NSCN (K) in

Myanmar. Although the 2015 India-Bangladesh Land Boundary Agreement was a significant development on the Bangladeshi front, the present regime's shifting diplomatic signals and increasing political unrest in Dhaka raise questions about future collaboration in border security and counterinsurgency. The security-development conundrum is arguably the most complex problem. Increased militarization can exacerbate alienation and public discontent, even when strategic infrastructure (roads, bunkers, airfields) is crucial to preventative Chinese assault and insurgency. Confusion and the weakening of civilian administration result from the deployment of Assam Rifles, the ITBP, and other forces frequently overlapping with civil authorities.[32] Furthermore, funding for welfare programs and democratic engagement may be diverted by an overemphasis on security. The tendency to view border regions more as military zones than as socioeconomic areas for inclusive prosperity is a deeper structural problem in India's border policy, which is reflected in this conundrum.Hard security measures and soft developmental engagement must thus be carefully balanced, especially in regions with long histories of war and underdevelopment. The presence of military and paramilitary forces must be supplemented with civic action programs and people-centric initiatives, such as community policing, Goodwill Schools, and ethnic reconciliation forums.

Assessment of India's Dual Strategy in the North-East: Development and Strategic Deterrence:-

A dual-pronged policy is reflected in India's evolving approach to the North-East Region (NER), which aims to enhance strategic deterrence against external threats, primarily from China, Bangladesh, and, indirectly, Pakistan and Nepal, while simultaneously promoting equitable development. The efficacy, drawbacks, and synergies of both strategies are rigorously examined in this evaluation. Over the past 20 years, India's North-East development strategy has greatly improved, especially after the Act East Policy (AEP) was introduced in 2014. The India-Myanmar-Thailand Trilateral Highway and the Kaladan Multi-modal Transit

Transport Project are two significant infrastructure initiatives intended to lessen regional isolation and establish the NER as India's entry point to ASEAN .[33] Remote areas like Mizoram and Arunachal Pradesh now have more air connection thanks to initiatives like UDAN (Ude Desh Ka Aam Nagrik). Additionally, programs like PM-DeVine and the North East Special Infrastructure Development Scheme (NESIDS) have increased funding for skill development, education, and health.[34]

The development model is still inconsistent, though. While more strategically important areas like Arunachal Pradesh and Nagaland continue to struggle with poor implementation, a shortage of skilled manpower, and logistical impediments, others like Assam and Tripura demonstrate some progress. Furthermore, these initiatives' long-term viability is weakened by top-down planning and a lack of local ownership35. India has made significant military investments in response to China's rising assertiveness, especially during the Doklam standoff in 2017 and the ongoing tensions in Arunachal Pradesh. As part of the Indo-China Border Roads (ICBR) program, the 17th Mountain Strike Corps will be strengthened, forward air bases such as Pasighat and Mechuka will be expanded, and border roads will be strengthened (Press Information Bureau, 2023). India's forward deployment doctrine is now supported by hardened military infrastructure and village surveillance systems along the Line of Actual Control (LAC).

China maintains tactical advantages through quicker mobilization through its Tibet infrastructure, but the deterrence effect is only partially effective because it raises the cost of misadventure for rivals. Furthermore, regular Chinese violations, such as psychological operations like renaming locations in Arunachal Pradesh, show that deterrence is not completely stabilizing the border [36]. Counter-insurgency operations backed by civil-military cooperation have produced significant results in other areas. Insurgency-related violence in the NER has decreased by 80% over the last ten years [37], although there are still worries about China and Pakistan's ISI purportedly developing proxy groups in Manipur and Nagaland [38.]

The Act East Policy has increased India's attention to the North-East, but a number of restrictions still limit the region's strategic and developmental potential. The infrastructural imbalance with China is the main disparity. India's slower building pace and regulatory obstacles stand in stark contrast to Beijing's swift development of high-altitude roads, trains, and military supply networks in Tibet and Xinjiang. This disparity affects civilian connection and commerce growth with Southeast Asia in addition to making it more difficult for India to effectively mobilize defensive assets. Furthermore, there is still a gap between security planning and development; many projects function independently, and economic growth programs are not entirely in line with long-term defense needs.Although India's focus on the Northeast has intensified as a result of the Act East Policy, the region's strategic and developmental potential is still constrained by a number of issues. The primary difference is the infrastructure gap with China. Beijing's rapid construction of high-altitude roads, trains, and military supply networks in Tibet and Xinjiang contrasts sharply with India's slower building speed and regulatory barriers. In addition to making, it more challenging for India to successfully mobilize defense capabilities, this discrepancy has an impact on civilian ties and the expansion of commerce with Southeast Asia. Additionally, there is still a disconnect between security planning and development; many projects operate on their own, and economic growth initiatives do not fully align with long-term defense requirements.

Conclusion: -

India needs to adopt a thorough development-security series strategy in order to overcome these obstacles. First, specific inter-ministerial task forces and decentralized implementation methods should be used to prioritize border infrastructure projects under the Bharatmala and Border Area Development Program. Particularly in Arunachal Pradesh, Manipur, and Sikkim, integrating digital connectivity with physical infrastructure might boost economic activity and surveillance. Second, India could increase local involvement by implementing livelihood and skill-based initiatives like the Vibrant Villages Program, which can help turn border communities into important national security partners. Third, India must take a proactive approach to regional diplomacy, focusing on formalized border control systems with Nepal, Bhutan, and Bangladesh. China's expanding influence in South Asia can be balanced by creating trilateral or sub-regional frameworks for trade, energy, and water cooperation.In order to keep up with the evolving threats, defense readiness must likewise change. India should bolster forward airfields, enhance logistical cooperation between the Indian Army and paramilitary forces, and update its mountain combat capabilities. The development of an integrated border command system would also improve response effectiveness and inter-agency collaboration. In the Indo-Pacific period, India's security and strategic outreach revolve around the North-East, which is more than just a distant boundary. The future of the area depends on striking a balance between development and deterrence, making sure that commercial routes, railroads, and roads are constructed as urgently as defense facilities. Although encouraging, India's combined strategy calls for greater institutional cooperation, people-centered government, and forward-thinking diplomacy. India can change its North-East by bridging the gaps between security requirements and developmental goals.

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Exploring Determinants of Customer-Based Corporate Reputation and Voluntary Customer Behaviour : Evidence from Indian Supermarkets

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ABSTRACT

Retail business in India is gaining importance due to changing life styles. Developing strong relationships with customers is considered as most essential marketing strategies. Citizenship behavior is becoming one of the key focuses to be given due importance by every organization. Since both employees and customers are responsible for the outcome of the service quality, it has become necessary on the part of customers to exhibit citizenship behavior. Customers today are well aware of this fact that successful completion of any service depends on their own efforts. The role of positive customer functions has positive impact towards the smooth functioning and efficient working of the business and the customer service. This research aims to investigate how consumer citizenship behavior (CCB) is impacted by business reputation based on customer feedback. Customer orientation and product/service quality are prioritized in customer-based corporate reputation (CBR). In customer citizenship behavior, focus is on how positive attitude, helping nature and gratitude are going to promote socially supportive service environment and enhance goodwill and profitability of the organization. The sample of 250 customers who visited various supermarkets has been taken to gather information about the behavior of customers and analyze the various aspects of CBR variables and CCB. The findings of this study hold significant implications for managers and scholars seeking to comprehend the fundamental elements influencing CBR and CCB.

Keywords: ***Customer-based corporate reputation, Citizenship Behavior, Customer Voluntary performance***

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Introduction

Retail business in India is gaining importance because of changing life styles. Developing strong relationships with customers is considered as a most essential marketing strategy. Companies have begun to concentrate more on their clients in an effort to win market share and remain competitive. Citizenship behavior has become one of the important area to be given due importance for every organization. Since both contact employees and customers are responsible for the outcome of the service quality, it has become necessary on the part of customer to exhibit citizenship behavior.The behavior of service employees, particularly when it comes to their fellow employees, has been the primary focus of organizational citizenship behavior (OCB). According to Growth (2005) Three areas of employee service behavior have been the focus of OCB's attention: participation behavior (to increase organizational effectiveness), loyalty behavior (to promote the company and its products to people), and service behavior (regarding their role and attending to customer needs).

Employee customer-focused behavior (OCB) has just recently grown prominent. In this instance, the provider is the organization's service staff member who demonstrates good citizenship, and the consumer is at the receiving end. As the intermediary between the company and the customer, they manage and maintain relationships with them, which makes them the image creators. Extending this OCB from employees to customer means employees, other customers and organization are at receiving end and customers are the providers who exhibit citizenship behavior. ese days, firms need to work together with customers to create value and address their unique and changing needs—beyond merely being customer-oriented is no longer adequate (Prahalad and Ramaswamy, 2004). Building strong client relationships is generally seen as a crucial component of marketing tactics. Better performance depends critically on producer-customer connection (Czepiel, 1990; Zeithaml et al., 1996; Pugh et al., 2002, Gentile et al., 2007).

Numerous research papers acknowledge the significance of positive customer functions and put forth ideas like voluntary performance and proactive customer citizenship.This is possible only when customers are clear about their role and have sufficient resources, knowledge, information, ability and willingness to perform their role as and whenever situation arise (Groth, 2005). Customer's tolerant behavior towards employees and expressing gratitude, sympathy, remaining calm at the time of occasional service failure and providing ideas for improving the service in future come under the category of customer citizenship behavior. Consumers exhibit a variety of citizenship behaviors, including involvement, collaboration, loyalty, concern, empathy, and accountability (Rosenbaum and Massiah, 2007). Co-production and citizenship has been differentiated on the grounds that co-production is a necessary activities performed by the customers to make the service process successful (patient providing his past history to the doctor for diagnosis, giving the relevant information to bank employee to make him perform the service required). Customer citizenship behavior is voluntary activities performed without any expectation of reward either directed towards other customers, the employees and firm. Customers provide their money, time effort and skills to perform citizenship behavior (e.g., waiting for few minutes more in front of ATM machine in case of service breakdown, helping other customers in operating ATM machine, giving preference to senior citizen to get the services at priority). Customers influence the outcome of experience. They know that successful completion of any service depend on their own efforts also.

Objectives of the Study

1. To investigate the factors those determine (CBR) customer-based corporate reputation
2. To examine the factors those determine (CCB) customer citizenship behavior.

Conceptual Framework

A conceptual framework is proposed that assesses factors affecting CBR and CCB. An insight towards relationship between customers' willingness and company's initiative to involve customers in helping behavior are explained in the Indian context. The framework will also provide some direction for implementing the strategies which motivates customer citizenship behavior and will contribute to the literature of consumer behavior.

Customer-based Corporate Reputation

Reputation is a natural part of our lives and integral to our society. Depending on our view point, it can mean different things. It can be seen from the perspective of customers, competitors, activists, suppliers or employees. Corporate reputation is an extension of human function of social exchange that people have engaged in for millennia. It has gained importance especially for the service firms because Because services are intangible, it is challenging for consumers to assess them before making a purchase (Walsh and Beatty, 2007). Corporate reputation is extremely important to customers as they are major stakeholders of organization. According to Fombrun's (1996) proposal, patrons of well-known companies exhibit supportive behaviors when they attribute the company's good reputation to it, and they may also feel committed to the company, intend to use it again, or express other types of goodwill toward it (Bettencourt, 1997).

The inability to evaluate service quality prior to purchasing makes customer-based corporate reputation a crucial strategic player in the service industry. An expanding corpus of studies indicates that a company's soft assets—its reputation and identity—represent a difficult-to-copy competitive advantage that can lead to higher profitability (Walsh et al., 2009). Customers of reputable companies exhibit supportive behaviors, and a good corporate reputation signals and guarantees quality, promotes cost savings, and yields other positive results for the business (Bartikowski and Walsh, 2011). A company with a good reputation benefits from its patrons, who support it because they believe it to be of better value and competency. To get a sense of how consumers perceive your reputation, "The customer's overall evaluation of a firm based on his or her reactions to the firm's goods, services, communication activities, interactions with the firm and/or its representatives or constituencies (such as employees, management, or other customers) and/or known corporate activities" is the definition of customer-based corporate reputation (CBR), as put forth by Walsh and Beatty (2007).Customer orientation, staff quality, financial strength, product and service quality, and social responsibility are the five dimensions of reputation that the company's existing customers see, and these are all captured by their CBR scale. According to Walsh et al. (2009), there are two factors that precede a company's reputation: customer satisfaction and trust.

Positive relationships exist between company reputation, customer satisfaction, and loyalty. According to Abdullah et al. (2000) and Martensen et al. (2000), consumer satisfaction is mostly driven by corporate image. As per Nguyen and Leblanc (2001) and Anderson and Sullivan (1993), loyalty is generated by reputation. According to Bartikowski and Walsh (2011), a company's reputation among its customers drives commitment and loyalty. Committed and loyal customers like voluntary actions because they think they will pay off later on in the form of incentives or better services. According to Festinger's 1957 study on cognitive consistency, buyers are more inclined to make repeat purchases from a company they identify with favorable attributes.

Customer Citizenship Behavior

According to Vigoda-Gadot (2006), good citizenship behavior is the readiness of people to put forth more work and energy in their social surroundings than is required of them and without expecting any kind of official recognition in return. Barnard recognized the value of helpful behaviors in companies as early as 1938. Almost all forms of citizenship behavior have their origins in Katz's groundbreaking paradigm, which discusses how the welfare state evolved from colonial relief initiatives (Katz, 1964).The organizational literature has made significant contributions to organizational citizenship behavior (OCB) (Chattopadhyay, 1999; Hui et al, 2001; Konovsky and Pugh 1994, Organ 1988). Organ (1988) defined OCB as individual discretionary behavior "that in the aggregate promotes the effective functioning of the organization but is not directly or explicitly recognized by the formal reward system."

Customer citizenship behavior refers to the voluntary and discretionary actions taken by individual customers that are neither specifically required nor rewarded, but which together result in higher service quality and support the efficient operation of service organizations. Examples of such actions include lending a hand to other customers or making suggestions to the service organization (Groth, 2005). Based on the principle of social exchange (Blau, 1964), customer citizenship behavior (CCB) asks customers to return favors out of gratitude or a sense of personal duty.CCB, or customer extra-role behavior, refers to voluntary acts of kindness, consideration, helpfulness, or thoughtfulness. Such helpful discretionary actions carried out by consumers are classified as customer voluntary performance (CVP) by Bettencourt (1997). Clients then recommend a business by being devoted to it, passing along good word of mouth, and making a firm recommendation for development by being polite to both the business's staff and clients (Bettencourt, 1997). Rosenbaum and Massiah (2007) opined that consumers who demonstrate CVP through acts of cooperation, involvement, or loyalty are genuinely engaging in organizational citizenship behavior (OCB). Accordingly, a firm of CVP is customers' citizenship, which is when a customer promotes a business, works as a partial employee of the business, and collaborates with its staff. A client with strong feelings for a business may choose to support it by choosing to do business with them or by acting in a way that is consistent with their beliefs (Bartikowski and Walsh, 2011).

