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# RESEARCH HORIZONS

PEER REVIEWED JOURNAL

MANIBEN NANAVATI WOMEN'S COLLEGE

Smt. Kantaben Shah Research Centre for Multidisciplinary Studies Publication

BEST COLLEGE 2018–2019 Awarded by SNTD Women's University, Mumbai

Vallabhbhai Road, Vile Parle (W), Mumbai - 400 056.

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## FOREWORD

Dear Scholars,

On the occasion of SWARNAKAMAL, the Golden Jubilee Celebration of Maniben Nanavati Women's College, alongside the 2nd Smt. Kantaben Shah Memorial Lecture, I am extremely pleased to publish this volume of Research Horizons. It is indeed a matter of great honour and pride for us at Smt. Kantaben Shah Research Centre for Multidisciplinary Studies (KSRC), to engage into a wide range of activities and projects that promote a strong research culture and environment in the institution among teachers, students and external scholars.

Once again, we come up with academically sound research papers for the scholars from various disciplines. Considering the tenets and the main philosophy of the New Education Policy 2020, we have encouraged transdisciplinary and multidisciplinary studies in selecting research papers for this volume. We, the members of the Auditorial Advisory Board and Auditorial Executive Board along with the Subject Experts have put in the best of the efforts to reach out to research and scholar community. It is very important in today's world to create new ecosystems by creating new knowledge arenas, sharing, and transferring them, so as to contribute to the ever-changing areas of innovations. We appreciate and place on record the hard work and efforts of our zealous and keen contributors.

Looking forward to an overwhelming response from everyone.

Best regards

Dr. Rajshree Trivedi,

Chief Editor,

Director, KSRC

Principal, MNWC

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## FROM SENIOR EDITOR'S DESK

Research Horizon's 2022 edition is releasing at a unique historical phase of India's inclusion in United Nations Commission on Status of Women (CSW) as an elected member in September 2020 because of India's commitments to international agreements towards gender equality; solidarity and support provided by India, in terms of medicines and vaccines, to industrialised as well as developing countries during 2021-2022; India's pro-active role in the recently concluded COP27, India assuming Presidency of G20 from 1st December 2022. All these factors combined together have generated optimism among teaching community and students. We can see the same spirit among contributors of the current issue of Research Horizon.

We are extremely delighted to receive academically rigorous articles on important concerns and challenges of the contemporary world. They deal with an online awareness about financial matters, employee Adjustment-Engagement-Relation during the COVID-19 pandemic, response of consumers to e grocery during the health emergency and requirement of 'physical distance' imposed by coronavirus, entrepreneurship of women in the MSME sector, perceptions of households in Mumbai of Inflation during Russia- Ukraine War, Impact Of Covid-19 On The Salaried Person In Mumbai City, film reviews of Children's film- Chhota Bhim and Omkara (An Adaptation of Shakespeare's Othello); literary analysis with gender lens of Rupika Kaur's The Sun and Her Flowers, feminist literary criticism of Amruta Patil's Adi Parva And Devdutt Pattanaik's Aranyaka and Feminism In Post-Communist Europe Challenges And The Path Forward.

The articles in Hindi deal with Relevance of Shiksha Sutras Described In Tiritiya Upanishad, Evaluation Of Cultural Inclusion In Folk Dances Of Maharashtra and Issues and discourses around Karmelin (a Sahitya Academy Award winning novel in Konkani language) By Damodar Mauzo.

Two years of pandemic with various waves of coronavirus infection and resultant social isolation, loss of the loved ones, news of death toll have resulted in severe mental stress, emotional trauma, great dependency on social media and psychological depression. In this volume 3 research based articles dealing with primary data provide a nuanced understanding of relationship between social media usage, social anxiety and social comparison in young adults; mindful self-care, self-efficacy and resilience in college students and impact of internet addiction on self-esteem and social anxiety.

We request our readers to introduce Research Horizon (its soft copy can be accessed on the website <http://researchhorizons.mnwc-sndt.com/Home/Index.aspx>) to their academic circles, and encourage teachers, researchers and independent scholars to contribute original and research-based articles for publication in Research Horizon.

Prof. Vibhuti Patel,  
Senior Editor

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### Chief Editor

Dr. Rajshree P. Trivedi is the Principal and Head, Department of English of Maniben Nanavati Women's College, Mumbai. Her research publications include more than ten books, nine chapters in edited books and many papers in international/national journals. She has been on the Editorial Advisory Board of a few international journals, indexed and enlisted with reputed databases. A research guide, referee and resource person at research forums, she has undertaken a couple of research projects in transdisciplinary studies.

### Senior Editor

Dr. Vibhuti Patel is Professor, Advanced Centre for Women's Studies, School of Development Studies, Tata Institute of Social Sciences, Mumbai. She retired as Professor and Head of Economics Department of SNTD Women's University, Mumbai on 30-6-2017. She was Director, Post Graduate Studies and Research of SNTD Women's University from 2006-2012. Her areas of specialisation have been Gender Economics, Women's Studies, Human Rights, Social Movements and Gender Budgeting. She has authored Women's Challenges of the New Millennium (2002), co-authored Reaching for Half the Sky (1985), Indian Women Change and Challenge (1985) and Status Report for ICSSR- Critical Evaluation of Women's Studies Researches during 1947-1988 (1989). She is co-editor of series of 15 volumes- Empowering Women Worldwide. She has edited 2 books namely Discourse on Women and Empowerment (2009) and Girls and Girlhoods at the Threshold of Youth and Gender (2010). She had been a member of various Expert Committees for IGNOU, Ministry of Science & Technology and NCERT (Delhi) during 2005-2014. She prepared base paper on Gender for Mumbai Human Development Report, 2009, MMRDA Human Development Report (2017) and coauthored "Socioeconomics Status of Muslims in Maharashtra" for Maharashtra State Minority Commission, Government of Maharashtra, 2013. Currently she is Governing Board member of Women Power Connect, Indian Council of Basic Education, Maniben Nanavati College for Women, Anusandhan Trust, VACHA, Women's Research and Action Group, Institute of Community Organisation and Research in Mumbai, Olakh in Vadodara and ICSSR-sponsored Centre for Social Studies (Surat). She is also Advisory Board Member of Institute



of Indian Culture (Mumbai). She is a member of Internal Quality Assurance Committee of Maniben Nanavati College for Women and MD Shah Mahila College. She is Chairperson of Ethics Committee (IRB) of International Institute of Population Sciences (IIPS), Mumbai. She is a Chairperson of Board of Studies in Non-Formal Education of SNTD Women's University, Mumbai and member of Board of Studies of Sophia College (Sociology), Jaihind College (Economics, Foundations Course), Somaiya College (Education) and Nagindas Khandwala College (Economics) and College of Social Work (Social Work). She is also BOS member of Economics for University of Mumbai, North Maharashtra University, Jalgaon and Guwahati University and BOS Chairperson for Life Long Learning for SNTD Women's University. She is member of College Development Committee of Maniben Nanavati College for Women, Surajba College of Education, BMN College of Home Science for Women and SNTD College of Arts and SCB College of Commerce, Mumbai.

*Nothing in life is to be feared,  
it is only to be understood.  
Now is the time to understand more,  
so that we may fear less.  
- Marie Curie*

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**Dr. Poornima Madhavan** (USA) is Associate Professor, Dept. of Psychology, Old Dominion University (ODU) where she also holds affiliated faculty positions in the Virginia Modeling, Analysis and Simulation Centre (VMASC), the Climate Change and Sea Level Rise Initiative (CCSLRI), the Homeland Security Research Group and Vision Lab. Currently, she is also the Director of the Undergraduate Research Program within the Honours College at ODU. She received her Ph.D in Human Factors (Engineering Psychology) from the Aviation Human Factors Division at the University of Illinois, Urbana Champaign. She was a Post Doctoral Fellow at Dynamic Decision Making Laboratory at Carnegie Mellon University. She has several publications in the form of books, book chapters and research articles. She has been awarded for her achievements by American Psychological Association, US Dept. of Homeland Security, South Eastern Psychological Association and others.