Making recommendations, giving feedback to the company, and assisting other consumers are the three distinct CCB dimensions identified by Groth (2005). The three aspects of OCBs that Bettencourt (1997) proposed are cooperation, loyalty, and involvement. Different scholars have cited conceptually separate features of CCB from the literature on marketing and organizational behavior (Groth, 2005; Bove et al., 2009). Positive word-of-mouth, display of relationships affiliation, participation in firm activities, voluntary acts of service facilitation, flexibility, suggestion for service improvements, voice, and policing of other customers are these dimensions that are aimed towards other customers, service workers, and the firm (Bove et al., 2009). Consumers serve as the company's competitors as well as productive resources, adding to value, satisfaction, and quality (Song and Adams, 1993; Bitner, 1995; Merz, et al., 2008).According to Lennick-Hall (1996), Bettencourt (1997), Fang (2008), Schmitt (2011), and others, they buy more services, recommend them to others, cooperate during the service encounter, offer suggestions for improving the quality of the offered services, and become more tolerant of pricing. The following are the determinants of customer-centered business reputation that have been examined in the literature: employee citizenship behavior (ECB) (Yi and Gong, 2008), customer loyalty (Bartikowski and Walsh, 2011), commitment (Yi and Gong, 2006; Bove et al., 2009), and employee dysfunctional behavior (EDB) (Yi and Gong, 2008).

Methodology

The study was carried out in Amritsar district in Punjab state. For this investigation, a total of 250 clients were chosen. The majority of the data included in the study comes from primary sources, which are gathered from a variety of recent shop visitors using pre-structured questionnaires. From the study, significant conclusions have been drawn using the factor analysis.

All responses were obtained on a Likert's seven point scale ranging from very strongly disagree – very strongly agree. Questionnaire consisted of 26 statements that were asked from respondents to gather information about CBR and CCB. The reliability was checked through Cronbach alpha and it falls in the acceptable range (>0.6)

Table: I

Reliability statistics

Cronbach's Alpha	N of Items
.795	26

*Author's Calculation

Results

The suitability of factor analysis was evaluated using the Kaiser-Meyer-Olkin measure of sample adequacy and Bartlett's test of sphericity. Table II displays a substantial correlation at the.001 level (Bartlett's test of sphericity 1711.51, p<.001), and the sample adequacy measured by the Kaiser-Meyer-Olkin measure, with a value of 0.79, is within the acceptable range (above.70). Based on these findings, factor analysis can be performed on the sample. Principal components analysis and varimax rotation were then employed to determine the variables influencing consumer civic behavior and customer-based company reputation. For each of the eight factors that surfaced with eigenvalues larger than 1.0, Table III displays the factor loading statements. All eight factors together accounted for 60.93% of the variance.

Table: II

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.796
Bartlett's Test of Sphericity	Approx. Chi-Square	1711.514
	df	325
	Sig.	.000

Author's Calculation

Factor 1: Product/Service Quality

In this factor items categorized are the store provides high quality products. Emphasis in the store is on quick technological changes and addition of new products/services. The store provides good value for money and delivers the kind of product/service needed by the customers. Therefore, it was named as "product/service quality", and total of 20.13% variance is explained by this factor.

Factor 2: Customer Orientation

In this factor items categorized are employees treat customers fairly and with personal obligation. Staff of company is takes the right of customers seriously and help them whenever there is special request. Therefore, it was named “customer orientation” and total variance explained by this factor is 9.72%.

Factor 3: Recommendations of Products/Services and Positive Word-of-mouth

In this factor items categorized are customers recommend friends, acquaintances and others becoming customers. At the same time customers spread positive things about the company. Therefore, if was named “recommendations of products/services and positive word-of-mouth” and total variance explained by this factor is 7.58%.

Factor 4: Supporting Behavior

In this factor items categorized are customers explain to others the use of service correctly and provide information to employees it they notice any problem. At the same time they are eager to promote the product/ services of the company. Therefore, it was named as “supporting behavior” and total variance explained by this factor is 6.11%.

Factor 5: Employee Obligation

In this factor items categorized are employees of the organisation has taken undue chances of by charging more and disregarded their interest. There have been chances in past when they failed to appreciate extra efforts put by customers. Therefore, it was named as “employee obligation and total variance explained by this factor is 4.86%.

Factor 6: Fast Delivery of Products/Services

In this factor items categorized are the store provide dependable delivery and fast product development. Therefore, it was named as “fast delivery of products/services” and total variance explained by this factor is 4.53%.

Factor 7: Helping Behavior

In this factor items categorized is that customer is willing to help new customers in the store when they ask for any help. Therefore it was named as "helping behavior" and total variance explained by this factor is 4.03%.

Factor 8: Indifferent Attitude towards Customers

In this factor items categorized is that regular customer is treated as just another customer in the company. Therefore, it is named as "indifferent attitude towards customers" and total variance explained by this factor is 3.93%.

Hence, from above analysis we can conclude that in era of technology, globalization and liberalization customers are aware, knowledgeable and demanding and they give due importance to product quality and service. Customers are not ready to comprise with quality of product/service and they demand good value for money. Organisations have to be customer oriented if they want to survive and sustain their position in turbulent business environment. Customers are ready to depict citizenship behavior by recommending the products/services to friends, acquaintances, and others. They exhibit positive behavior by explaining to others how to use service properly and spreading positive word-of mouth.

Implications for Practitioners and Academicians

By extending (OCB) organizational citizenship behavior the primary goal of this study is to identify the variables that impact customer-based business reputation and customer citizenship behavior. Managers will be able to better understand how good customer citizenship practices contribute to the organization's overall success thanks to this. As far as current research is concerned, no empirical or conceptual study has looked into the variables influencing customer-based company reputation and consumer citizenship behavior. Customers' dedication, loyalty, and civic engagement may benefit businesses that invest in their corporate reputation; these factors will have a beneficial impact on significant marketing outcomes. Managers can monitor changes or improvements in the results by conducting regular checks and collecting benchmark data about the levels of consumers' perceived company reputation using the CBR scale. The results of this study will motivate more investigation

Table: III

EXPLAINS THE TOTAL VARIANCE OF VARIOUS FACTORS

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.234	20.132	20.132	5.234	20.132	20.132	3.051	11.734	11.734
2	2.529	9.727	29.859	2.529	9.727	29.859	2.415	9.288	21.022
3	1.973	7.589	37.448	1.973	7.589	37.448	2.319	8.921	29.944
4	1.590	6.114	43.562	1.590	6.114	43.562	2.306	8.871	38.815
5	1.264	4.860	48.421	1.264	4.860	48.421	1.742	6.699	45.513
6	1.179	4.536	52.957	1.179	4.536	52.957	1.487	5.721	51.234
7	1.048	4.032	56.989	1.048	4.032	56.989	1.339	5.148	56.382
8	1.024	3.938	60.928	1.024	3.938	60.928	1.182	4.545	60.928
9	.933	3.588	64.516						
10	.913	3.513	68.029						
11	.800	3.077	71.106						
12	.749	2.882	73.988						
13	.694	2.670	76.658						
14	.687	2.641	79.299						
15	.601	2.311	81.609						
16	.584	2.245	83.854						
17	.534	2.052	85.906						
18	.501	1.928	87.835						
19	.484	1.862	89.697						
20	.465	1.789	91.486						
21	.445	1.711	93.197						
22	.423	1.627	94.824						
23	.405	1.557	96.381						
24	.364	1.398	97.779						
25	.297	1.143	98.922						
26	.280	1.078	100.000						

*Author's Calculation

into the topic of the impact of business reputation. We investigate actual behavior, not goals or motives for the future. This framework might be further developed by going into more detail about the study. Additionally, by including professional services across a wide range of industries, such as manufacturing, retail, telecommunications, and transportation, the research findings would be more broadly applicable.

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Role of a Teacher in Multicultural and Multi-Ethnic Society

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ABSTRACT

A teacher has a great role to play in multicultural and multi-ethnic society. Harmonious living in such a society is the need of the day. This kind of living in every nation has its foundation in informal, non-formal and formal education of all the children and youth living here and for this purpose a great responsibility of teachers, school administrators as well as parents, families and the community at large is required. In such an atmosphere, a teacher can help bring unity and harmony among students of different backgrounds. His role becomes crucial in promoting diversity, equality and inclusion. By incorporating culturally relevant materials and practices into their teaching, the teacher can create a classroom environment which could be great help to a diverse cultures, traditions, biases and stereotypes.

Keywords:- *Ethnic, Multiculture, Diversity, Biases.*

Introduction

In a multicultural and multi-ethnic society, a teacher has a great role to play by shaping students' perspectives and fostering a harmonious environment. Teachers should be aware of and respect diverse cultural backgrounds, beliefs, and practices.[1] His role as a teacher in this kind of multifaceted society has special importance because teachers help build understanding, respect, and unity among students to different cultures, traditions and values. They help students appreciate diversity and understanding that every culture has its own importance. Celebrating festivals or discussing cultural customs from different communities bring harmony among students.[2]

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Because of our shared religious beliefs, we not only expect the need for world peace, love for whole of humankind and creation, and the unity of mankind, but have attempted to put these principles into practice in our lives as parents and educators. Men have learned a great amount in this process about multicultural and multiethnic living. For instance the intercaste marriages will provide the couple with a new and fuller social and spiritual life and wider view of the world that could not have been experienced under ordinary conditions. Their children, if raised in such kind of environment, would become world citizens, being friends with people of all ethnic groups, religions and nations, as free of prejudice as possible. They will welcome people of all cultures and religions in their homes.

Education in a multicultural and multiethnic society immediately raises certain basic issues about culture and ethnicity that must be kept in mind by peace educators when developing a curriculum and using it in schools because here the teacher has to grapple with the hard realities. Reaching out at the same time to parents and families as well as cultural, ethnic, and religious groups is equally important.[3] First, the teacher must understand that multicultural, multiethnic, and multireligious problems in society are not to be dealt in isolation in bits and pieces. For example, developing such qualities as compassion and service to others can help reduce racial, religious, or other prejudices, but students of all backgrounds must take part in the programme. In this kind of programme the first and foremost principle that should guide the educators in this respect is "unity in diversity". This principle, as applied to the whole human race can be termed as if human beings are the fruits of one tree and leaves of one branch. To achieve unity in diversity in society, one of many possible starting points in the field of education is to overcome misconceptions about culture and dispel cultural ignorance. We can either take a narrow view of what culture is or a wider view. Narrowly, culture includes refinement, taste, sophistication, education and appreciation of fine arts. However, not only college and university graduates are cultured;

all people, all members of our species are cultured. Culture itself is universal.[4]

The role of the teacher is to be aware of and wholly supportive of the basic nature and aim of that education which brings unity in diversity in a multicultural and multiethnic society. The teacher will have to make it clear to the pupils that education that actualizes people's potentialities in helping them learn how to make peace with themselves and with others, to live in harmony and unity with self, mankind and nature.[5]This kind of education will usher in the cardinal prerequisite for world peace and the unity of mankind. Further, it will bring about a world order that can be founded only on the consciousness of oneness of humanity. It follows that, in this view, the teacher of peace education of an apparently diverse society must keep certain basic aims in mind: the achievement of a unified, peaceful society both globally and within the nation, where world citizenship is fostered and unity in diversity is recognized and practiced.[6] As clear as some differences appear to be, cultures have more similarities which are basic than differences.

Social institutions such as marriage and the family are present in all societies and many values and beliefs are unexpectedly similar. All people enjoy adorning themselves, have food taboos, have some form of music, dancing, art, or handicraft. Those who are given the duty to form curriculum must keep these factors in mind.[7] Play is universal, but we practice it differently. Hospitality is universal, but we practice it differently. So specific customs exist among cultural differences. Again this highlights the principle of unity in diversity. Therefore, a teacher should constantly keep it in mind that the attainment of any aim is conditioned upon knowledge, decision making and action. The power needed to accomplish a peaceful world is the unification of mankind. To this end the teacher must use his will power. In the words of Dr. Radhakrishanan, "weshouldbe at peace with our whole body and soul, our feelings and instincts, our flesh and its affections,"[8] Then we should act intelligently to reduce intercultural, interethnic, and inter-religious violence, bring a greater degree of unity and harmony in society. To accomplish this, the teacher should develop qualities such as tolerance, respect for and appreciation of others, being fair and open-minded, and being able and willing to consider other points of view looking beyond his or her own self-interest. In other words, the teacher must be sincerely attempting to be free of prejudice.

Experience tells that when a teacher becomes deeply and regularly involved in teaching peace education, this can cause teacher to take a long, deep look at his or her values and beliefs.[9] Clearly, it can centre a person on one's own thoughts, words, and deeds. In order to be a model for students in a multiethnic society, the teacher has the opportunity of transformation and change of the inner self. Then the students can be helped to understand and feel what is a peaceful person who is a peacemaker, and the teacher will have a powerful, positive influence on hundreds and thousands of children and youth.

A number of approaches exist, both secular and religious, to help teachers cope with prejudices, conflicts, and violence in an increasingly diverse society by starting with themselves. The first example which can be given is the development of the teacher's own emotional intelligence. Some psychologists maintain that the old concept of IQ revolved round a narrow range of linguistic and mathematical skills, and they took a wider view of intelligence, trying to reinvent it in terms of what it takes to lead a successful life. This is called EQ, emotional intelligence. People with EQ know and manage their own emotional life well and understand and deal effectively with feelings of others. They are skillful in relationships.[10]

Five main areas of emotional intelligence as linked to the present topic.[11] They include

1. **Knowing one's emotions**:- Recognizing a feeling as it happens. We need to notice our true feelings. For example, you recognize an inner feeling of bias or superiority toward a person from another ethnic group for what it really is, especially if you do not know

the facts about that person. This can be a proud, selfish, self-centered feeling.

2. **Managing emotions**:- Handling our own feelings so that they are appropriate and an ability that builds self-awareness. Taking our example further, instead of feeling anxious, sad, annoyed, upset, indifferent or dismissive when you realize you are prejudiced against this person, you decide to overcome such feeling by doing something constructive to deal with the problems.

3. **Motivating oneself :-** Enlisting our emotions in service of a goal is essential for self-motivation and mastery and for creativity. Emotional self-control is central to all sorts of accomplishments. Taking our example one step further, you set a firm goal for yourself - to overcome this prejudice through emotional self-control. You are determined to work towards your goal.

4. **Recognizing emotions in other**:- Empathy, another ability that builds on emotional self-awareness, is the basic skill in dealing with people. If you are empathetic, you are more aware of the little or obvious signals that show what others need or want. You notice from the man's facial expression and body language that he is disturbed and upset at your prejudiced attitude, yet he says nothing. Now is the time to keep the golden rule in mind: "we should treat others as we ourselves would wish to be treated," which requires your use of empathy. Teachers in particular need to develop the ability to recognizing emotions in others and dealing with them in a mature manner. Even if the man shows no outward signs, use the golden rule, put yourself in his place under the same circumstances, and think about what he is probably thinking and feeling.

5. **Handling relationships**:- The art of relationships is, in large part, the ability to manage emotions in others. We can be either socially competent or socially incompetent. Using the golden rule as your guide, you put yourself in man's place and try to understand how

badly he feels and why he feels that way. You firmly decide to change your self-centered, prejudice attitude toward him and treat him in friendly way as an equal from now on, realizing that it may take time and patience to reduce his hurt feelings. In the meantime, as you learn more about his character, you are in a better position to assess your relationship with him. In this way while following the basics of emotional intelligence, you have completed a peaceful act.

Ethnic and cultural issues should be infused into school subjects such as mathematics, computer classes, art, crafts, drama, home economics, music languages, and history. Teachers should use their creative energies and draw upon the inner feelings of students as they are exposed to the fine, beautiful aspects of the cultures of humanity. Cooperative learning with heterogeneous groups helps students to understand viewpoints different from their own and appreciate the cultures of the group members when solving problems. Recognizing student's ethnicity and cultural experiences can help lead toward a more peaceful classroom. In the school's efforts in reaching out to their communities through community education they need to listen carefully to the people they are trying to educate and understand the cultural traditions of the community so that the peace education programme fits in with the people's interests as opposed to forcing an outside agenda on them.[12]

Ethnic identity relates to nationality, race, and culture. It is distinguishable by characteristics that correspond to different ways of valuing, being, and behaving. Identity also includes body features, a person's physical size, complexion andhair. Some ethnic groups are regarded as minorities in societies. This is not based on smaller numbers but on the fact that they do not possess the dominant power. Ethnicity refers to a group's distinctiveness on social and cultural grounds that differ from that of the majority because of their background. As long as the majority of an ethnic group feels bonds of solidarity with others that come from the same background, they are considered to be members of that ethnic group.

These people have a culture within them, and as a consequence they remain ethnocentric.[13] Ethnocentrism is a tendency to use our own group's ways of doing things as the standard for judging others. Perhaps all of us are more or less ethnocentric. We learn at home, in the community and even through the 'hidden curriculum' as well as openly in school that the ways of our group are good, right, proper, and even superior to other ways of life.

Ethnocentrism can have both positive and negative consequences. The positive aspect is that it creates group loyalties. The negative aspect is that it can lead to harmful discrimination against people whose ways are different from our own. Here the role of a teacher becomes more important. Peace education, which a teacher is expected to promote, has to face up to this harmful aspect while at the same time preserving those aspects of our nationality and culture that are seen to promote social harmony.[14] For example, studying and honoring the lives and services of great peacemakers in our nation and the world's history has an important place in peace education which a has to undertake.

You can learn a topic best by teaching. You will note that both the students and the teacher are learning both cognitively and affectively from this activity about how serious a problem prejudice is. Prejudices of any kind are the destroyers of human happiness and welfare. A teacher can explain that we can help to remove prejudices at home, at school, and in our communities. The teacher can further explain that we need to know that prejudices are not based on truth, but on ignorance, and that by experiencing one bad thing done by one person does not mean that all such people are bad. Similarly, he tells the students that if we meet a man from another country who is dirty, does that mean that all people from that country are dirty? The teacher then asks the students to apply this same way of thinking to other prejudices. Further, the teacher asks the students to choose one virtue that will help reduce or remove prejudices. One example is love, another is kindness and justice and fairness and so forth.[15]

Through these activities both students and teacher can internalize some ways and means of reducing or removing prejudices. It is quite convincing that more classroom activities can be identified and developed to target specific problems and issues associated with stereotyping, generalizing, bias and prejudice as well as the promotion of harmonious relations in multicultural, multiethnic and multireligious society.[16] Clearly, the teacher needs certain crucial abilities and skills in order to deal effectively with conflicts between students, especially if these conflicts are intensified because of their social and cultures background. This lead us to several basic approaches teachers can follow each and every day of their lives as peaceful persons being pacemakers and contributing to a more unified, peaceful society, helping to promote more harmonious relations between social, cultural, ethnic and religious groups. No matter what culture, ethnic or religious background the students come from a teacher should encourage, praise, appreciate, and reward the work of all of them as equally as possible. Positive attention to all can lead to higher achievements for all. Teachers can create a classroom environment of equality and mutual respect by discouraging discrimination, prejudice, and stereotypes.[17] By modeling fairness and empathy, they help students learn to live peacefully. This help students feel seen, valued, and included in the learning process. When teachers encourage language respect and sometimes use bilingual strategies, they help ensure equal participation and understanding. Teachers help students see diversity as a strength, not a division. They promote a sense of shared identity and belonging, showing that people from many backgrounds can work together for a common good.[18]

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A Study on Green Marketing Strategies & Best Practices For Promoting Sustainable Development

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ABSTRACT

Green marketing is a concept that has gained significant attention in recent years due to the increasing concerns about environmental sustainability and climate change. In recent years, there has been a renewed interest in environmentally responsible business practices and the role of marketing in promoting sustainable development. The paper begins by reviewing the literature on green marketing and sustainable development, and outlines key concepts and definitions. The study then explores the different types of green marketing strategies that businesses can employ to promote sustainable development, including product design, pricing, promotion, distribution, and supply chain management. Best practices for each of these strategies are identified and discussed, including examples of companies that have successfully implemented green marketing initiatives. The paper also examines the challenges and limitations of green marketing, including issues of authenticity, consumer skepticism. Strategies for overcoming these challenges are proposed, including greater transparency, improved communication, and more rigorous certifications and standards. Finally, the study explores the potential future directions of green marketing and sustainable development, including the increasing importance of social responsibility and the role of technology in enabling more sustainable business practices.

Keywords: ***Green Product, Sustainable Development, Environment, Consumer, Marketing Concept of Green Marketing.***

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Green marketing refers to promoting and selling products or services based on their eco-friendliness or their positive impact on the environment. The primary objective of green marketing is not only to increase organizational profits but also to create a more sustainable future for our planet by encouraging consumers to adopt more eco-friendly lifestyles. In today's world, consumers are getting more conscious of their environmental impact while making their purchasing decisions. Consequently, companies have been forced to adopt a sustainable approach in their product and service offerings to stay relevant and attract a more environmentally conscious audience. This Green marketing (or environmental marketing) is the promotion of environmentally friendly products, services, and initiatives. More specifically, green marketing refers a broad range of environmentally friendly practices and strategies. Green marketing comprises all activities designed to satisfy human needs or wants, such that the satisfaction of those wants occurs, with minimal detrimental impact on the natural environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. **(Surya.et.al)**.

The basic tools of the green marketing mix are: green product, whose production does not disturb the environment, and the resources are consumed in rational quantities; Packaging, which respects the **3R concept (Reduce-use as little material as possible-Reuse-Recycle)**; Price - companies must strive to find the right price, since the price for green products is higher and the question is whether consumers will be willing to pay for it; and Promotion, where the green labels are used.

The main goals of green marketing are the following:

- To eliminate the concept of surplus,
- To modify the concept of the product,
- Prices must reflect actual and environmental costs,
- To make the environment profitable,

- To make changes in product manufacturing processes,
- To make changes in packaging,
- To modify advertising.

ORIGIN OF GREEN MARKETING

The term Environmental Marketing (popularly known as Green Marketing) came into prominence in the late 1980s and early 1990s. It began in Europe when specific products were recognized as harmful to the earth. Consequently, new "green" products were introduced that were less degrading to the environment. Green marketing is a phenomenon which has developed, particularly important in the modern market and has emerged as an important concept in India as in other parts of the developing and developed world, and is seen as an important strategy of facilitating sustainable development

Table: 1 Green Marketing Evolution

Stage	Decade	Miles Stones in the history of Green Marketing
1st stage	1980s	Introduction of ecological products; ecological was equivalent to green products; green consumption was very low
2nd stage	Early – 1990s	High concern about green issues; still low consumption of green products; companies involve themselves in using less raw material, wasting less; corporate efforts in recycling, energy efficiency, corporate responsibility
3rd stage	Late 1990s	Changes in production processes, technology and resourcing; sustainability marketing; Total quality management involves environmental issues
4th stage	2000	Green products and services making a comeback; eco-friendliness /going-green become more and more popular between companies and consumers; the term of 'sustainable green marketing' is introduced

Source: Solvalier, 2010

According to Peattie (2001), the evolution of green marketing has three phases. First phase was termed as “Ecological” green marketing, and during this period all marketing activities were concerned to help environment problems and provide remedies for environmental problems. Second phase was “Environmental” green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues.

Third phase was “Sustainable” green marketing. It came into prominence in the late 1990s and early 2000. Table 1 represents the most vital characteristics within each decade of green marketing evolution during the recent thirty years.

OBJECTIVES AND METHODOLGY

One of the biggest problems with the green marketing area is that there has been little attempt to academically examine environmental or green marketing. While some literature does exist, it comes from divergent perspectives. This paper attempts to throw light on the conceptual issues associated with green marketing. The present study is exploratory in nature to provide a clear guidance for empirical research. It is also descriptive where the focus is on fact-finding investigation with adequate interpretation. For this purpose secondary data were collected. The secondary data were collected through newspapers, magazines, books, journals, conference proceedings, Government reports and websites.

LITERATURE REVIEW

Green marketing has become a popular area of interest for scholars and practitioners alike, with numerous studies exploring the potential benefits and challenges of adopting a sustainable approach to marketing. A literature review of this field reveals several key themes and findings.

Polonsky, 1995; Peattie & Crane, 2005, another area of interest is the impact of green marketing on a firm’s brand image and financial performance. Some studies have found that green marketing can enhance a company’s reputation, leading to increased brand equity and sales. One of the primary areas of research regarding green marketing is consumer behavior. Researchers have found that consumers are increasingly interested in purchasing environmentally-friendly products, but they are often skeptical of green marketing claims. As a result, marketers need to be transparent and provide clear evidence of their products' eco-friendliness to gain consumer trust and loyalty.

Kilbourne (1998), however, other studies have argued that green marketing can also be seen as disingenuous or even deceptive, leading to negative impact on brand reputation. Additionally, challenges also exist in terms of increased costs and regulatory requirements associated with adopting sustainable practices.

Prothero, A. & Fitchett, J.A. (2000),. As consumers' awareness of environmental issues continues to grow, so does their demand for eco-friendly products and services. As a result, companies that fail to adopt sustainable practices risk losing market share to their competitor's. Despite these challenges, research suggests that green marketing is likely to become increasingly important for firms in the coming years.

Oyewole P. (2001) in his paper presents a conceptual link among green marketing, environmental justice, and industrial ecology. It argues for greater awareness of environmental justice in the practice for green marketing. A research agenda is finally suggested to determine consumers' awareness of environmental justice, and their willingness to bear the costs associated with it

Karna, J., Hansen, E. &Juslin, H. (2003), interpret that proactive marketers are the most genuine group in implementing environmental marketing voluntarily and seeking competitive advantage through environmental friendliness. The results also give evidence that green values, environmental marketing strategies, structures and functions are logically connected to each other as hypothesized according to the model of environmental marketing used to guide this study.

Sanjay K. Jain &Gurmeet Kaur (2004) in their study environmentalism have fast emerged asa worldwide phenomenon. Business firms too have risen to the occasion and have started responding to environmental challenges by practicing green marketing strategies. Green consumerism has played a catalytic role in ushering corporate environmentalism and making business firms green marketing oriented. Based on the data collected through a field survey, the paper makes an assessment of the extent of environmental awareness, attitudes andBehaviour prevalent among consumers in India.

Donaldson (2005) in his study realized in the Great Britain initially concluded that in general the ecological attitude of consumers changed positively. This study reported the strong faith of consumers in the known commercial brands and in the feeble behaviour referring to the "green" claims, which was the main cause behind the consuming failure to interpret their concerns beyond the environment in their behavior

Alsmadi (2007), investigated the consumer Behaviour of Jordian consumer's revels environment consciousness. But positive tendency in "Green Products" does not show have positive impact of buying decisions.

Brahma, M. &Dande, R. (2008), The Economic Times, Mumbai, had an article which stated that, Green Ventures India is a subsidiary of New York based asset management firm Green Ventures International. The latter recently announced a $300 million India focused fund aimed at renewable energy products and supporting trading in carbon credits.

(Domazet, I., Simoviæ, V. (2015),Green marketing and sustainable development are linked to common goals, so different green marketing activities impact on achieving sustainable development: the production of environmentally friendly products, the use of recyclable materials that are biodegradable in packaging, the production and business process without environmental pollution – focused on the efficient use of energy, the application of efficient waste management.

In conclusion, the literature on green marketing highlights the importance of sustainability in marketing practices, the challenges and benefits of adopting a green marketing strategy, and the impact of green marketing on consumer behavior, brand reputation, and financial performance. As such, it is crucial for companies to consider the sustainability of their products and services and to develop transparent and authentic green marketing strategies in order to build brand reputation, increase customer loyalty, and contribute to a more sustainable future.

SUSTAINABLE DEVELOPMENT:

Sustainable development refers to a holistic approach towards development that aims to meet the needs of the present generation without compromising the ability of future generations to meet their own needs. In simple terms, it involves balancing economic, social and environmental considerations to ensure that future generations inherit a world that is socially inclusive, economically prosperous and environmentally stable. Sustainable development is a crucial undertaking for all countries, especially developing ones, as it is crucial for their long-term economic, social and environmental goals.