**Dr. Anita Kapoor** (USA) is the Chief Editor of 'Yadein', a well known Hindi newspaper published in USA. Her double post graduate studies include Hindi as well as English literatures. Her Ph.D thesis was based on English Literature. Her Diploma studies include courses on Journalism and Music (Sitar). She has various publications to her credit. She has been awarded with many coveted prizes including 'International Journalism Award (2012) International Community Puraskar and others.

**Prof. Justin Paul** (USA) is currently a faculty member in University of Washington, Foster School of Business. He has authored several books including Business Environment, International Marketing, Exim Management and others published by Oxford University Press. His case studies and articles have been published by Harvard Business School, Ivey Business School and by leading newspapers of USA.

**Penn Kemp** (Canada) is a poet, novelist, play wright and sound poet. She became London's (Ontario) first poet laureate. Some of her poetic works include Vocal Braiding, Sarasvati Scapes and others in English and Quand cesse le temps in French.

**Prof. Alice Clark** (USA) is Instructor, The Culture of India - Roots of Tradition and Change UCB- Extension Online, University of California. Her areas of teaching expertise include the culture of India, international human rights, world history-ancient and modern,

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**Prof. Hanna Westberg**, (Sweden) Associate Professor, has been, since 1980, specializing in research on gender and gender mainstreaming in working life. She now works as a Consultant in the Innovation System Triple Steelix in cooperation with research at Lulea Technical University, in the Division of Gender, Technology and Organisation. She is also affiliated to the Department of Work Science, University of Gothenburg to work in a project Gender, Health promotion in Working Life, which is Partner Driven Cooperation, Sweden-India. Her Leadership and recent publications include articles on Gender and Sustainable Growth. Gender Segregation and Equal Opportunity Work in Organisations and Gender Segregation and Learning in Working Life.

**Dr. Saoko Funada** is a lecturer of English at Fukuoka University, Japan. She earned a Ph.D. in English language and literature from Hiroshima University in 2012. Her main focus is on the study of Charles Dickens's figurative expressions such as metaphor, metonymy and simile, by which the author mainly describes various people or substances vividly and humorously. She has investigated the linguistic mechanisms of these tropes from semantic and cognitive perspectives in order to highlight the correlation between the two references (i.e. the topic and the vehicle) included in his expressions.

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**Prof. Sitanshu Yashaschandra**, a Fulbright Scholar and a Ford West European Fellowship recipient, Yashaschandra has a Ph. D. in Comparative Literature from USA and another Ph. D. in Indian poetics from Mumbai. He worked as Vice Chancellor (Saurashtra University), UGC Emeritus Professor and National Lecturer, as well as Chief Editor of the Encyclopedia of Indian Literature (Sahitya Akademi). He has taught, as Professor and Chair of Gujarati, at the M. S. University of Baroda, from 1972, and has been a visiting Professor at the Sorbonne University (Paris), University of Pennsylvania, the Loyola Marymount University (Los Angeles), and Jadavpur University (Kolkata). His creative and critical theory work is mainly in Gujarati but has been widely translated into English and Hindi and many other languages. He has translated several works of poetry, drama and criticism from English to Gujarati. Tokhaar, his adaptation of Peter Shaffer's Equus was hailed as a landmark play in modern Gujarati theatre. His poetry anthologies include Odysseusnu-n Halesu-n (1975), Jatayu (1986), Mohen-jo-dado (Audio-book in 1990) and Vakhaar (2008). A few of his plays are Kem Makanji kyan chalya (1999), A Manas Madrasi Laage Chhe( 1999), Khagras (1999), Ashvatthama aje pan jive chhe ane hanay chhe (2001), Nakkamo Manas Chhe Narasimha Maheta (2008) and Akhaani Olakhaano (2009).

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**Dr. Manjusha Molwane** is the Ex-Joint Director of Higher Education, Mumbai. She has a rich experience of teaching and administration for more than nineteen years. She is associated with MPSC examinations and has been the resource person for many courses recognised by UGC and at national and international conferences. She has authored 3 books in Marathi and 1 in English and written many articles in international / national publications. She has drafted Government Resolution as a Committee Member and assisted in writing project Implementation Plan (PIP) of World Bank Project with the help of UNICEF. Four projects on nutrition have been taken up by her with the help of K.E.M. Hospital, Taj Hotel Group, Hellen Keller International, Sprinkles and Dept. of Women & Child Development, Govt. of Maharashtra. The office of the Joint Director, Higher Education, Mumbai, acquired ISO 9001-2008 certification under her auspices. Currently she is Member Secretary of Maharashtra State Commission for Women.

**Dr. Rupalee Burke** is Associate Professor and Head of the English Department at Shree Sahajanand Vanijya Mahavidyalaya, Ahmedabad, since 1991. She is a research guide at the Gujarat University, Ahmedabad. She has many published research articles to her credit. She has been contributing to several journals (print and online), magazines, anthologies and organisations as writer, critic, editor, translator and transliterator. She writes and translates in English, Gujarati and Hindi. Numerous of her English translations of the literature of Gujarat have been published over the last 15 years. Among her latest publications in the field of translation are English translations of poems in Gujarati as well as languages of Gujarat such as Chaudhari Bhili, Rathwi, Vasavi, Dehwali published in Indian Literature, Yapan Chitra and Hindi translations of poems in Mishing language of Assam in Vahi. She is on the Editorial Board of Adilok, a Gujarati journal of Adivasi life-ways and on the Advisory Board of Shabdasar, a Gujarati journal of literature and art.

**Prof. S. John Michael Raj** is retired professor of Psychology from the Department of Psychology, Bharathiar University, and Coimbatore. He guides doctoral students in the field of Motivational Dynamics, Personality Orientation, Well-Being, Cyber Psychology, Counseling Psychology and the Psychology of Marriage. He has served as Sectional President, Anthropological and Behavioral Sciences of the Indian Science Congress Association. He has also offered his expertise in the area of Pre-Marital Discourse at the Diocese of Coimbatore.

**Prof. Kaushalnath Upadhyay** is Professor, Dept. of Hindi, Jayanarayan Vyas University, Jodhpur and Editor of "Srujan Bharti" a quarterly magazine. He has been awarded with Sahastrabdi Hindi Samman, Sahitya Srujan Shiromani Samman and others. His areas of publications include poetry, criticism and research articles in Hindi.

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## A STUDY ON AWARENESS OF ONLINE SHARE TRADING APPLICATIONS AMONG WOMEN INVESTORS WITH REFERENCE TO MUMBAI REGION

*Kinjal Patel\**

### **Abstract**

*Online share trading manages a lot of transactions per day. This study consists of women investors' awareness of online share trading applications available. The objective is to study women investors' awareness of online share trading applications. This data is collected through a questionnaire method from 50 respondents. Simple percentage analysis is the tool used in this study to determine the awareness level of investors in online share trading applications. By analyzing the study, the respondents are more aware of various online share trading applications with lots of benefits.*

**Keywords:** Online share trading application, Awareness, Women Investors, Benefits

### **Introduction**

To improve and help raise a country's economic potential, women's engagement in the economy is crucial. In the past, women relied solely on their families for their financial support. But now that they are contributing members of the family who also make money, how can they decide how, when, and where to invest it without sacrificing their way of life? As evidenced by various recent surveys, women are investing in bonds, mutual funds, and insurance in addition to more traditional options like gold, land, bank, and post office schemes as they are becoming more aware of these and other superior investment opportunities. Financial trading or stock trading, depending on the demand for time, is one of the numerous professional possibilities open to women as investments that allow them to comfortably manage their home and work lives.