Sustainable development is based on five key pillars: economic prosperity, social inclusion, environmental sustainability, good governance and effective institutional arrangements. The economic pillar emphasizes the importance of economic growth and development that is inclusive, equitable and sustainable. On the other hand, the social pillar emphasizes the importance of social inclusion, equity and social justice. It stresses the need to eradicate poverty, reduce inequality and promote universal access to quality education, healthcare, and other social services.The environmental pillar of sustainable development is the most crucial of all. It stresses the need to protect natural resources and biodiversity, reduce environmental degradation and pollution, and achieve a sustainable balance between economic and environmental considerations. This pillar seeks to promote the use of renewable energy, increase energy efficiency and reduce carbon emissions, as well as sustainable land use practices such as conservation agriculture.The effective governance and institutional pillar of sustainable development is critical for the successful implementation of sustainable development goals. It requires an accountable and transparent government that promotes the rule of law, democratic participation and access to justice.

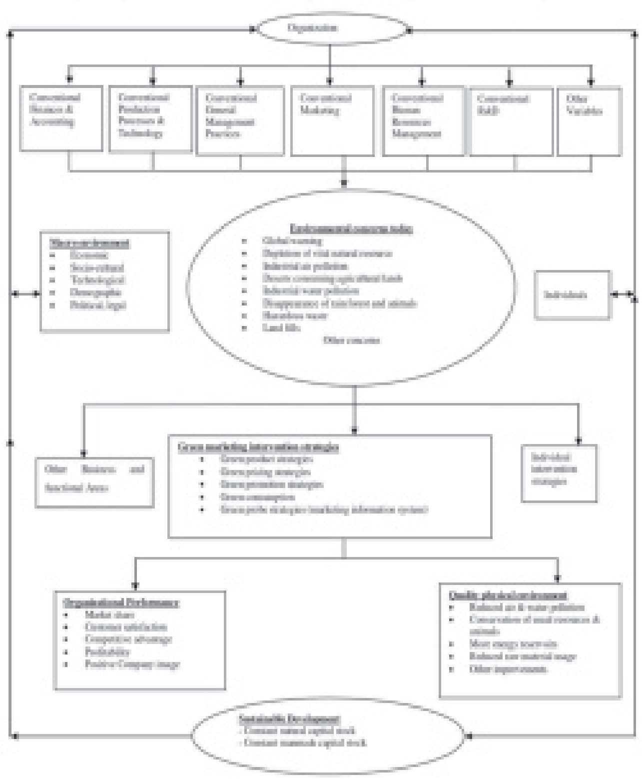
GREEN MARKETING AND SUSTAINABLE DEVELOPMENT

Green marketing, also referred to as sustainable marketing, involves promoting and selling products or services using environmentally-friendly practices. This marketing strategy is based on the principles of sustainable development, which is the process of meeting the needs of the present generation without compromising the ability of future generations to meet their own needs.**(Polonsky, 1994).** The primary objective of green marketing is to create awareness among consumers, businesses, and society about the importance of environmental preservation and sustainable development. To achieve this goal, green marketing encompasses different elements such as creating eco-friendly products, embracing sustainable packaging, responsible advertising, and collaborating with suppliers who prioritize environmental stewardship practices.

In recent years, green marketing has gained significant momentum as consumers are becoming more conscious of their environmental impact. Consumers are looking for products that are not only functional but also have minimal impact on the environment. As a result, marketers are adapting and innovating their products and services to meet the demand for sustainable options. This has led to the emergence of eco-friendly products such as rechargeable batteries, energy-efficient appliances, organic food, and biodegradable packaging, to name a few.Additionally, green marketing also plays a vital role in advocating for sustainable development practices. This includes reducing carbon footprint, conserving natural resources, and promoting social responsibility.As a philosophy, green marketing runs parallel to the societal marketing concept and espouses the view that satisfying customers is not enough and marketers should take into account ecological interests of the society as a whole. Green marketing concept emerges from societal marketing **(Kotler, Keller, Koshy, & Jha, 2009)**. Consumers are increasingly becoming more environmentally conscious, and companies that prioritize sustainable practices are likely to reap significant benefits in the future.

Ultimately, green marketing is not only about promoting eco-friendly products and services but also creating a better world for the present and future generations.However, marketing's critical role in development will only beappreciated when, through sustainable marketing, it meets the needs of the present without compromising theability of future generations to meet their own needs **(Polonsky et al, 1997).**
It is a part of Corporate Social Responsibility (CSR). "Green marketing" is not merely a catchphrase; it is a marketing strategy that can help to get more customers and to make more money. Marketers should analyze the changing consumer attitudes while recognizing the role that companies can play in protecting the environment to ensure society's wellbeing. By practicing the Philosophy of Green Marketing, Industries can contribute to economic growth, social prosperity and environment protection.**(See fig I conceptual framework of green marketing and sustainable development which illustrates this relationship.)**

Fig 1:Conceptual Framework of Green marketing intervention strategies and sustainable development



According to the framework organization through conventional finance and accounting; production processes and technology; general management practices; marketing; human resources management; research and Development; and other variables contribute to environmental concerns facing the world today. In addition, macro-environmental factors; Economic, socio-cultural, Technological, Demographic, Political-legal and individuals also contribute to environmental concerns today. The model further proposes that marketing through green marketing intervention strategies can respond to the environmental concerns challenge. Other business functional areas can also intervene through various strategies to provide solutions to the environmental problems. These intervention strategies will result in improved organizational performance and better physical environment, which in turn will result in sustainable development.

Figure: 2 Ingredients of selected components of green marketing and sustainable development conceptual framework

<u>Environmental concerns today</u> • Global warming • Industrial air pollution • Industrial waste pollution • Hazardous waste • Depletion of vital natural resources • Desert consuming agricultural lands • Disappearance of rain forest and animals • Landfills • Other concerns	<u>Green marketing intervention strategies</u> • Green product strategies • Green distribution strategies • Green pricing strategies • Green promotion strategies • Green consumption strategies • Green probe strategies (marketing information system)
<u>Improved organizational performance</u> • Market share • Customer satisfaction • Competitive advantage • Profitability • Positive company image • Others	<u>Better physical environment</u> • Reduced air and water pollution • Conservation of natural resources • More energy reservoirs • Reduced raw materials usage • More forests • Conservation of animals • Other environmental improvements
<u>Sustainable Development</u> • Constant natural capital stock • Constant manmade capital stock	

Figure 2 shows the ingredients of environmental concerns today, green marketing intervention strategies, improved organizational performance, better physical environment, and sustainable development.

GREEN MARKETING SATRATEGIES

Green marketing strategies are increasingly popular among businesses today as consumer demand for eco-friendly and sustainable products and services continue to grow. Green marketing refers to the practices and processes that companies use to promote their environmental credentials, emphasizing their commitment to sustainability and environmental responsibility.Green marketing has become vital for businesses to remain competitive in today's market as consumers are more environmentally conscious and looking to align themselves with brands that share their values. To implement green marketing strategies, businesses need to understand and incorporate eco-friendly practices in all aspects of their operations, including product design, manufacturing, packaging, and supply chain.

Here are some green marketing strategies that businesses can implement:

1. Sustainable Product Design: Businesses can design products that meet environmental standards and are produced with sustainable materials. For instance, products using biodegradable materials, recycled materials, or renewable resources are likely to appeal to environmentally conscious customers. Moreover, eco-friendly packaging and reduced product waste can contribute to a brand's environmental credentials.

2. Corporate Social Responsibility: Companies that integrate social responsibility into their business operations can strengthen their brand's reputation and value. By adopting environmentally friendly practices, such as recycling or energy-efficient operations, businesses can reduce their carbon footprint and demonstrate their commitment to sustainability.

3. Consumer Education: Educating customers on the importance of sustainable products and practices can be effective in encouraging them to choose eco-friendly alternatives. Green marketing campaigns should emphasize the benefits of sustainable products, informing customers about the positive impact they have on the environment and the community.

4. Sustainable Sourcing: Sourcing raw materials from environmentally sustainable sources and utilizing renewable energy can be an effective green marketing strategy. Companies employing sustainable sourcing practices can reassure customers that their brand operations do not harm the environment.

5. Community Engagement: Engaging in social or environmental projects can be effective in demonstrating a company's commitment to sustainability. Companies can sponsor environmental initiatives or charity campaigns that resonate with their brand's values to showcase their commitment to environmental causes.

6. Sustainable packaging system: In 2022, most of the world's pollution will be caused due to over-usage of plastic materials. According to a recent study, almost 8.5 billion tons of plastic materials have been produced since the 1950s, among which only 9% were recycled. Consumers are becoming more conscious of the environmental impacts and avoiding plastic materials. Therefore, consider creating packages that are made from either recycled materials or biodegradable substances.

Green marketing strategies can benefit businesses in several ways. Not only does it reinforce the impact of eco-friendly practices, but it can also build a stronger brand reputation, attract new customers, and increase sales. When companies align their business goals with eco-friendliness and sustainability, their green marketing strategy can improve their bottom line while helping to protect the environment.

GREEN MARKETING BEST PRACTICES

1. **Use eco-friendly materials:** Use environmentally friendly materials in your packaging, product design and manufacturing processes.
2. **Offer recycling options:** Encourage consumers to recycle by offering easy-to-use recycling facilities and promoting relevant programs.
3. **Reduce energy and water use:** Implement energy-efficient and water-saving measures in you're manufacturing and distribution processes to reduce overall carbon emissions.

4. **Be transparent:** Clearly communicate the environmental benefits of your product and provide accurate information about the impact of your manufacturing process.
5. **Support environmentally-friendly causes:** Sponsor or support environmental initiatives to show that you are committed to making positive changes in the community.
6. **Use green marketing campaigns:** Utilize green marketing campaigns that promote your product's eco-friendly features and highlight its benefits to customers.
7. **Collaborate with eco-friendly partners:** Partner with other environmentally-friendly companies to share knowledge and resources, and to further promote green business practices.
8. **Donate to environmental causes:** Donate a percentage of your sales to environmental causes, which can increase brand loyalty and help you make a positive impact.
9. **Use sustainable transportation:** Reduce your carbon footprint by using sustainable transportation options, such as electric or hybrid vehicles, for your distribution and delivery processes.
10. **Engage with customers through social media:** Use social media to connect with customers and promote your green business practices. Share stories about your eco-friendly initiatives and show that your company cares about the environment.

CONCLUSION

Green marketing has emerged as a crucial element of sustainable development for businesses seeking to enhance their environmental performance and maintain a competitive edge. This research paper has explored the benefits and challenges of green marketing by examining various literature sources and case studies. The findings revealed that green marketing offers significant advantages to businesses, including increased brand loyalty, improved reputation, reduced costs, and enhanced customer engagement. However, these benefits come with several challenges such as ethical considerations, certification and labeling, and consumer skepticism. The study recommends that businesses should adopt a comprehensive green marketing strategy that targets various stakeholders, including consumers, employees, suppliers, and investors. This strategy should entail environmental practices such as eco-labeling and environmental certifications, eco-packaging, eco-design, and eco-friendly products. These practices should be accompanied by effective communication and education to enhance consumer awareness and understanding of the green initiatives adopted by businesses. Furthermore, businesses should collaborate with stakeholders such as government agencies and non-governmental organizations to develop and implement green marketing policies and initiatives that align with sustainability goals. Ultimately, green marketing offers a unique opportunity for businesses to enhance their environmental performance and contribute to sustainable development while meeting the needs and expectations of consumers.

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Beyond Policies : The Evolving Role of CSR in the life Insurance Industry

Ms. Monica*

Dr. Anita**

ABSTRACT

Life insurance business in India is critical to the socioeconomic development of this nation. Corporate Social Responsibility (CSR) has increasingly become popular among the insurers as part of its corporate governance. The purpose of the research paper is to examine the CSR practices by the life insurance industry with reference to how these practices are aligned to the social development aspects of health, education and rural uplifting. The paper gives in depth analysis of CSR regulations, industry trends as well as the efficiency of such efforts by major actors in the industry. Based on the case studies of large life insurance companies in India, the paper explores the role of CSR in the overall performance and brand image of life insurance firms. The statistical data is measured to determine the relationship between CSR activities and the financial development of such organizations. The results imply that although CSR has in a positive way influenced the image and sustainability of the life insurers, there is still a possibility of refining these activities with the business goals and outcomes of the social development.

Keywords: ***Corporate Social responsibility, Life Insurance, India, Financial performance, Sustainability, Brand Image.***

Introduction

Corporate Social Responsibility (CSR) personifies actions of businesses which are not mandated by law to benefit the environment and society. The last decade and the 21 st century have seen the rise of CSR in the

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world. The reason is that, businesses are being requested to be more responsible in terms of the environment and the society. In India, companies are not entirely at liberty to decide on whether or otherwise to do CSR. Companies Act 2013 (Section 135) and the Companies (CSR Policy) Rules, 2014, and Schedule VII state that the companies earning over a certain sum of money are obliged to use at least 2% of their average net profits of the past three years on CSR activities. However, increased awareness of financial security, increase in disposable income as well as changes in regulations have all played a role in the tremendous increase in the Indian life insurance market. Life insurers are believed to responsibilities of the well being of the society besides their core business of offering life insurance products. CSR programs are able to enhance the reputation of a company and it builds the trust of consumers and other stakeholders in the life insurance industry. The long-term effects of CSR can also be associated with the improved business performance. This paper will showcase the concept of corporate social responsibility (CSR) in the Indian life insurance sector through the following:

- CSR regulatory environment and its effects on life insurers in the country.
- Influence of CSR on brand image, trust and financial performance of life insurers among stakeholders.

Literature Review

The insurance and financial services sectors in India have researched on corporate social responsibility in the recent years.

Patel and Roy (2021) investigated that the CSR activities of the majority of the life insurance companies assisted the national agenda such as financial literacy, access to healthcare, and serving the underserved population.

LIC Annual Report (2020) investigates that the biggest public sector life insurance company, Life Insurance Corporation of India (LIC), is a model of how it engages in the relief of disasters, health camps, and welfare schemes of rural areas. Another area of focus among the private insurers like HDFC Life Insurance Company Limited was supporting financial literacy programs in order to educate the people living in urban and semi-urban regions on the benefits of insurance and financial planning.

Sharma and Gupta (2019) analyzed that the CSR initiatives of privately-owned insurance companies such as that of the ICICI prudential life insurance company limited target the rural and urban low- and post-income populations by retailing programs that facilitate environmental sustainability and women empowerment. Insurance offered by the companies with the community welfare initiatives and aligned with the ethical and environmentally sustainable values have a higher chance of being chosen by the customers. **Vijay (2020)** also claims that CSR activities in the insurance companies increase the conversion rate of the products and consumer confidence.

Rao and Mishra (2021) analyzed that financial impacts of CSR investment in the life insurance industry are more complicated and challenging to notice. Though the insurers that invest much in CSR can get a chance to increase customer loyalty and goodwill of the population, this does not guarantee an instant financial payoff.

Bhatia and Prakash (2020) researched that the financial literacy programs provided by life insurers have an added value in terms of filling the knowledge gaps between urban and rural consumers; hence, proving advantageous in terms of educating the under-insured and/or unbanked populations in rural communities that consequently influence the level of insurance penetration.

Finally, the literature postulates that CSR is a stakeholder-based concept in life insurers though there is limited quantitative research that establishes the connection between CSR and the attainment of mainstream business performance in the Indian ecosystem of life insurance.

Objectives of the study

1. To assess CSR activities in life insurance industry in India.
2. To determine the relevance of CSR in brand building and corporate image of life insurance companies.

3. To establish the locations of hotspots of CSR initiatives: health care, education, rural development, environment, and financial literacy.
4. To examine the implication of CSR on sustainability of life insurance companies in India, i.e., to test whether CSR enhances more financial measures and other stakeholder results.

Research Methodology

Data Collection

The analysis is based on a combination of specially recorded secondary literature. Secondary data is derived out of:

1. Reports on the industry issued by the Insurance Regulatory and Development Authority of India (IRDAI), e.g. Handbook on Indian Insurance Statistics.
2. Annual reports and CSR reports of significant life insurance companies (public and private).
3. CSR databases, journals articles, CSR portals.

Analytical Approach

Descriptive statistics were employed to analyze CSR outlays, claims settlement ratios, and outreach indicators.Analyses of claims settlement ratios and outreach measures were performed among major life insurers (public vs private) to analyze if there were variations in CSR strategies and initiatives.Corrrelation analyses were performed, when possible, to explore the relationship between indicators related to CSR (e.g., CSR expenditure, number of beneficiaries, focus areas) with the financial and/or operational performance of insurers (e.g., brand reputation, insurance penetration, claims settlement ratio).A case-study methodology was applied to gain a more in-depth understanding of key life insurance players in India (e.g., LIC, HDFC Life, ICICI Prudential Life).

Limitations of the study

- There was limited availability for consistent and uniform CSR-spending data for life insurers; however, some companies do provide aggregated CSR data across all lines of business rather than life insurers expenditure specifically.

- Although claims settlement ratio (CSR) is widely used as a proxy for operational excellence, this indicator, not strictly a CSR (corporate social responsibility) indicator refers to a "claims settlement ratio". It is important to identify these outcomes while distinguishing the actual CSR spending/outreach ratio from the educational and awareness building initiative ratios.
- The potential for a relationship between CSR spending and profitability, even that may arise from either direct or indirect, is fairly intricate, and a number of external factors play into that complexity (e.g., market structure, insurance regulation, distribution network). Therefore, findings should be interpreted as indicative rather than definitive.

Corporate Social Responsibility (CSR) legal framework in India

As outlined in Section 135 of the Companies Act 2013 and the Companies (Corporate Social Responsibility Policy) Rules, 2014 (amended), entities that meet any of the following thresholds must establish a CSR committee and devote at least 2 % of their average net profits paid in the preceding three years on CSR-eligible activities:

- Net worth of ¹ 500 crore or more; or
- Turnover of ¹ 1000 crore or more; or
- Net profit of ¹ 5 crore or more.

CSR activities must be limited to activities found in Schedule VII of the Act, namely: promoting education, eradicating hunger, promoting gender equality, reduction of child mortality, environment sustainability, rural development, and training/vocational skills. Life insurance companies satisfy these provisions and must therefore fulfill these CSR obligations. For life insurers, CSR is an opportunity to align its business of risk-protection and financial inclusion, with broader social purposes, examples of which may include financial literacy, rural insurance penetration, women's empowerment, health care camps, disaster relief, environmental sustainability.

CSR Trends and Practices in the Indian Life Insurance Sector

CSR Focus Areas

The life insurance companies in India broadly focus their CSR initiatives in three areas: Education & Financial Literacy, Healthcare & Rural Development, and Environment & Sustainability. To exemplify:

- HDFC Life Insurance Company Limited focuses on financial literacy programs directed toward the underserved, health-camps and environmental conservation.
- As reported by ICICI Prudential Life Insurance Company Limited, some CSR initiatives relate to Education & Skilling, Health Care, Sustainable Livelihoods and Environmental Sustainability.
- SBI Life Insurance Company Limited indicates on its FY 22-23 report that its CSR initiatives relate to Financial Inclusion, Education, Health Care, Environment and Women's Empowerment. SBI Life reports to have spent ¹ 226.2 million on CSR in FY23.
- Claim Settlement Ratio (Operational Excellence), While not a measure of CSR spend, the claim settlement ratio (CSR) is a proxy for insurer reliability and stakeholder orientation and, subsequently, building the CSR reputation. Industry data as follows:
- Overall, for individual death claims settled within 30 days for FY 2023-24, the life insurance sector reached 96.82% and the private life insurers reached ~99% on average. For example, HDFC Life reported a ~99.97% settlement rate by the number of policies in FY 23-24 (19,333 policies).

CSR Spending and Outreach

While detailed CSR spending data for every life insurer is limited, a few examples exist:

ICICI Prudential Life Insurance reported a CSR spend of Rs 68.2 million (approximately ¹ 6.82 crore) for FY 2022-23, focusing on education, skill development, healthcare, and sustainable livelihoods. Kotak Mahindra Life Insurance reported its actual CSR expenditure as ¹ 11.24 crore for FY 2022-23, which exceeded the required spend of ¹ 11.05 crore.Overall, listed Indian companies (not just life insurers) increased their CSR spending by 16% in FY24 to ¹ 17,967 crore.

Case Studies of Selected Life Insurers

1. Life Insurance Corporation of India (LIC) - Public Sector Leader

LIC is India's largest life insurer, and operates largely in a social-welfare based operational model of some commercial business. Its CSR approach tends to focus on healthcare camps, rural development, environment and education. Exact recent year figures for its CSR spend have not been made widely available publicly, but given its size the potential for CSR outreach is significant. In terms of customer service, LIC also indicated that it settled 799,612 claims with a 30-day turnaround time in FY 23-24 representing a settlement ratio of ~96.42%.

2. HDFC Life Insurance Company Ltd

HDFC Life's CSR strategy is documented as follows:

- Its CSR/impact report, which basic governance mechanisms of the Companies Act, ISO 26000 and the SDGs are well aligned with.
- HDFC Life achieved a claim settlement ratio of 99.50% and authorized Rs 1,584 crore for 19,338 claims in FY 24.
- An integrated view of business (insurance penetration) and social impact for their CSR category of financial literacy, underserved communities and the environment is elucidated.

3. ICICI Prudential Life Insurance Company Ltd

- In the fiscal year 2022, the company reported CSR spending of ~¹ 6.82 crore, with areas of focus being education, skilling, healthcare and environmental sustainability.

- In addition, its CSR programs include employee-involvement initiatives, such as payroll giving and volunteering.
- There is evidence of a CSR approach used not only for external outreach, but also for internal stakeholder outreach (employees).

4. SBI Life Insurance Company Ltd

- As Per its FY 22-23 report, its CSR budget was ₹ 226.2 million (~₹ 22.62 crore), while the areas of focus were towards financial inclusion, education, healthcare, environment and women empowerment.
- While this is lower in spend versus LIC or large private insurers, it is also notable given the strategic focus on an under-served segment.

Observations in comparison

- The public sector insurer (LIC) obviously has large potential outreach; but the private insurers advance sharp focus segmentation (financial literacy, women empowerment, environment), with CSR being included into brand, strategy and business growth (penetration, digitalisation).
- Further, settling claims well (with a high claim settlement ratio) builds trust - trust interacts with CSR outreach to build brand - if insurers are trustworthy, then CSR may also be trusted and therefore brands strengthened.
- The spend on CSR initiatives among life insur byers varies greatly - several smaller insurers simply satisfy the statutory minimum spend and report little alternative spend (for example, Kotak Mahindra Life ~₹ 11 crore in FY 22-23) versus larger scale companies.

Analysis of CSR and Business Performance

Brand Identity and Trustworthiness

CSR efforts focused on areas of social relevance (health, education, rural upliftment) are essential for life insurers to build trust among various stakeholder groups (customers, agents/distributors, employees, and regulators). A strong reputation for engaging in CSR will give the insurer a competitive advantage in the contentious Indian life insurance market and will support policy acquisition, retention, and persistence.

Attraction/Retention of Employee Talent

Companies with robust CSR programmes (including employee volunteerism) will find it easier to attract the growth-oriented younger talent who desire "meaningful" work. While direct quantifiable data for life insurers in this role is limited, it is seen in the HR literature as a driver of HR performance which indirectly supports operational performance.

Operational Efficiency and Cost Savings

Some CSR practices (e.g., digitisation, paperless processes, green operations) lend themselves well to cost savings in the long-run, but final data in a life insurer context is still limited for India.

Financial Performance

The connection between CSR expenditure and net profitability is not straightforward. While CSR may improve brand equity, customer loyalty, and potentially premium growth, the benefits of CSR spending are often not immediately apparent. In fact, literature suggests that there may be a lagged effect of CSR on return on investment (Rao & Mishra, 2021). In addition, for many life insurers, CSR spending is quite small relative to the overall cost base.

Claim Settlement Ratio as a Surrogate for Operational Trust

As noted earlier, for FY 2023-24, private life insurers achieved nearly a 99% claim settlement ratio (settlement time capped at 30 days) for death claims. A high claim settlement ratio reflects operational credibility, which feeds into reputational benefit, while at the same time reinforcing the expected benefit of a CSR strategy.

Summary of CSR Spending & Impact

Interpretation

- LIC continues to lead in sheer scale; private insurers leverage CSR as strategic differentiation.

Company	Approx. CSR Spend / Disclosure	Key Focus Areas	Notable Outreach / Outcome
LIC	Large scale but detailed spend not publicly broken down	Healthcare, education, rural development, environment	Settled ~799,612 policies within 30 days (96.42%) in FY 22-23.
HDFC Life	Disclosed claim-settlement metrics (¹ 1,584 crore in FY 22-23)	Financial literacy, underserved communities, environment	High CSR (~99.50%) in operational metric; strong CSR strategy alignment
ICICI Prudential Life	CSR spend ~¹ 6.82 crore in FY21-22	Education, skilling, healthcare, environment, employee engagement	Deep focus on livelihood & internal stakeholders
SBI Life	CSR spend ~¹ 22.62 crore in FY 22-23	Financial inclusion, education, healthcare, women empowerment	Focus on unorganised sector outreach
Kotak Mahindra Life	CSR spend ~¹ 11.24 crore in FY 22-23 (just over the statutory minimum)	CSR projects compliant with regulations	Indication of CSR compliance but limited scale

- Smaller spends (e.g., ¹ 6-22 crore) reflect compliance minimum for many life insurers; larger strategic CSR requires bigger budgets and higher ambition.

Conclusion

This paper has provided a thorough examination of CSR practices in India's life insurance sector. CSR plays a significant role in establishing life insurers' corporate reputation, while also demonstrating concern for the welfare of society. Firms that deploy their CSR initiatives in line with responsible business practices are better suited to capture long-term benefits socially, operationally, and financially.While the sector is improving CSR-related initiatives, more attention should be directed to issues such as financial inclusion, rural development, gender-empowerment, and environmental sustainability, requiring focused CSR strategies. Additionally, more empirical trusted linkages between CSR spend/outreach and business performance measures (profitability, market share, or policy-holder trust) are needed.Overall, CSR has transitioned from being a regulatory requirement, to becoming a strategic tool for India's life insurers—one that goes beyond meeting the requirements of mandatory spending, but instead addresses market competitiveness, greater customer engagement, and overall sustainability.

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Forces Encouraging Conversion of Different Market Structure

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ABSTRACT

Market means a place that helps the seller to sell their product and the needs of buyers will be fulfilled. Due to competition, technological changes, changes in the market situation, there is always a shift in the market from one market structure to another. Due to the interdependence between firms, game theory practice fits adequately because what strategy is to be followed by one firm depends on the other. It is better to adopt a dominant strategy for firms because it can be followed in the long run.

Keywords: ***Market Structure, Oligiopoly Behavior, Consumer Behavior, Game Theory.***

Introduction

Market structure plays an important role in efficiently running the markets. There are mainly four market structures as perfect, monopoly, monopolistic, and oligiopoly which all have unique features. Due to continuous changes in preferences of customer market structure changes with time and the most suitable structure is monopolistic which exists. The current assignment is divided into three parts which are following:

Meaning of Market

The market can be defined as a place or platform where buyers and sellers meet each other for the sale and purchase of goods and services. In today's world, the market can be a physical place where physically buyer and seller meet and it can be an electronic platform through e-trading. Market structure can be classified based on three main dimensions such as market

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concentration, product differentiation, and barriers to entry (Doyle and Gidengil, 1977, p317(1)). There are mainly four types of market structure: perfect competition market, Monopoly market, Monopolistic Market, and oligopoly market.

Nature and attributes of different market structures

Perfect Competition Market

A perfect competition market is a marketplace where there is a large number of buyers and sellers selling the homogenous product (WENG,2005,p1(1)) at the same price which is set by the industry. In the market, price is decided with the help of demand and supply forces and there are no restrictions in the entry or exit of the firm from the market. The nature and attributes of the market are following:

* There are presences of a large number of buyers and sellers.
* All the sellers are selling homogenous products.
* There is the absence of any restriction on the entry and exit of firms from the industry.
* All the sellers are selling identical products and selling the product at the same price which means firms are the taker of price and the price is set by the industry.
* Sellers have no control over the price of the product.
* Buyers and sellers of the market have proper and perfect knowledge of all indicators of the market.
* Any selling cost is absent.

Monopolistic Competition

Monopolistic competition is also considered imperfect competition. It is a market situation where there is a huge number of small sellers and buyers; all sellers sell different products to each other and try to make their product best to earn maximum profit. Sellers have full control over the price of their products. Due to product differentiation, these firms are considered as a source of innovation, product variety, and cost economical (Todorova, 2016, p1(1)). Nature and attributes are following:

* There are large numbers of small sellers, selling different products and setting the price of their products.
* There are very low restrictions on the entry and exit of the firm from the firm which indicates firms are free to independent l entry and exit.
* All sellers advertise their products to sell the product so there is a presence of selling or advertising cost.
* Due to the existence of a large number of different products, buyers have very little knowledge about the products available in the market.
* There is a presence of competition between the sellers to sell their products and to make high profits.