Trade in share markets means the transfer of money for a stock or security from a seller to a buyer. This requires these two parties to agree on a price. Equities (stocks or shares) confer an ownership interest in a particular company. Online share trading is the act of placing buy/sell orders for financial securities and/or currencies with the use of a brokerage's internet-based proprietary trading platforms. The use of online share trading

increased dramatically in the mid-late 90s with the introduction of affordable high-speed computers and internet connections. The act of buying and selling international currencies, futures, stocks, bonds, and other financial instruments through the Internet. Online share trading generally requires an online trading platform offered by most online brokers for order execution.

Today, it becomes easy without going out of your comfortable home for trading. We can trade online, anytime, from anywhere, through our mobile phones. There are applications we can use for trading. All we have to do is a quick research on which app to use and download it from your app store.

In this world of digitalization, women investors will find trading through apps on mobile is a new trend. As far as safety is concerned, always be very cautious while sharing bank details because fraudulent practices are present almost everywhere. Women investors should always opt for the app which is popular and has good ratings and reputation. The new trends in initial public offers make aware women investors to invest in stock the market with the easy availability of mobile trading applications there are many online share trading apps like Zerodha, Upstox, Angel Broking, and more, that offer 0 brokerage charges on equity delivery trade. Women investors just need to have money to buy tradable products.

### **List Of The Best Trading Apps In India**

**Here is a list of some well-recognized stock trading apps:**

1. Upstox Pro App
2. Zerodha Kite
3. Angel Broking
4. Groww app
5. 5paisa online trading app
6. Sharekhan App
7. Motilal Oswal MO Investor App
8. Edelweiss Online Trading App

9. IIFL Market Trading App
10. Fyers App
11. HDFC Securities
12. Stock Edge

### Review of Literature

**Kar. Pratip, Natarajan I. and Singh J.P (2000)** in their research paper "Survey of Indian Investors," June (2000) published in SEBI-NCAER June 2000 indicated that Less than 10% of households invest in stocks, bonds, and mutual funds, equity investor families' portfolios were undiversified and of low value. They also discovered that while one group of families had investments in the securities market despite having lower incomes and lower levels of consumer acuity, another group of households with greater incomes and higher levels of acuity continued to lack such investments.

**Dr. Kausal A. Bhatt (2013)** A study of investment and trading patterns of individuals dealing the in the stock market. Published in the SIJ Transaction on Industrial Financial & Business Management. 1, No. 2.1. The study's participants choose their options based on their preferred risk, return, and liquidity. Investing opportunities that fit their investment goals. This study investigates the trading and investment habits of individual investors in Jamnagar city. This study's main goal is to identify stock market investors' preferred methods of trading their investments.

**K. Senthil Kumar (2012)** the topic of the research paper "evidence-based on an investigation of individual portfolio decision making in India perspective." The purpose of this study is to determine how individual investors behave regarding social and economic factors. Using product attributes, one can statistically anticipate the investing preferences of certain investors. To comprehend the statistical stance of investors about investing choices. To research the importance of financial literacy and information sources for investing decisions. Some statistical tools were employed in the research to carry out the investigation. Chi-square test, weighted ANOVA, and one-factor ANOVA. Investors choose among six options, much like a Post Office savings plan. Fixed deposit accounts with banks, mutual funds, stocks, gold, and real estate, along with expert comparisons are based on factors

including principal protection, liquidity, return protection, capital growth, and tax advantages. The studies conclude that both investors and professionals like the six investment options when compared to one another

**SATHYAMOORTY, MURTHY.K (2015)** “Investment pattern and awareness of salaried class investors”. The purpose of this study is to determine the respondents' degree of knowledge on several aspects, such as academic attainment, investor age, and family size. This study, which shows that specific criteria like education, age, and the size of the family have a big impact on avenues of investment, makes use of the random sample approach. The study's finding is that the majority of respondents are willing to invest their money in bank deposits for the security of an uncertain future. Bank deposits are the primary method of investing, and the primary goals of investment are for children's education, marriage, and security after retirement.

### **Objectives**

1. To know the women investor’s perception regarding the use of online share trading applications.
2. To analyze the facilities available from different online share trading applications.
3. To study the women investor’s awareness of online share trading applications.

### **Scope of the Study**

This study covers awareness of women investors who are planning to invest their savings in securities. This study helps women investors to good decisions when they invest through online share trading applications and also ascertain the behaviour of share returns in the trading market.

### **Research Methodology**

In this study, the convenience sampling technique is used. Primary data is the source from which the researcher collects the data. The data have been collected from 60 respondents through a structured questionnaire. The questionnaire was distributed to personal contacts, and clients through broking agencies.

### Tools Used For This Study

Simple percentage analysis was used to conduct the study.

### Findings of the Study

#### Education

	Frequency	Percentage	Cumulative Percentage
UG	32	53.33	53.33
PG	22	36.67	90
DIPLOMA	6	10	100
TOTAL	60	100	

#### Interpretation

The above table represents the educational qualification of the respondents among that, (53.33%) of the respondents are in the educational qualification group of UG level, (36.67%) of the respondents are in the educational qualification of PG level and (10%) of the respondents are in the group of Diploma.

#### Financial Instrument

	Frequency	Percentage	Cumulative Percentage
Share	45	75	75
Mutual funds	7	11.66	86.66
Bonds	8	13.34	100
TOTAL	60	100	

#### Interpretation

The above table represents the Financial instruments of the respondents among that, (75%) of the respondents are investing in shares, (11.66%) of respondents are investing in mutual funds and (13.34%) of respondents are investing in bonds.

**Benefit To Women Investors To Invest In Online Share Trading Applications**

	frequency	Percentage	Cumulative Percentage
PRIVACY	15	25	25
USER FRIENDLY	16	26.66	51.66
TIME SAVING	5	8.34	60
CONVENIENCE	24	40	100
TOTAL	60	100	

**Interpretation**

The above table represents the benefit to the respondents that, the majority (40%) of the respondents benefited from the convenience of online share trading applications, (26.66) of the respondents benefited from the user-friendly nature of online share trading applications and (25%) of the respondents are benefited with the privacy of online share trading applications, (8.34%) of the respondents are benefited with time-saving nature of online share trading applications

**Factors That Motivates Women Investors To Invest In Securities**

	Frequency	Percentage	Cumulative Percentage
NEW IPO	35	58.33	58.33
ENTRY OF FII'S	0	0	58.33
MORE RETURN IN LESS TIME	25	41.67	100
TOTAL	60	100	

**Interpretation**

The above table represents the factors that motivate women investors to invest in securities, majority (58.33%) of the respondents are invested in new IPO, (41.67%) of the respondents are invested for more return in less time. and 0% of the respondents are invested in the entry of FIIs

**Level Of Awareness**

S.R No	Items	Extremely Aware		Aware		Moderately Aware		Not Aware		Extremely Not aware	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1.	Are you aware of traditional broker work in the share market	37	61.66	15	25	6	10	0	0	2	3.34
2.	Are you aware of Online share trading applications are flexible	28	46.67	16	26.67	11	18.33	5	8.34	0	0
3.	Online share trading applications provide diversification	16	26.67	12	20	22	36.66	6	10	4	6.67
4.	Online Share trading applications can be professionally managed by self	12	20	38	63.33	5	8.34	5	8.33	0	0
5.	Online share trading applications give access to stock	24	40	36	60	0	0	0	0	0	0
6.	Online share trading has a return potentially	39	65	20	33.34	1	1.66	0	0	0	0
7.	Online share trading applications provide high return as well as high risk	8	13.33	44	73.34	8	13.33	0	0	0	0
8.	Online Share trading applications provide safety as well as more productive future benefits	39	65	21	35	0	0	0	0	0	0
9	Are you aware of any online share trading applications	45	75	9	15	0	0	1	1.67	5	8.33

**Interpretation**

From the above table interpreted, the majority of the respondents are aware that online share trading applications are flexible, enable transparency, provide diversification, are professionally managed, return potentially, provide access to stock, high risk as well as high return, capital appreciation in future, safety as well as productive. The respondents are extremely aware of the benefit of managing their Demat account. Thus it is concluded that women investors are aware of the various online share trading applications and their work.