Monopoly Market

A monopoly market is a market where the whole market is captured by a single seller and selling products to a large number of buyers at any price which the seller thinks good, ultimately the seller earns a large amount of profit. The nature and attributes of the market are following:

* There are proper barriers in the entry of new firms into the market.
* The seller earns high profit because seller charge high price for a product, also charge different price from different customers and have full control on the supply of product
* There is no substitute available in the market which means buyers have to purchase whatever the seller is selling.

Oligopoly

Oligopoly is the market structure where a small number of sellers sell an identical or different product but the main feature is that the action of one seller impacts the decision of others which indicates that sellers have no control over price and market. The nature and attributes of the market are following:

* There is the interdependence of sellers because if one reduces their price then other sellers have to adjust their prices also.
* Firms spend too much on advertising their products.

* There are natural barriers in entry and exit of the firm due to a large amount of expenditure of advertising or brand loyalty involved.
* The presence of price stagnation means if firms reduce their price then all firms will follow it but if any firm increases their prices then no other firm will increase the price.

Objectives of the Study:

1. To investigate the features and properties of various market structures.
2. To discern the determining factors and forces that bring forth the transformation of one market structure into another.
3. To study the significance of interdependence among firms in influencing market behavior and structure
4. To appraise the use of game theory in comprehending the strategic interactions and decision-making processes of firms under different market structures.
5. To investigate the influence of dominant strategies' implementation in achieving long-term profitability and stability in competitive markets.

Literature Review

The subject matter of market structure and functioning has been at the core of economics for ages. The paper by Doyle and Gidengil (1977) pointed out that the main features that distinguish market structures are concentration of the market, differentiation of the product, and barriers to entry. These features define the degree of competition and efficiency in markets. In the context of a strict competition scenario, Weng (2005) claimed that it implies that there is a vast number of buyers and sellers dealing with identical products and no participant can influence the prices singly. Market forces of demand and supply entirely determine prices, thus guaranteeing maximum efficiency but at the same time limiting profit margins. The concept of monopolistic competition introduces product differentiation, advertising, and innovation. Todorova (2016) pointed out that companies under monopolistic competition become the main sources of innovation and product diversity, which in turn adds to economic dynamism though inefficiencies caused by advertising and price control also occur.

On the contrary, a monopoly entails a single-selling market in which the firm not only controls the supply but also the price resulting in a situation where there are significant barriers to entry. Monopoly power usually results from mergers, acquisitions, or technological dominance and subsequently, it leads to abnormal profits and the exploitation of consumers.The oligopoly system which is marked by a small number of few major firms basically, depicts the condition of interdependence thus, the strategic decision of one company will affect the other firms. Because of this interdependence, price stability is one of the consequences of the situation as companies are reluctant to change prices due to the reactions of rivals. Game theory which is referred to by Bhuiyan (2016) helps in understanding such inter-firm behavior by focusing on the strategic choices, payoffs, and equilibrium outcomes that the involved parties may face. Through his research, Slade (1995) convincingly showed the potential of empirical game theory in explaining real-world oligopolistic behavior, pointing out that such conduct involves firms' making use of dominant strategies to stabilize profits and reduce losses under conditions of market uncertainty.

Research Methodology

Forces encouraging conversion of one market structure to another market structure

Due to the change in market conditions, technological advancement, change in preference of people it is possible that the competition structure in the market will change. It is also possible through mergers, entry of new firms, adding new product lines, etc.

Forces encouraging the conversion of Perfect competition market to Monopoly market

In perfect competition, there is a large number of sellers selling a homogenous product, which means a seller has no control over the price of a good and all sellers sell their product at the same price which ultimately indicates that sellers are earning no economic profit. Due to this, many firms' starts exist from the industry and very few members are left out in the market. From the left out firms, the firm who has a strong belief that they can survive in long run and consider themselves strong can start merging the other firms into themselves which ultimately increase their profit, and small size firms may face difficulty to survive and start to exit from the market which is also seen in telecoms and another field of industries. Ultimately it leads to a monopoly of stronger players and that firm will start earning supernatural profit in the future. It gives full control over the market as well as can charge different prices from different customers. Due to the presence of a large firm in the market, no one will want to enter into that market which creates barriers to entry.

Forces encouraging conversion of Monopoly competition to Monopolistic competition

Monopoly business exists when there is only one large firm in the market and all buyers buying from that firm. In monopoly business, firms will always earn a high abnormal profit because the firm has the power to get the price whatever they want to charge. When other firms notice that that particular firm earning high profits and there is the scope of earning profits in that industry then other firms will get attracted. Buyers of that product are already in frustration due to the high price charged from them. If any other firm will offer a substitute to the existing product then automatically buyers will move toward that firm. Then due to a change in that assumption, new firms may enter the market and offer a new substitute and different product. Once the other firm is also earning profit then automatically several firms will start entering into that industry which indicates slowly and the steady market will move toward the monopolistic market from monopoly.

Forces encouraging conversion of Monopoly market to Oligopoly

Several market forces help to convert a monopoly market into an oligopoly market. In a monopoly market, there is a single seller who sells the product to the whole market at higher prices than the actual price of the product. It indicates that sellers earn high abnormal profits which encourages another market player to enter into the same industry. Due to the presence of a large firm in the market, only a few big players in the market enter into that industry. It depends on the new firm whether they want to sell the homogenous product or substitute the product. Now due to the presence of competition between the firms, they spend lots on the advertisement and also new firms want to introduce themselves to the general public that they exist in the market. Due to competition, all firms become interdependent to each other which indicates that there is price stagnation. To increase the profit for a particular time, may firm reduce the price then ultimately other firms also reduce their price but no one follows other in case of increase of price because the customer will always move to that seller who sells at low.

Analysis of concepts in game theory

Game theory helps to understand rational behavior in a particular situation (Bhuiyan,2016,p112(1)). A game can be termed as a formal description of a strategic situation. Strategic interaction can be defined as a situation where two or more decision-makers known as players have two or more possible ways of behavior as strategies and which strategy to be chosen by the player will always depend on the action of another player. Each player has a well-known preference for what to do if other behavior is in that way which helps to give payoff to another player.

Some common concepts used in game theory:

1. **Strategies:** Strategies can be defined as choices available with the player to make in a particular situation
2. **Payoffs:** It can be defined as what players get when they play a game.

3. **Sequential Games:** That game which has fixed order means firstly one player makes a move, another notices the move then takes his move.
4. **Simultaneous Games:** This game occurs when players have to choose their strategies without noticing the move of rivals which they take.
5. **Dominant Strategies:** It is any strategy such that there is some other strategy that always does well for the player, regardless of what strategy is adopted by another player. When other strategies give loss to the player, then it is always better to another strategy regardless of what others choose.

Application of game theory into oligopoly behavior

In-game theory deals with players whose pay-offs are linked with each other and their decisions depend on the move of rivals. That same case is also applicable in an oligopoly market, where there is interdependence between the firm and strategy of one firm affecting the decision of another firm. The pay-off in an oligopoly is the quantity and profit of the firm. In the real market, based on the strategy adopted by another firm, the firm can decide how much to produce at what quality to earn that much profit. In that way, it can be said that the game theory model provides insight into the working of the oligopoly market (Slade,1995,p369,(2)).

Application of game theory concept into oligopoly behavior

1. **Strategies:** In an oligopolistic market, the possible course of action available with firms is to change the price and level of production, increase selling cost.
2. **Pay-off:** In the market, the player can get profits, innovation, and any other prizes if they play a game.
3. **Sequential Games:** As sequential games, oligopoly firms also reduce their prices if another firm has reduced their prices.
4. **Simultaneous Game:** Sometimes a company may face losses, and then the company may have to advance their product to earn a profit, regardless of what rivals are doing.

5. **Dominant Strategy:** At some point, the company has to adopt that strategy that is optimal for the firm from all available strategies regardless of what the opponent adopts.

Why select dominant strategy

A dominant strategy is that strategy which provides the best pay off to the players regardless of what the other player is doing. To be on the safe side, if the player is making a loss after selecting another strategy then the player always goes for the dominant strategy. It will be explained with the help of following example:

Firm B	$10	$5	
Firm A	$10	15,15	30,5
	$5	5,30	10,10

In the above example, there are two firms Firm A and Firm B and there is a need to choose a dominant strategy for firms. In the above case, there are two choices with firms either to charge $10 and $5 for the product. If a firm charges a price of 10 then the profit of another firm increases to 30 million, which indicates that they have to reduce the price to earn profit. Same the case with firm B; if they charge at 10 then their profit reduces. From the above case, it can be said that selling the product at $5 is the dominant strategy because both firms will earn an adequate profit regardless of what other firms do. So to earn an adequate profit, and to both firms at better payoff, to save losses, the dominant strategy should be selected.

Findings

1. Market structures are not fixed, they change over time. The research revealed that market structures change in a continuous manner as a result of technological advancement, consumer preference and the strategies for competition of the firms. For example, a market of perfect competition can slowly change into a monopoly or oligopoly market by processes of firms merging, innovating, or dominating.

2. Money is what causes changes in the structure. Within the context of perfectly competitive markets, firms, in general, make only normal profits. This, in turn, results in the exit of weaker firms. It is the stronger firms that expand, take over competitors, and manipulate market conditions to monopolistic or oligopolistic ones so as to gain more profits.
3. Innovation and product differentiation are two major factors leading to market transformation. By innovating, firms attract more consumers and make rivals lose. Such a process of innovation slowly leads a market to shift from monopoly or perfect competition to monopolistic competition.
4. The mutual dependence of firms affects their decisions on pricing and output. This is particularly true in oligopoly, where firms are revealed to be dependent on each other; the decision about price or production of one firm influences all the others. As a result, this kind of behavior puts into practice game theory as a tool for studying market strategies.
5. Game theory is an accurate model in explaining firms' strategic behavior. The findings point out that companies usually decide to carry out one strategy, which is their dominant one, to have steady profits and lessen risk, no matter what rivals do. The use of this theory makes the execution of pricing and output decisions in the real-world scenario of oligopolistic markets more understandable.
6. Market conversion leads to changes in consumer welfare. The transition from perfect competition to monopoly most of the time lowers consumer welfare via higher prezzo and fewer choices, whereas transition toward monopolistic or oligopolistic structures may result in innovation being induced but market power being distributed unevenly.

Suggestions

1. Maintain good competition through the help of regulation. Along with the introduction of antitrust policies which would work against the emergence of monopolies, public authorities ought to encourage the development of good competition by doing away with monopolistic practices. This will let the markets continue being efficient and protecting consumers.
2. Step up innovation initiatives and at the same time keep an eye on market power of dominant players. Innovations are to be facilitated through subsidies and relaxed rules for research while imposition of limits on the dominant firms should be done simultaneously to prevent them from overpowering the market.
3. Improve the level of openness of the pricing and other market procedures. One of the ways in which the firms can be persuaded to reveal their pricing and advertising activities through deceptive consumers by giving the correct data can lead to rational decision-making.
4. Going for long-term sustainable strategies would be a wise choice. By following dominant yet ethical strategies that do not harm other businesses or consumers, firms can secure their profitability. Sustainable practices, like fair trade, should be integrated as a part of their long-term plans.
5. Game theory tools should be used for planning purposes. Top management utilizing game theory tools can foresee the moves of competitors and thus can select strategies that maintain a balance of competition, cooperation, and market stability.
6. Constant monitoring of and adaptation to changes in the market is a must. Decision-makers and firms cannot afford to be complacent, they must perform continuous examinations of market trends, consumer behavior, and technological development so as to be able to adjust promptly to shifts in structures and to keep their position of being competitive.

Summary

It can be concluded that the structure of the market plays an important role in profitability, working of firms. Firms should make strategies by viewing the strategy of rivals and by analyzing the profitability situation.

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When History Meets the Cloud : Exploring Culture Through Digital Data

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ABSTRACT

The rapid expansion of digital technologies has transformed how history and culture are analyzed, interpreted, and preserved. The emergence of big data provides researchers with extensive digital collections ranging from online archives and social media activity to digitized literature and multimedia sourcesthat reveal new dimensions of social and cultural evolution. This study investigates how big data analytics contributes to identifying and understanding historical patterns and cultural transitions that may remain hidden within traditional qualitative research. It brings together approaches from data science, digital humanities, and cultural studies, applying methods such as text mining, sentiment analysis, and network mapping to trace cultural change across time. In addition, the paper addresses the ethical and methodological challenges associated with data-driven research in the humanities, stressing the importance of maintaining humanistic interpretation alongside computational insights. The findings highlight how the fusion of technology and historical scholarship reshapes our understanding of culture in an increasingly digital world.

Keywords: ***Big Data; Digital Humanities; Cultural Analytics; Historical Trends; Data-Driven Research; Computational History; Digital Archives; Cultural Shifts; Text Mining; Digital Culture; Data Ethics; Cloud Technology; Algorithmic Interpretation; Digital Transformation.***

Introduction

In recent decades, the rise of digital technologies and data-driven research has reshaped the landscape of historical and cultural studies. The

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availability of massive digital datasets—ranging from digitized historical archives and online newspapers to social media content and digital art collections—has provided scholars with new opportunities to study human culture at unprecedented scale and depth. The integration of big data analytics into the humanities, often termed *digital humanities* or *cultural analytics*, allows researchers to move beyond traditional narrative interpretations and to uncover quantitative patterns that reveal the dynamics of cultural evolution, social behavior, and collective memory. However, despite this growing interest, the application of big data in understanding historical and cultural processes remains fragmented and uneven. Much of the existing research in digital humanities focuses on either technological innovation or historical documentation, often neglecting the interpretive bridge that connects computational analysis to cultural meaning. Moreover, while data science methods such as text mining, sentiment analysis, and network visualization have been successfully employed in various fields, their use in historical and cultural inquiry raises unresolved questions about context, bias, and representativeness of digital data. Many historical datasets are incomplete, unevenly digitized, or culturally biased, leading to potential distortions in the interpretation of social trends.