## Conclusion

Online share trading applications made it easy to trade in the stock market. Women investors can place their orders and can do everything individually which saves money and possess knowledge about the shares. A major advantage is that women investors are fully aware of knowledge regarding various online share trading applications, benefits, and working. When women investor is not fully aware they find it difficult to trade. The invention of online share trading applications provides benefits for women investors as they could buy and sell whenever required and do their investments.

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## A STUDY OF EMPLOYEE ADJUSTMENT, ENGAGEMENT, RELATION AND WELL-BEING IN THE ERA OF COVID-19

*Ms. Shaheen Khan\*, Ms. Zainab Shaikh\*\**

### **Abstract:**

*COVID-19 impacts business organizations and the economy in a negative way. This has also forced companies to look at alternative ways to run operations through remote connections, and the adoption of digital technology has been a positive change for many people as it keeps employees productive while helping to maintain work-life balance. The study is particularly important to understanding the type of relationship between work-from home employees. The researcher wants to study how many employees are following this work from home method. The researcher will collect the data from the working from home employees. The study would make an attempt to give valuable suggestions to work from home employees in COVID-19 and various ways to increase employee engagement; for example, conducting weekly alignment sessions, team meet-ups, entire team gatherings over video conference for lunch, short online game sessions, etc.*

**Key Words:** Employee Adjustment, Relation and Well-Being, COVID - 19, Engagement

### **Introduction**

Employees' satisfaction is important for the performance of any organization in today's world. Only a happy employee is capable of building good relationships with his/her surroundings, which also enhances their productivity. The ongoing COVID-19 episode changed the working scene by and large. Each employee inside a working environment endeavours to adjust his/her own needs to the necessities of the environment. People are force to live in isolation and to maintain social distancing during to lockdown period. Industries and organizations are compelled to work from home with the help of different online digital platforms like Hangout, WebEx, webinars, Zoom Cloud, Telegram, etc. During COVID-19, there is no option. The online platforms are being used to facilitate a range of services, from the employee relations programs that are ordinarily part of an employee procedure intended to guarantee the best utilization of employees to achieve organization mission and. The expression "worker relations" alludes to an organization's endeavors to oversee connections among managers and workers. An association with a decent representative

relations program gives reasonable and predictable treatment to all workers, so they will be focused on their employment and faithful to the organization. In such a scenario of a COVID-19 pandemic, both the employee and employer are responsible for maintaining harmony in relations.

### **Conceptual Framework:**

**Employee Engagement:** Employee engagement is a concept in the effort to understand qualitatively and quantitatively nature of the employee relationship between. Engaged employee is one who have fully absorbed by and enthusiastic about work and takes positive action to further the organization's reputation. Engaged employees have a positive attitude towards the organization and positive employees will increase firm productivity.

**Employee Retention:** Employee retention is a ability to retain organization employee. Employee retention refers to the ability of an organization to retain its employees. This can be represented by a simple statistic (for example, a retention rate of 80% usually indicates that an organization kept 80% of its employees in a given period). Many organized consider employee retention as relating to the efforts by which employers attempt to retain the employees in their workforce. Employee retention is a strategy rather than the result.

**Problem of the Statement:** Study explains how employees of different organisation worked form home during COVID- 19 lockdown Period.

- Are the respondents willing to work from home?
- What is the opinion of respondents towards work from home?
- What was the impact of COVID-19 on employee relations and engagement?

**Objectives of the Study:** In order to comprehend the related information in the study, there are few objectives that should be satisfied. They are elucidated as under:

1. To assess the willingness and opinion of respondents to work from home.
2. To analyse the impact of COVID-19 on employee relations and engagement.

**Significance of the Study:** The study would make an attempt to give valuable suggestion to work from home employees in COVID -19. The study is particularly an

instrument to understanding the type of relationship between works from home employees. The researcher wants to study that how many employees are follow this work from home method. The researcher will collect the data from the working from home employees.

### **Research Methodology**

**Introduction:** Research methodology is the vision through which the researchers need to conduct their research problem. This research methodology chapter also shows how the research outcome at the end will be obtained in line with meeting the objective of the study. In this chapter, the outlines are the Research design, sampling design (Universe, selection of the area of study, target population of the study, sample size, sampling method), sources of data collection-primary sources, secondary sources, research instrument, scale development, pilot study, hypothesis of study, statistical techniques and tools used for data-analysis.

**Research design:** The research design used for the study is probability sampling technique. Probability sampling technique is a sampling technique in which the researcher chooses samples from a larger population using a method based on the theory of probability.

**Sampling Design:** Design sampling is a definite plan for acquire a sample from a given population. It refers to the technique the researcher in selecting items for the sample of the study.

**Universe of the Study:** Employees working from home in Mumbai Suburban and young adults and middle-aged adults is the universe of the study.

**Selection of the Area of Study:** The study is confined from Santacruz to Jogeshwari (western) of Mumbai Suburban only.

**Target Population of the Study:** Population of the study was restricted to work from home employees and for this research people living in Mumbai will be approach for collecting the data.

**Sampling:** The sampling unit is the works from home employees. The researcher chose this sampling to understand how many employees are working from home.

**Sample Size:** The sample size of the study is 50 male employees and 50 female employees. The sample size for the study is employees working from Santacruz to Jogeshwari. IT Sector, Banking Sector, Corporate Sector and Educational Sector are considered and young adults and middle-aged adults are the respondents. Sample size is 10% of the universe and method used in sampling is probability sampling. Due to storage of time and other constraints, the study has been limited to 100 respondents only.

Therefore, sample size for the proposed study shall be as under:

Categories	IT Sector	Banking Sector	Corporate Sector	Educational Sector
Young Adults	15	10	15	10
Middle-aged Adults	10	15	10	15
<b>Total</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>

**Sources of Data Collection:** The study is based on both primary as well as secondary sources of data.

**Primary Data:** An attempt has been made to study the benefits & challenges faced by employees with special reference to working from home employees. A structured custom designed questionnaire will be prepared for communicating the purpose and the object of the survey to the respondents. The response collect will be fed into the computer and detailed research analysis will be carried out thereafter.

**Secondary Data:** Secondary data will be collected from research papers, journals, magazines, newspapers, and company websites. The changing shopping behaviour can be analysed with the help of secondary data from the published sources.

**Research Instrument:** These are the fact-finding strategies. They are the tools for data collection. They include Questionnaire, Interview, Observation and Reading. The researcher must ensure that the instrument chosen is valid and reliable of the study. The validity and reliability of any research project depends to a large extent on the quality of the instruments. Whatever the procedure one uses to collect data for the study it must be properly examined to check the extent to which it is likely to give you the expected results for your study.

**Questionnaire:** The data collection instrument commonly used in normative surveys for the study. Questionnaire is a systematically prepared form or documented with a set of questions designed to manage responses. nature of the problem under study. Questionnaires designed as structured form, unstructured form, open form and close ended form.

**Structured questionnaires:** Questions that require yes or no answer are also termed as Dichotomous questions. This type of question is for multiple choice options from which the respondent selects the answer closer to their own opinion. The respondents have limited choices for limited set of options.

**Unstructured questionnaire:** This type of question is also called as open-ended or unrestricted type of questionnaire calls for a free response in the respondent's own words. It also constitutes questions which give the respondent an opportunity to express his or her options from a set of options.

### **Review of Literature**

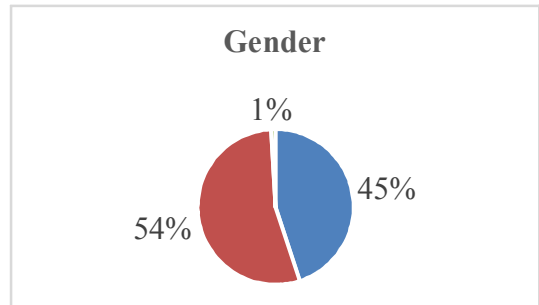
Dutta (2020) in this research the researcher explained that digital learning activity is very important to upgrade the skills of employees. By developing learning opportunities in the organisation to providing various training and development for professional growth, these activity helps to keep your employees engaged with your organisation, organizations can empower digitally ready for the future challenges like Covid-19 pandemic.