Another significant gap lies in the ethical and philosophical dimensions of digital historiography. As algorithms increasingly mediate our access to information, questions arise about authorship, authenticity, and the human role in interpreting the past. There is a pressing need for frameworks that integrate computational precision with humanistic reflection, ensuring that technology enhances rather than overshadows cultural understanding. This research seeks to address these gaps by examining how big data analytics can be effectively and ethically employed to explore cultural and historical transformations. By combining computational tools with qualitative inquiry, the study aims to demonstrate how digital data can both preserve and reinterpret cultural narratives in the age of the cloud. Ultimately, this work argues that the intersection of history, culture, and data science is not merely a methodological innovation but a paradigm shift in how humanity understands itself through the digital traces it leaves behind.

2. Literature Review

2.1 The Emergence of Big Data in Humanities Research

The introduction of big data has transformed how scholars approach historical and cultural analysis. Traditionally, humanities research relied on qualitative interpretation of texts, artifacts, and oral histories. However, the rise of computational tools and large-scale digital repositories has made it possible to quantify and visualize cultural phenomena. Scholars such as Moretti (2013) introduced the concept of "distant reading," using digital datasets to detect large-scale literary and historical patterns rather than focusing on individual works. Similarly, Manovich (2017) proposed *cultural analytics* as a field that combines computer science and cultural studies to uncover patterns in art, media, and social behavior. These developments marked a paradigm shift in humanities research, moving from isolated textual analysis to data-driven interpretation.

2.2 Big Data and the Reconstruction of Historical Narratives

Historical research has benefited immensely from digital archives and open-access databases. Projects like Google Books, European, and the Digital Public Library of America have made vast collections of historical texts and artifacts accessible to researchers worldwide. According to Kitchin (2014), big data offers historians a "new empirical frontier," enabling them to trace linguistic evolution, migration patterns, and socio-political changes across centuries. However, challenges persist: many digitized records are incomplete, biased toward Western sources, or lack contextual metadata. This creates what Berry (2012) terms "the digital divide in historiography," where certain cultures and periods remain underrepresented. Hence, while big data facilitates historical reconstruction, it also risks reinforcing existing gaps if not critically examined.

2.3 Cultural Analytics and Social Transformation

Cultural analytics involves applying computational methods such as text mining, image recognition, and sentiment analysis to examine shifts in values, ideologies, and artistic trends. Studies using social media datasets, for example, reveal how digital communication reflects changing cultural identities and social norms. Michel et al. (2011) used the Google Ngram corpus to study linguistic change over time, demonstrating how big data can quantify cultural evolution. Likewise, social network analysis has been employed to map artistic movements and the spread of cultural ideas. Yet, as Drucker (2017) argues, the humanities must resist over-reliance on numbers alone; data should be read as "capta" — constructed interpretations — rather than objective truth.

2.4 Ethical and Methodological Challenges in Data-Driven Humanities

The integration of big data into humanities raises ethical and methodological concerns. Digital data often contains implicit biases based on who creates, curates, and controls it. Issues such as data privacy, representation, and algorithmic bias complicate the neutrality of digital interpretation. Moreover, scholars debate whether computational models can fully capture the nuance, symbolism, and subjectivity central to cultural analysis. The challenge lies in developing hybrid methodologies that combine algorithmic efficiency with critical human insight. As scholars like Posner (2016) suggest, the digital humanities must evolve beyond tool use to critical engagement — understanding how data both reveals and shapes historical knowledge.

2.5 Identified Research Gaps

Although there is growing literature on digital humanities and cultural analytics, several research gaps persist:

1. **Integration Gap:** Most studies focus on either technological innovation or cultural interpretation but rarely synthesize both dimensions cohesively.

2. **Contextual Gap:** Many big data studies overlook the socio-historical context of digital sources, leading to shallow or decontextualized findings.
3. **Ethical Gap:** There is limited discussion on the ethical implications of using large-scale cultural datasets, including issues of bias and ownership.
4. **Methodological Gap:** Few frameworks exist that balance quantitative data analysis with qualitative, interpretive approaches central to the humanities.

This research addresses these gaps by proposing a holistic approach to studying culture through big data — one that recognizes technology not merely as a tool but as a transformative force in understanding human history.

- **Al corpora** such as Google Books Ngram Viewer, Project Gutenberg, and Europeana Collections.
- **Social media datasets** and open cultural datasets for studying recent cultural expressions and shifts.
- **Digital archives and museum collections**, including metadata and digitized visual or audio artifacts.

These data sources collectively offer a longitudinal perspective on how language, culture, and values evolve over time in both historical and contemporary contexts.

3.3 Data Collection and Sampling

The study employs **purposive sampling**, selecting datasets relevant to specific cultural themes—such as identity, technology, gender, or communication. Textual and multimedia data were filtered according to time period, language, and thematic relevance. This sampling approach ensures that the analysis captures meaningful cultural variations rather than random digital noise.

3.4 Analytical Tools and Techniques

The analytical process integrates computational and interpretive methods:

- **Text Mining and Natural Language Processing (NLP):** To identify linguistic patterns, thematic trends, and semantic shifts across large textual datasets.
- **Sentiment Analysis:** To evaluate public attitudes and emotional tones associated with cultural phenomena.
- **Network Analysis:** To map relationships between authors, ideas, or cultural movements.
- **Data Visualization:** Graphs, word clouds, and timeline visualizations were generated to illustrate findings in an accessible and interpretable manner.
- **Qualitative Interpretation:** Computational outputs were complemented by critical analysis rooted in historical and cultural theory to ensure contextual understanding.

3.5 Ethical Considerations

Given the sensitivity of digital data, the study adheres to strict ethical standards. Only **publicly available, anonymized data** were used, ensuring privacy and compliance with data protection norms. The research also acknowledges the **ethical dimensions of data representation**, recognizing that digital records may carry inherent biases shaped by social, linguistic, or geopolitical factors. The study critically reflects on these biases to maintain responsible interpretation.

3.6 Reliability and Validity

Reliability was ensured through the use of verified and stable data sources, while validity was strengthened by **triangulating computational results with qualitative insights**. Reproducibility was maintained through clear documentation of tools, sources, and methods. The hybrid design ensures that both numerical and interpretive validity are balanced to support meaningful conclusions.

3.7 Research Framework

The methodological framework is structured around three stages:

1. **Data Acquisition** – Collection and cleaning of historical and cultural datasets from digital repositories.

2. **Computational Analysis** – Application of big data analytics tools to identify macro-level trends.

3. **Interpretive Synthesis** – Critical examination of results through a humanistic lens to uncover the cultural significance of the findings.

This framework ensures that the research remains both **empirically grounded** and **theoretically informed**, bridging the gap between data science and cultural scholarship.

4. Integration of Big Data Analytics and Cultural Interpretation

4.1 Bridging the Technological–Humanistic Divide

A persistent issue in the digital humanities is the **integration gap**: while computer scientists emphasize technical innovation, humanities scholars often focus on interpretation, with few studies effectively combining both (Hill, 2016). The challenge lies in merging computational precision with the humanistic insight necessary to interpret culture meaningfully. According to Manovich (2017), *cultural analytics* offers a model for such integration, using algorithms to uncover hidden cultural patterns while maintaining critical interpretation.

This research advances that synthesis by demonstrating how **quantitative methods** such as text mining and network analysis can coexist with **qualitative frameworks** rooted in cultural theory. For example, the digital mapping of linguistic shifts over centuries can reveal evolving societal values — but interpretation is essential to understand *why* these shifts occur and *what* they signify. This integrative model responds directly to calls for balanced methodologies that merge empirical analysis with cultural critique (Ruiz-Moreno & Berman, 2015).

4.2 Methodological Synthesis: From Data to Meaning

The proposed methodological approach begins with computational processing:

1. **Text Mining and NLP** identify patterns within digitized corpora such as Google Books or Project Gutenberg.

2. **Network Analysis** maps relationships between authors, concepts, or artworks.
3. **Data Visualization** transforms complex datasets into interpretable visuals.

These quantitative outputs are then subjected to **qualitative interpretation**, aligning with Drucker's (2017) argument that data should be treated not as objective truth but as "capta" constructed and interpreted knowledge. This two-step process bridges the methodological gap between algorithmic exploration and humanistic reflection. As Berry (2012) observes, the strength of digital humanities lies not in replacing interpretation with computation, but in expanding the interpretive field through new forms of evidence.

5. Contextual and Ethical Challenges

5.1 Data Representativeness and Historical Context

While big data enables macro-level cultural analysis, its representativeness remains problematic. Many digital archives reflect Western, English-speaking, or elite perspectives, leading to cultural imbalances (Kitchin, 2014). For instance, a significant proportion of digitized 19th-century literature originates from Western Europe, leaving non-Western voices underrepresented (Terras, Nyhan, & Vanhoutte, 2013).

This **contextual gap** risks producing skewed narratives if data are analyzed without historical awareness. Scholars must therefore interrogate the origins, completeness, and socio-political biases of datasets. As Moretti (2013) notes, distant reading provides valuable macro insights, but without contextual grounding, it can obscure the nuances of individual experience.

5.2 Ethical Considerations in Digital Cultural Research

Digital data are not neutral — they are socially constructed and reflect underlying biases in collection and curation (Posner, 2016). Ethical concerns arise regarding privacy, authorship, and the ownership of cultural artifacts in digital form. Kitchin (2014) emphasizes that big data research must adopt transparency, accountability, and reflexivity to prevent algorithmic and interpretive distortions.This study adheres to these principles by ensuring that only publicly available, anonymized data are used, and by critically reflecting on algorithmic mediation in cultural interpretation. Following Drucker (2017), visual and textual outputs are treated as interpretive artifacts that require contextual reading rather than objective representation.

6. Emerging Insights and Potential Applications

6.1 Patterns of Cultural Shifts Uncovered via Big Data

Preliminary analyses using large-scale corpora such as the Google Books Ngram dataset (Michel et al., 2011) demonstrate how frequency patterns of words over time can mirror societal change for example, the rise of terms like *globalization*, *technology*, and *identity* since the late 20th century. Such data-driven insights illustrate the evolving nature of cultural discourse.

However, these findings gain significance only when situated within broader social and historical contexts. As Manovich (2017) argues, computational findings require cultural interpretation to avoid reductionism. By merging data analytics with qualitative reasoning, this study illustrates how digital traces of language and art can serve as proxies for cultural transformation.

6.2 Implications for Cultural Heritage, Policy, and Public Understanding

The integration of big data into cultural research holds transformative implications. For heritage institutions, it emphasizes the need for inclusive digitization and accurate metadata to support equitable access (Terras et al., 2013). For scholars, it provides new tools for cross-temporal comparison and cultural modeling. For the public, it democratizes cultural memory, enabling societies to visualize their evolution in real time.

As Kitchin (2014) notes, big data's greatest promise lies in its ability to foster data-informed reflection on human history when guided by ethical and contextual awareness.

6.3 Limitations and Future Directions

Despite its promise, the big data approach has limitations. Many datasets are incomplete or biased, and computational methods detect correlation rather than causation (Ruiz-Moreno & Berman, 2015). Future work should expand the inclusion of underrepresented cultures and non-textual media while refining visual analytics for cultural interpretation. As Berry (2012) and Hill (2016) both contend, the future of digital humanities depends on methodological pluralism balancing computation, critical theory, and ethical responsibility.

6.4 Summary

This section addressed four key gaps **integration**, **contextual**, **ethical**, and **methodological** by proposing a holistic framework that combines data analytics and cultural theory. In doing so, it positions big data not merely as a technological resource but as a lens through which cultural history can be reimagined in the digital era.

7. Conclusion

This research highlights how the convergence of historical inquiry and digital technology is reshaping the study of culture in the twenty-first century. Through the use of big data analytics, historians and humanists can now uncover long-term cultural and linguistic trends that were once invisible within traditional research frameworks. The analysis demonstrates that quantitative methods—such as text mining, sentiment tracking, and network mapping—gain real value only when paired with interpretive reasoning rooted in humanistic thought. In this way, computation becomes not an end in itself, but a means of deepening our understanding of how societies express, evolve, and remember their identities (Manovich, 2017; Drucker, 2017).

Equally important, the study acknowledges the ethical and contextual dimensions of digital research. Big data collections carry the imprint of the institutions and cultures that produce them; therefore, awareness of bias, representation, and inclusivity remains central to any meaningful analysis (Kitchin, 2014; Posner, 2016). By addressing these concerns, this work proposes a balanced framework that values both the precision of technology and the interpretive insight of the humanities.

Ultimately, when historical narratives intersect with cloud-based computation, they open new pathways for cultural reflection. Big data allow patterns of thought, language, and emotion to be visualized across time, while human interpretation ensures these visualizations remain grounded in ethical and contextual understanding. This synthesis points to a promising future for digital humanities—one where history and technology collaborate to produce richer, more inclusive portraits of human culture.

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The Lived Feminine: Experience, Agency, and Expression in Modern Punjabi Women Poetry

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ABSTRACT

This paper examines how contemporary Punjabi women's poetry creates a distinct literary space shaped by lived experience, embodied emotion, and everyday realities. Read through the ideas of writing the body, creating one's own imaginative room, and challenging the position of woman as the Other, the study argues that women's poetry arises from a different experiential ground than that of men. Their language is intimate and fluid, marked by domestic imagery, sensory detail, inner fragmentation, and reimagined myths that question inherited roles.The analysis of linguistic style, metaphors, and thematic concerns shows how women's poetry becomes a site of resistance against patriarchal structures that regulate their movement, desires, and identities. Through portraying contested homes, uneven relationships, spiritual longing, and the pressures of emotional labour, this poetry articulates a search for selfhood within constrained spaces. The study concludes that contemporary Punjabi women's poetry forms a room of its owncrafted from body, memory, and voiceasserting authenticity in a tradition historically dominated by male narratives.

Keywords: ***Lived Experience, Écriture Feminine, Embodied Subjectivity, Patriarchal Resistance, Modern Punjabi Poetry***

"For most of history, anonymous was a woman."
—Virginia Woolf

Women's poetry has historically remained under the shadows of a literary sphere shapd by male authority—what Simone de Beauvoir would call a world where woman is cast as the "Other", never the defining subject of culture. In *The Second Sex*, she argues that women have historically

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been defined not as autonomous beings but as the “Other” in relation to men, who occupy the position of the Subject. Male-dominated societies, literature, and philosophy have written women into subordinate roles, shaping their identity, value, and representation. This has often restricted women’s ability to express their own experiences and desires, reducing them to objects for male observation, idealization, or control (Beauvoir). Before “authorship” became a literary virtue, women shaped entire repertoires of folk songs, wedding songs, lullabies, laments, work songs, and ritual poetry. These songs carried memory, humour, grief, and rebellion, but they circulated without signatures, without titles, and without literary authority. Women poetic voices have lived a long, troubled history—present everywhere yet rarely acknowledged within the formal literary canon. It is a paradox that these voices have always been present everywhere, shaping experiences and relationships, yet they have rarely been acknowledged. As literary history moved towards written texts and institutional recognition, women remained largely invisible. Their limited social mobility, lack of education, and the cultural discouragement of self-expression meant that their writing appeared only in scattered, fragile traces.