Goyal, Trivedi, Nandwani, Changulani, and Lokhandwala (2022) this is research the researchers have explained various ways to increase employee engagement during Covid- 19 lockdown. For example conduct weekly session for alignment, informal talk for 5 minutes, etc.

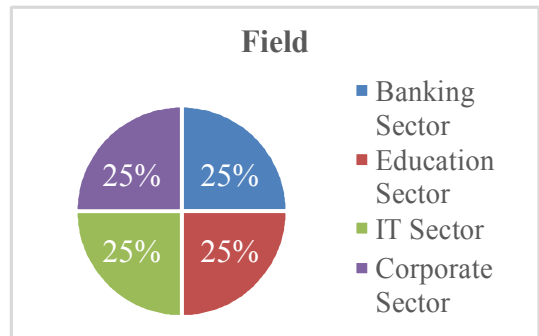
Pravat (2020) explained that the lockdown has given a ray of hope for teachers to continue their educational activities through online. The teachers assigned work to students, delivered lectures video conferencing using different Apps like Zoom, Google meet, Facebook, YouTube, and Skype etc. There are WhatsApp group for affective communication through which they are always in touch to share their difficulties through this e-medium.

### Data Analysis and Interpretation

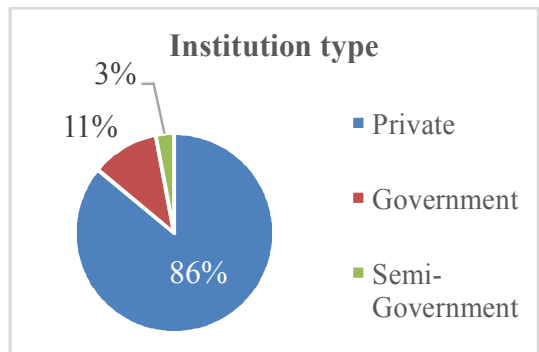
1. From this figure it is concluded that 45 % are Male, 54% are of Female and 1% Transgender are the part of our study.



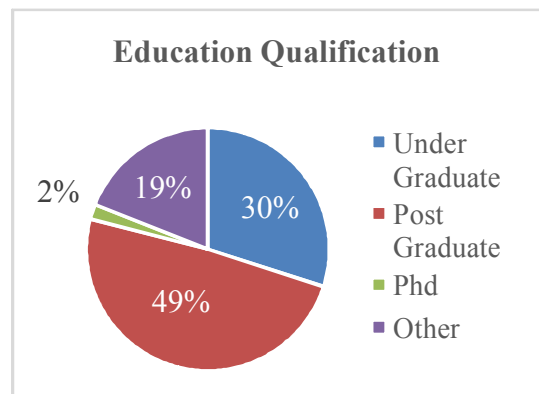
2. From the this figure it is concluded that 25% Respondents are from Banking Sector, 25% from Education Sector, 25 % from IT Sector and 25% from Corporate Sector are the respondents.



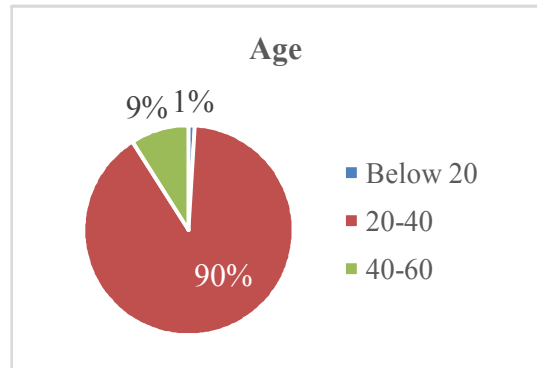
3. From this figure it is concluded that 86% Respondents are from Private institution, 11% from Government institution and 3 % from Semi-Government institution.



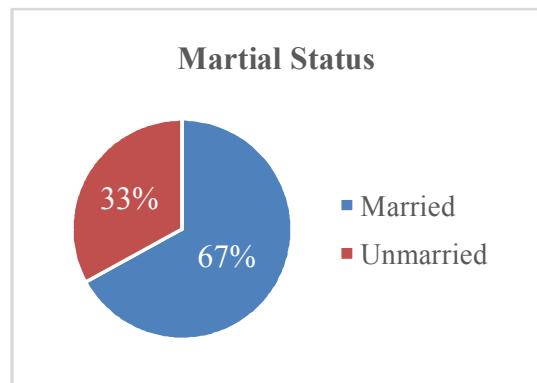
4. From this figure it is concluded that 30% respondents are from Undergraduate level, 49% are from postgraduate, 2% are of PHD level and 19% are from other educational levels.



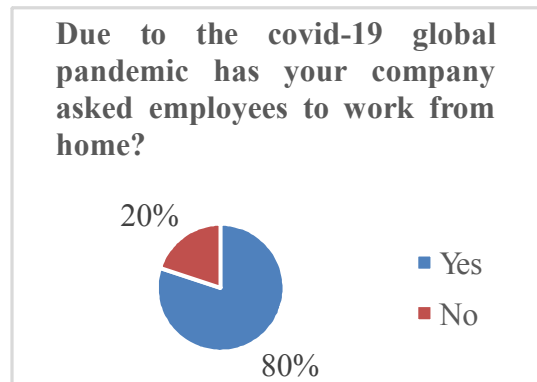
5. From this figure it is concluded that 1% of the employees are below 20-year age, 90% employees are from 20 - 40 years of age and 9% employees are above 40 - 60 year of age.



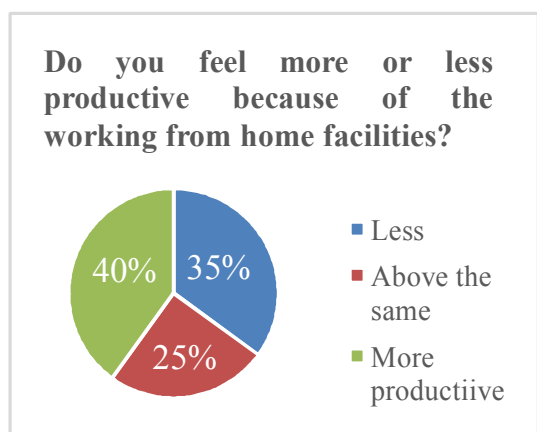
6. From this figure it is concluded that 33% employees are unmarried and 67 % employees are married.



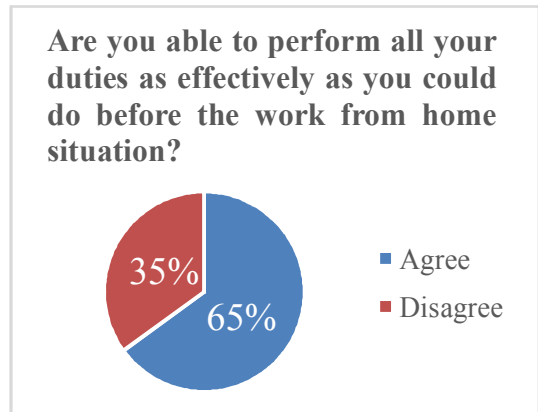
7. From this pie-chart it is shown that 80% of the organizations ask their employees to work from home. On other hand 20% of the organizations don't allow or ask their Employees to work from home.



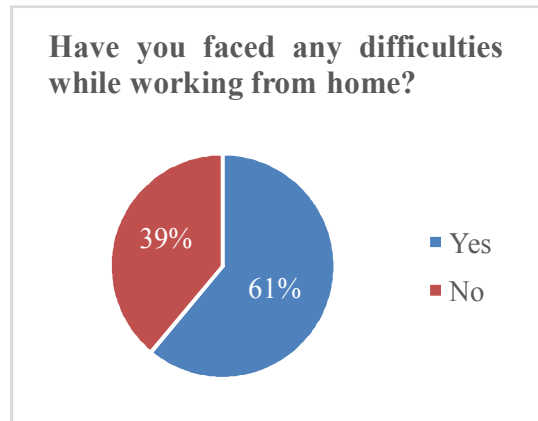
8. From this pie- chart it is shown that 40% of respondents are more productive while working from home facilities, 35% of respondents are less productive and 25% of respondents are above the same.



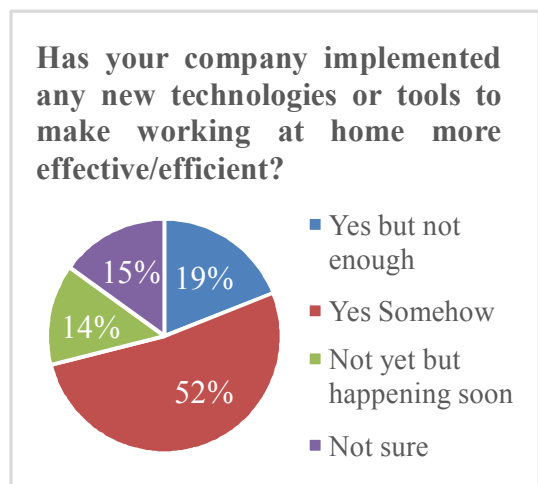
9. From this pie- chart it is shown that Most of the people agree with the duties effectively done before work from home and only few are disagree with this.65% of the respondents are agree with duties perform effectively done before work from home. Whereas 35% of the respondents are disagree with duties perform before work from home.



10. From this pie-chart it is shown that there are 61% of respondents are facing difficulties while working from home and 39% of respondents are not facing any difficulties while working from home.

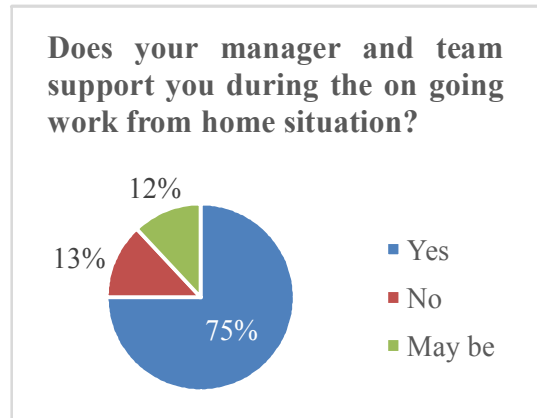


11. From this pie-chart it is shown that 52% of respondents are yes, somehow implementing new technologies or tools to make working at home more effective/efficient, 19% of respondents are yes, but not enough, 15% respondents are not sure and 14% of respondents are not yet but happening soon.

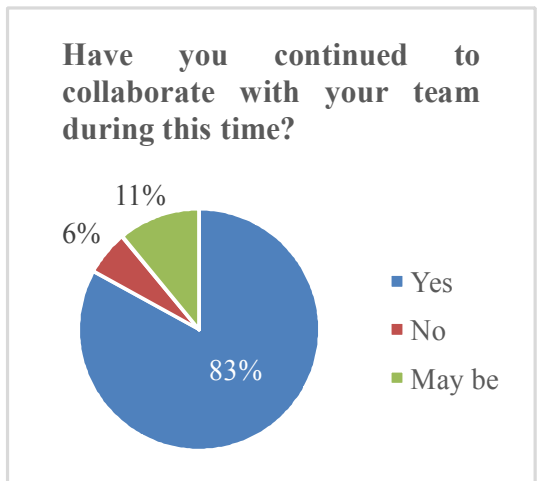




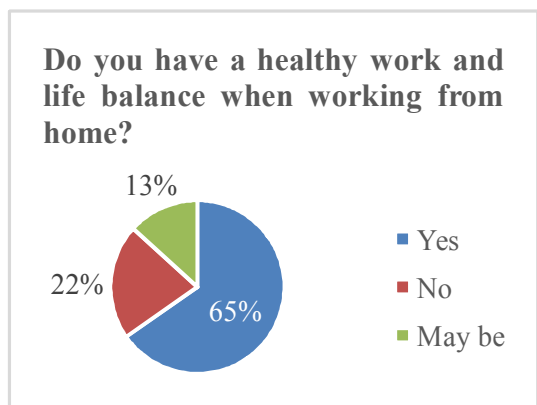
12. From this pie chart, it is shows that 75% of respondents are said yes for the manager and team support during ongoing work from home, 13% of respondents said no and 12% of respondents said may be.



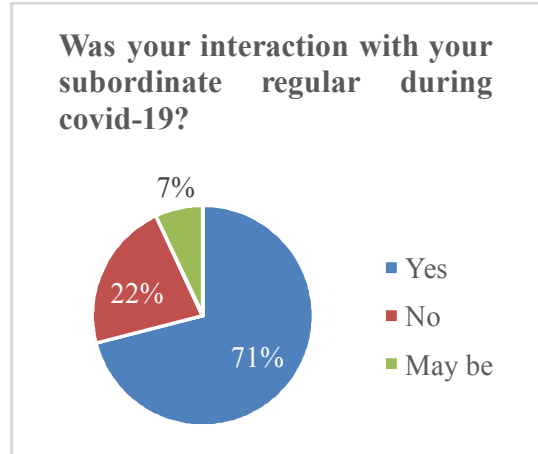
13. From this pie- chart it is shown that 83% of respondents collaborate with team during this time, 11% of respondents may be collaborate with team and 6% of respondents not collaborate with team during this time.



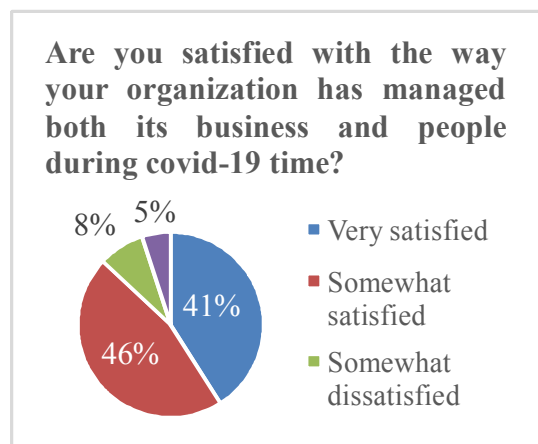
14. From this pie- chart it is shown that 65% of respondents are having healthy work and life balance when working from home, 22% of respondents are not having healthy work and life balance when working from home and 13% of respondents are may be.



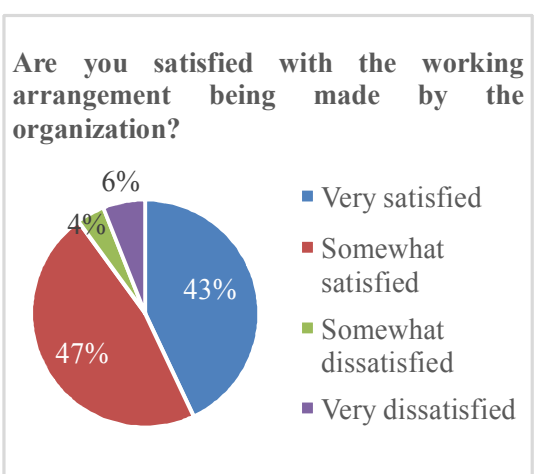
15. From this pie- chart it is shown that 71% of respondents interact with subordinate regular during covid-19, 22% of respondents not interact with subordinate regular during covid-19 and 7% of respondents may be interact with subordinate regular during covid-19.