In Punjabi literature too, this pattern endured. Piro Preman, eighteenth-century saint poet whose voice stands as an early flicker before a long silence, until the powerful emergence of Amrita Pritam in the twentieth century. She became a figure of passion and rebellion despite personal hardships. Her defiance was eventually absorbed into the accepted literary conventions. Her invocation of Waris Shah in *AjjAakhaan Waris Shah Nu* continues to stand a.s one of the most significant feminist interventions in South Asian literary history. The following lines, echoing that same affective and political resonance, extend her call for a witnessing voice:

Today, I call out to Waris Shah,
Speak from the silence of your grave!
Unfold a new chapter
From the book of love you once wrote

Once, a lone daughter of Punjab wept,
And you turned her tears into immortal verses.
But today, countless daughters cry,
Calling your name, Waris Shah! ("Translation of Amrita Pritam's 'Ajj Akhan Waris Shah Nu'")

Prabhjot Kaur too earned recognition for her abstract poetic style and strong literary presence. She also carved a space, though within a tradition already defined by men. Her bold claim of space is evident when she urges the boatman — "O boatman, push my vessel, / Ask not where to go, / Know not where lies my destination, / Just launch my boat" (translated by author; *Punjabi Kavita*).

The pioneering contributions of these poets opened the door for a wider array of voices, and today, we see a vibrant spectrum of women poets who engage with diverse themes—from personal identity and social critique to spiritual longing and political resistance. Modern Punjabi literature is alive with an unprecedented multitude of women poets—Manjit Paul kaur, Manjit Tiwana, Vanita, Sukhwinder Amrit, Kana Singh, Paul Kaur, Manjit Indira, Sashi Samundra, Amar Jyoti, Simrat Gagan, Amarjit Ghuman, Neeru Asim along with Bhupinder Kaur Preet, Nirupama Dutt, Jasbir Kesar, Artinder Sandhu, Neetu Arora and others. This growing presence demonstrates that women's poetic expression in Punjabi is not an exception but a significant, evolving force that challenges the historically male-dominated literary canon. Their poetry reshapes the terrain so powerfully that the question naturally arises: does this proliferation justify a separate category of "women poetry," or does women writing simply reflect a different experiential framework? While this paper examines modern Punjabi poetry, it does not include very recent or emerging poets whose work has not yet entered wider critical circulation.

The answer lies in what Hélène Cixous names ÉcritureFéminine: writing that emerges from the body, from memory, from the unconscious, from the intimately lived. It resists patriarchal logic and dissolves rigid boundaries. The history of patriarchal labour divisions and the later consolidation of male-dominated economies created structures where women experience diverged sharply from those of mennot in simple opposition, but in texture, embodiment, and psychic reality. Women poets, therefore, do not merely write differently; they write from a different ontology of experience.As research methodology, Cixous, Woolf, and Beauvoir allow a reading of Punjabi women's poetry not as a derivative or oppositional category, but as a creative space where women reclaim the authority to define themselves. Cixous urges women to "write themselves"—to refuse the silences imposed on their bodies. Cixous advocates for the invention of a new, insurgent form of writing, one that breaks away from patriarchal structures and facilitates the "ruptures and transformations" necessary for women to reclaim their histories. This theoretical foundation aligns with the objective of examining how women poets disrupt traditional literary norms and create a space for subversive thought and authentic feminine expression. Cixous asserts, writing has been shaped by a "libidinal and cultural-hence political, typically masculine economy, where woman has never her turn to speak" (Cixous 879). Poetry becomes their voice to "speak," a turn denied by the historically male-dominated religious and literary discourse. Woolf insists that a woman must have "a room of one's own," a physical and imaginative space free from patriarchal surveillance. For centuries, women did not write themselves into history; instead, it was men who defined them, narrated their roles, and confined them to narrow identities. Women were reduced to objectsidealized, belittled, or commodifiedrather than acknowledged as thinkers with voices of their own. Their worth was measured not by their experiences but by how well they served male expectations. They were expected to admire, support, and emotionally sustain men, becoming the unseen force behind male confidence and achievement. This dynamic is precisely what Woolf exposes when she argues, "Women have served all these centuries as looking-glasses possessing the magic and delicious power of reflecting the figure of man at twice its natural size. Without that power probably the earth would still be swamp and jungle. The glories of all our wars would be unknown" (53). Her words underline how women's contributions remained invisible, even as their presence made men's public success possible, reinforcing a literary and cultural history in which women were spoken for but rarely allowed to speak. Simone de Beauvoir unmasks how the world positions woman as subordinate, peripheral. These three frameworks together reveal that women's poetry becomes a room carved out of language itself, a refusal to be Othered, a writing that flows, breaks, spills, and reconstructs.

Women poetry, therefore, provokes debate: if male poets such as Shiv Kumar can articulate female sensibilities powerfully, as in *Loona*, then what constitutes the distinctiveness of women poetic expression? The answer lies in understanding the significance and recognizing the unique internal organization of their women's writing as well as the particular experiential perspective through which it engages with the world. It offers an authentic articulation of female subjectivity, transforming their everyday experiences into profound reflections on life and identity. Analytical discourses that simplify poetry by imposing rigid ideological structures fail to acknowledge its dynamic and fluid nature. A realistic understanding of women poetry requires freeing it from narrow interpretative moulds. The contemporary human condition—marked by alienation and the invisibility of authentic selfhood—impacts both men and women, yet women bear the added burden of patriarchal repression. Capitalist structures intensify this alienation, while patriarchal systems regulate women bodies, labour, and agency. Women thus endure a double oppression; a reality reflected unmistakably in their poetry. While moments of self-realization are limited for men in production-driven systems, they are nearly impossible for women. This pervasive psychology of repression shapes contemporary women poetic expressions. In the works of Shashi Samundra, the language of intense passion often transforms into a language of resistance. Shashi Samundra's poem Nadi ate Pathar/ *Stream and Pebble* presents a powerful imagery of a stream that despite its playful calm, suddenly gathers force, loses its stillness, and bursts past its banks. The transition is captured vividly when the stream, after moments of quiet endurance, shifts into fierce motion:

But then, one day,
showing her full strength
dancing, swaying, breaking her banks
she gathers the stones and pebbles
deep into herself (Samundra, translated by the Author)

These lines show the river overflowing through its boundaries-"breaking her banks"—revealing that beneath her gentle exterior lies an immense, contained power. The poem thus imagines the stream not as passive but as a force capable of sudden intensity, disruption, and the reclamation of its own rhythm and autonomy. Similarly, In *Wicked Woman*, Nirupama Dutt unapologetically claims her space, debunking conventional notions of feminine beauty and decorum. The speaker asserts her agency boldly: "I have a goblet / brimming over / in my hand / My laughter is known / for its abandon / Flames find a home / in my mouth" (Dutt). Through these lines, resilience becomes a lived, embodied force, with her laughter, flames, and physical presence asserting autonomy and challenging societal expectations of women's behavior and appearance.

Manjit Indira's *Anant di Parwaaz/ A Flight toward Infinity* encapsulates a woman's journey toward claiming her own identity. The poem's title itself suggests an unbounded ascent, a movement beyond limits imposed by society, relationships, or inherited meanings. In the same spirit, the lines "I myself will be my guide, I myself will be my own confidante" articulate the moment when the speaker turns inward to locate her own authority. The discovery of the self becomes the point from which her limitless flight begins. When she declares that the sky and earth will be hers once she finds her true self, she echoes the poem's metaphor of infinite flight: self-realization transforms the world from a space of restriction into a space of infinite possibility.

Because patriarchy manifests most visibly through men, this resistance sometimes takes the form of direct opposition to masculine authority. Yet in traditional patriarchal societies, women remain entangled in relationships that bind them emotionally and socially to men. As a result, contemporary feminist poetry is seldom celebratory. The postmodern celebration of desire finds little resonance in contemporary women's writing. Instead, tones of despair, fragmentation, and existential struggle dominate. Poems by Paul Kaur, Nirupama Dutt, Neeru Asim, and Amarjit Ghuman repeatedly evoke images of a life lived "piece by piece," reflecting fractured identities within oppressive social structures. Authentic feminine existence yearns for the essence of life, yet the patriarchal-capitalist world leaves little space for such fulfilment. Thus, poets seek meaning within fragments as expressed in Paul Kaur's lines, where rain becomes an internal experience when the external world remains barren. In Nirupama Dutt's another poem titled *HassdiUdasi/The Sadness That Laughs*, life appears in fragments—small, vivid moments like "borrowing smiles from the coffee house waiters," "stealing a flower from the Gulmohar tree and tucking it into my hair," "sitting on the slope in front of the girls' hostel and lighting a cigarette," or "listening to the city poet recite his magical verses." Each fragment captures a way of coping with sadness or seeking connection. Together, these moments form a mosaic of lived experience, showing life as a collage of fleeting, interconnected episodes rather than a continuous narrative. The poem's structure mirrors this reality, making the fragments themselves a reflection of the speaker's interior and relational world.

Artinder Sandhu, in her poem *Aurat/ A Woman*, questions the inherited knowledge withheld from her, while Paul Kaur's *Beauty Parlour* reveals the exhausted faces hidden behind cosmetic aspirations, exposing the pressures on middle-class women. Unlike male poetry, where the mother often appears as a universal figure of affection, feminine poetry seldom portrays the mother as a refuge. This reflects the repressive bonds embedded in patriarchal structures and challenges traditional psychoanalytic interpretations of the mother–child relationship. In patriarchal societies, the division of woman as nature and man as culture has long been used to justify social and sexual oppression. While contemporary thought seeks to dismantle such binaries, these structures persist, constraining women more severely. The home, idealized as a sanctuary for women, becomes a site of emotional and economic control. From fairy tales to Barbie houses, cultural narratives reinforce domestic confinement. Neeru Asim dismantles these illusions, exposing the home as a mask that regulates women sexuality and binds them within hierarchical relationships. As Neeru Asim writes in *Ghar/ Home*, "Sports fairs will continue to be held in the homes…," pointing to the ongoing staging of patriarchal roles within domestic walls (Asim, Translated by the author).

Patriarchal ideology often weaponizes love and transforms it into a site of feminine devotion and surrenders. Here, the relationship is fundamentally unequal: the man can exist without the woman, but the woman's existence is dependent on him. Sukhwinder Amrit's poetry reflects the insecurity and vulnerability resulting from women marginalization. In poem *Kavita/ The Poem*, the beloved pleads her lover. In *Sabak /The Lesson*, the mother feels ashamed after striking her daughter, but this remorse springs from a profoundly lived feminine experience, shaped by the everyday guilt, tenderness, and vigilance that motherhood demands. She wants her child to learn early how the world imposes distorted meanings on women"man means authority/ woman means helplessness/ anklet means shackle/ bangle means handcuff"and to understand who created these twisted meanings and why. Her fear is not abstract; it rises from her own embodied knowledge of how words, symbols, and social meanings wound women long before any physical blow. She offers her daughter an alternative set of meanings in which *man*, *woman*, *anklet*, and *bangle* signify love, loyalty, dance, and graceagainst the harsh, restrictive meanings imposed by society. This reimagining of language becomes her own form of *écritureféminine*, born from lived experience and asserting a feminine way of knowing and creating meaning.

Manjit Tiwana in one of her poems *Deewar/ The Wall*, writes:

He had been thinking for a long time
about breaking the wall
that stood between us
I, instead of breaking it,
kept thinking of leaping over it.
One day, the wall collapsed—
when both of us, with our ears to it,
were listening to each other (Tiwana)

Here the wall between "me" and "him" symbolizes the emotional and social barriers that often define male-female relationships in her poetry. The speaker and the male figure approach the wall differently: while he contemplates breaking it through deliberate action, she envisions overcoming it by leaping—an instinctive, intimate approach. This contrast in strategies itself highlights gendered modes of engagement, with the man's methodical effort juxtaposed against the woman's spontaneous, lived experience of connection. While Bhupinder Kaur Preet known for her work *Barsai Megh Sakhi* writes in one of her poems thus:

After meeting you,
there was a fierce desire in my heart
to touch the earth's breast
and find a seed—
to plant it
in the courtyard of my home (Preet, Translated by the author)

This act of planting carries a deeply feminine resonance. It embodies nurturing, care, and the creation of life, the qualities that are traditionally associated with the feminine. It reflects an intimate engagement with the earth, a desire to cultivate, protect, and sustain. In planting a seed in one's own courtyard, the speaker enacts a personal, domestic form of creation, linking the cycles of nature with the rhythms of home and everyday life. It is both an expression of desire and a quiet, sustaining power that transforms the ordinary into the sacred. In her poetry, spiritual vocabulary often blends with expressions of physicality. The line “I have blossomed with the thought of being close to you” simultaneously evokes spiritual ecstasy and erotic intensity, resembling the tradition of medieval devotional poetry.

Finally, I would like to conclude with Vanita’s poem *Meri Jang* (*My War*), which exemplifies feminist consciousness by addressing internalized oppression and intergenerational patriarchal structures. In the poem, Vanita declares, “my war is not with you but with the snake hissing in your head” and “my war is with your ancestors speaking within you,” highlighting a struggle that is both personal and systemic. Beyond resistance, Vanita and other women poets revisit myths surrounding Sita, Savitri, Yashodhara, Shakuntala and Draupadi, challenging inherited definitions of womanhood. These myths simultaneously depict oppression and provide avenues for self-realization within patriarchal contexts. They employ them to articulate female identity as a distinct entity, something rarely seen in Punjabi poetry authored by men. Neeru Asim’s bold Draupadi who reveals her belly before Duryodhana reclaims myth to articulate forms of defiance. This duality of oppression and awakening forms a core dimension of women’s poetic consciousness, showing how they negotiate, challenge, and transform inherited cultural frameworks to assert their agency and voice.The search for a new language in women poetry must confront both sexual and textual politics, which remain inseparable. True liberation in poetic expression requires acknowledging these intertwined realities. Only by grappling with the structures that shape their bodies, identities, and voices can women poets create a literary space that reflects the authenticity of their existence.

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