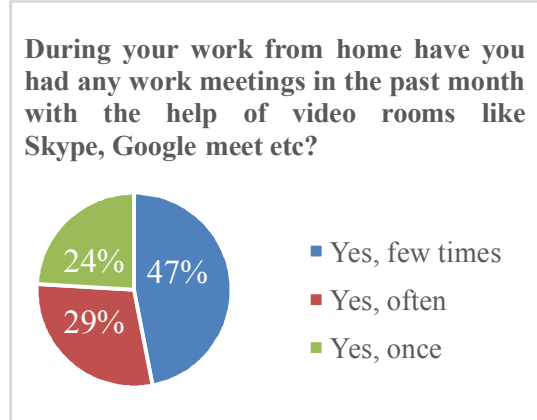
16. From this pie- chart it is shown that 46% of respondents are somewhat satisfied with the way organization has managed both its business and people during covid-19 time,41% of respondents are very satisfied with the way organization has managed both its business and people during covid-19 time, 8% of respondents are somewhat dissatisfied with the way organization has managed both its business and people during covid-19 time and 5% of respondents are very dissatisfied with the way organization has managed both its business and people during covid-19 time.



17. From this pie-chart it is shown that 47% of respondents are somewhat satisfied with the working arrangement being made by the organization, 43% of respondents are very satisfied with the working arrangement being made by the organization, 6% of respondents are very dissatisfied and 4% of respondents are somewhat dissatisfied with the working arrangement being made by the organization.



18. From this pie- chart it is shows that 47% of respondents had few times work meeting in the past month with the help of video rooms, 29% of respondents often had work meeting in the past month with the help of video rooms and 24% of respondents once had work meeting in the past month with the help of video rooms.



### Findings

- Majority of the respondents are working from home due to COVID-19 pandemic.
- About 40% of the respondents are more productive because of the working from home facilities.
- 65% of the respondents are able to perform all your duties as effectively as you could do before the work from home situation.
- It is found that 61% of the respondents faced difficulties while working from home.
- About 52% of the respondents said that yes somehow company implemented any new technologies or tools to make working at home more effective/efficient.
- Majority of the respondents said that their manager and team support them during the ongoing work from home situation.
- About 65% of the respondents have a healthy work and life balance when working from home.
- It is found that 83% of the respondents continued to collaborate with their team during this time.
- 71% of the respondents said that their interaction with their subordinate was regular during COVID-19.

- About 46% of the respondents are somewhat satisfied, while 41% of the respondents are very satisfied with the way your organization has managed both its business and people during covid-19 time.
- 47% of the respondents are somewhat satisfied, while 43% of the respondents are very satisfied with the working arrangements being made by the organisations.
- It is found that 47% of the respondents said yes, few times, while 29% of the respondents said yes often, had any work meetings in the past month with the help of video rooms like Skype, Google meet etc.

**Conclusion:** An attempt was made by researchers to study the employee adjustment, engagement, relation and well-being in the era of covid-19. 100 respondents from Mumbai city were selected. 25 respondents from IT sector, 25 respondent from banking sector, 25 respondents from corporate sector and 25 respondents from Education sector. The responses of the respondents were collected with the help of well-structured questionnaire. It can be said that the COVID-19 pandemic period is a period of exams related to relationships in both the employees' dimensions- professional or employees personal. Every single employee was fighting for the betterment in the relations surrounding during Covid- 19. This is Employer responsibility to give the best to their employees to maintain harmony and peace in the organizational for the smooth running of business activities. This is a time to develop new skills, stay calm, learn new ways to handle to manage day to day activity and be passionate about the new opportunities. Positively settlement in the organisation with gives enhancement to personal relationships and professional life. This is a challenging time to keep morale high, happy relationships with your employees, and engagement towards the accomplishment of business goals. COVID-19 impacts business organization and economy in a negative way but it has also forced organisation to look at alternative ways like work from home to run operations smoothly through remote connection and adoption of digital technologies have been a positive change to many employees productive while helping in maintaining work-life balance.

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## HOW COVID-19 IS CHANGING THE E-GROCERY BUYING BEHAVIOR—A STUDY OF MUMBAI CITY.

*Vrinda Mathur\**, *Hardik H. Majthia\*\**

### Abstract

*The sudden spread of COVID-19 has turned human life upside down. The WHO (World Health Organization) declared COVID as a pandemic in March 2020. Soon the government imposed many restrictions and lockdowns across the nation, leading to the shutting down of shops & industries. The lockdown resulted in the panic of buying among consumers. During this phase, people explored online platforms for buying groceries as they were many restrictions and the fear of getting COVID. This research paper aims to find out how COVID-19 is changing the e-grocery buying behavior of people living in Mumbai city. The technique used to evaluate the study is the standard deviation and percentage method. The study discloses that there is a remarkable shift in the E-grocery buying behavior of consumers in Mumbai city. The respondents start buying groceries more during COVID as they consider online platforms safer and time-saving.*

**Keywords:** E-grocery, COVID, Groceries, Consumer Behavior

### Introduction

Groceries are necessities of households and therefore groceries are purchased frequently at regular intervals. The grocery buying behavior of a consumer is consistent and repetitive. Consumers traditionally purchased groceries from stores, so that they can touch and inspect the quality of the products personally. E-grocery in India is still in the early stage of growth as majority of the consumer hesitate to purchase groceries, vegetables, and other perishable goods using different online platforms. The E-grocery sector can build its brand image and generate repeat business by providing reliable services to consumers.

E-grocery refers to buying groceries using the internet or through any mobile application. An online grocery can be any physical retail store that allows online ordering or any E-Commerce company that delivers groceries to the doorstep with just one click. Major market players in the E-grocery sector in India are

1. Big Basket
2. Amazon Pantry
3. DMart online
4. Blinkit
5. Zepto
6. Flipkart Supermarket
7. Jio Mart
8. Nature's Basket, etc.

In India, the concept of E-grocery is not new it is there in the buzz for the past few years, the e-grocery witnessed growth in the market because of increasing mobile and internet penetration. The ease of the online payment system further added to the growth factor of the industry. Despite these factors, E-grocery forms only a small part of the overall groceries market i.e. 0.2 % at the beginning of the year 2019. This is because people in India usually preferred to shop for groceries offline from their trusted vendors and stores after physically verifying them.

In 2020, the e-grocery sector witnessed significant change because of the outbreak of COVID-19. COVID has changed many aspects of normal living and thus changed the buying pattern of people. During COVID, people were forced to stay at home because of the lockdown imposed by the government across the nation and world, also there was a fear of getting the infection and the new norms of social distancing which have made the physical buying of products unfeasible. These factors cause consumers to explore online platforms for buying groceries during COVID-19 and thus leading to an upswing in the e-grocery market. According to the data of Statista Research Department (2022), the e-grocery sector saw a surge in the number of orders during COVID in India. Big Basket the major payer of the sector saw a jump of 133 thousand orders on the 28th day of lockdown. Uma Patil et al. 2021 found in their study that there was a rise in India's e-grocery market by 80% in the year 2020 because of COVID and lockdowns. The market will experience an upswing in the coming year due to the penetration of the internet and increasing consumer demand for safety, value, the convenience of buying, ease of payment, etc.

## Review of Literature

Uma Patil et al (2021) highlighted in the paper that the E-grocery market witnessed 80% growth in 2020 majorly because of COVID-19. The sector will witness exponential growth in the coming years because of internet connectivity, safety/hygiene, ease of payment, discounts, etc.

Nikita Kashyap (2020) studied the factors that influence customers' choice of choosing online groceries even after the pandemic. The research paper pointed out that important factors that attract consumers to online platforms are the accessibility of the products, flexibility, and efficiency time in comparison to the offline platforms.

Rachita et al (2020) analyzed the approach of people towards online shopping during the pandemic with special reference to Flipkart and pointed out that around 72% of India's population uses Flipkart for online groceries, which increased to 82.5% in the starting few months of the pandemic.

Budhiraja & Mittal studied the demographic profile of the consumers who purchase through online mode. They also studied the reason to buy groceries online & the satisfaction level of the consumer. The study depicts that online groceries are demanded more by working women. The study also highlights that the major reason for preferring online platforms for groceries is saving time & effort and consumers are satisfied with the quality of products offered online.

Vidya Gopinath (2020) conducted research to study consumer behavior trends toward online shopping during COVID. For the study, 412 respondents were taken and the Chi-square test was used to analyze their responses. The study pointed out that there is no direct relationship among factors like income, job, and the satisfaction level of the respondents towards the online platform. It also revealed that consumer buying behavior changed during COVID mainly because of security and ease of buying and thus leading to an increase in the frequency of online groceries buying. The paper further highlighted that the online grocery buying trend will continue even after COVID.

C. Hand et al (2009) researched the situational factors that can influence online groceries shopping. The study found that online groceries shopping is complementary and not a substitute for offline shopping. The study also pointed out that situational factors like



getting ill, having a baby, long working hours, etc, are the factors for taking up e-grocery platforms.

Sarvepalli & Shankar (2016) studied the e-grocery market's current and future scenario in India. The study highlighted that the online grocery market can grow in India if online companies make consumers aware of the advantages, offers, services, and discounts offered. The study also pointed out that the increase in internet usage, increased working hours, busy life, traffic, etc. will contribute to the growth of the E-grocery sector.

### **Objectives of the Study**

The following are the objectives of the research

1. To study the E- grocery buying behavior of consumers before and during COVID-19.
2. To study the effect of COVID-19 on the E-grocery buying behavior of a consumer.
3. To find out the most preferred way of buying groceries during the lockdown and their reasons.

### **Methodology of Study**

#### **Material & Method**

The research paper is based on a quantitative research design. Both primary and secondary data have been used in the research. For primary data a questionnaire was prepared using Google form, to know the preference and buying habits of consumers towards e-grocery before and after the outbreak of COVID. Various other questions related to consumer satisfaction and factors guiding buying behavior were also asked. A total of 106 responses were collected from Mumbai city.

#### **Tool & Test**

Excel has been used as a tool for the analysis of the current study. Standard deviation and percentage methods have been used to analyse the data.

### Data Analysis

1. DEMOGRAPHIC DATA: Out of the total number of respondents 58% are male and 42% are female. 96% of respondents belong to the age group of 20-40 years and the rest belong to the age group of 40-60 years.
2. THE FOLLOWING TABLE SHOWS THE MAIN SOURCES OF BUYING GROCERIES BEFORE COVID

Table 5.2.1

Source	Respondents	Percentage
OFFLINE	49	49%
ONLINE	17	17%
BOTH	34	34%
TOTAL	100	100%

Interpretation: From the above table, it is clear that the majority of the respondent shopped groceries offline before COVID (49%), 34% shopped groceries using both online and offline mediums, and only 17% of respondents used online platforms to buy groceries before COVID.

1. THE FOLLOWING TABLE SHOWS HOW OFTEN PEOPLE BOUGHT GROCERIES ONLINE BEFORE COVID

Table 5.3.1

Variables	Frequency	Fx	$(X_i - \bar{x})$	$(X_i - \bar{x})^2$	$f(X_i - \bar{x})^2$
1	20	20	-1.8	3.24	64.8
2	28	56	-0.8	0.64	17.92
3	17	51	0.2	0.04	0.68
4	22	88	1.2	1.44	31.68
5	13	65	2.2	4.84	62.92
	100	280			178

$$\text{Mean} = \frac{\sum fx}{\sum f} = \frac{28}{100} = 2.8$$

$$\sigma = \frac{\sqrt{\sum f(x_i - \bar{x})^2}}{\sqrt{\sum f}} = 1.33$$

**Interpretation:** The above analysis shows that the frequency of using e-grocery platforms is less before COVID, i.e., 2.8.

2. TABLE SHOWING MAIN SOURCE OF BUYING GROCERIES DURING COVID

Table 5.4.1

Online	40	40%
Offline	25	25%
Both	35	35%
	100	100%

**Interpretation:** According to the samples more respondents buy groceries using online mode during COVID (40%), 35% of respondents used both modes of buying groceries, and only 25% of respondents opt for the offline mode of buying groceries during COVID.

3. THE FOLLOWING TABLE SHOWS HOW OFTEN PEOPLE BUY GROCERIES ONLINE DURING COVID

Table 5.5.1

Variables	Frequency	F <sub>x</sub>	(X <sub>i</sub> - $\bar{x}$ )	(X <sub>i</sub> - $\bar{x}$ ) <sup>2</sup>	f(X <sub>i</sub> - $\bar{x}$ ) <sup>2</sup>
1	0	0	-2.74	7.5076	0
2	10	20	-1.74	3.0276	30.276
3	31	93	-0.74	0.5476	16.9756
4	34	13	0.26	0.0676	2.2984
5	25	12	1.26	1.5876	39.69
	100	37			89.24

$$\text{Mean} = \frac{\sum fx}{\sum f} = \frac{374}{100} = 3.74$$

$$\sigma = \frac{\sqrt{\sum f(x_i - \bar{x})^2}}{\sqrt{\sum f}} = 0.94$$

**Interpretation:** The above analysis shows that the frequency of using the e-grocery platform is more during COVID, i.e., 3.74

4. THE FOLLOWING TABLE SHOWS THE BEST AND MOST CONVENIENT METHOD OF BUYING GROCERIES DURING COVID.

Table 5.5.1

Source	Respondents	Percentage
OFFLINE	24	24%
ONLINE	76	76%
TOTAL	100	100%

**Interpretation:** According to the majority (76%) of the respondents, the best and the most convenient way of buying groceries is online platforms during COVID.

5. THE FOLLOWING TABLE SHOWS FACTORS OF CHOOSING E-GROCERY

Table 5.7.1

Factors	Count	Percentage
Time saving	59	23
Safer option	52	20
Ease of buying	45	17
Faster delivery	41	16
Discount offered online	33	13
Various choices	28	11
<b>Total</b>	<b>258</b>	<b>100</b>

The above table shows the factors for choosing e-grocery over the offline or physical way of buying groceries. According to the sample, the two major factors for choosing e-grocery are time-saving (23) and safety during COVID (20). Ease of buying, faster delivery, discounts, and various choices are other factors.

6. THE TABLE BELOW SHOWS CONSUMER SATISFACTION WITH THE OVERALL SERVICE PROVIDED BY ONLINE STORES DURING THE PANDEMIC.

Table 5.6.1

Variables	Frequency	F <sub>x</sub>	(X <sub>i</sub> - $\bar{x}$ )	(X <sub>i</sub> - $\bar{x}$ ) <sup>2</sup>	f(X <sub>i</sub> - $\bar{x}$ ) <sup>2</sup>
1	4	4	-2.68	7.1824	28.7296
2	9	18	-1.68	2.8224	25.4016
3	21	63	-0.68	0.4624	9.7104
4	47	18	0.32	0.1024	4.8128
5	19	95	1.32	1.7424	33.1056
	100	368			101.76

$$\text{Mean} = \frac{\sum fx}{\sum f} = \frac{368}{100} = 3.68$$

$$\sigma = \frac{\sqrt{\sum f(x_i - \bar{x})^2}}{\sqrt{\sum f}} = 1.01$$

**Interpretation:** The sample rate 4 out of 5 to the overall service provided by their favorite online store during the pandemic.

## **Findings**

The majority of the respondents were male.

The majority of the respondents were in the age group of 20-40 years.

The majority of the respondents purchased groceries offline before COVID, and a few respondents who chose to buy groceries online had a low frequency of ordering online.

During COVID-19, the majority of the respondents purchased groceries using online platforms and the frequency of buying also increased.

The major factor for choosing E-grocery platforms is that they are safe and time-saving.

## **Conclusion**

The study found that before the occurrence of COVID majority of the respondents purchased groceries offline from their neighborhood or trusted vendors and there are only a few who purchased groceries from online platforms. However, the frequency of buying online groceries was low among online shoppers.

After the outbreak of COVID-19, a remarkable shift was witnessed in the e-grocery buying behavior of the respondents. The majority of the respondents opt for buying groceries from the E-platforms during COVID-19. It was also seen that the major factor contributing to the change in the buying behavior of the respondents were time-saving and safety.

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## A RESEARCH ON INSURANCE AWARENESS AMONG INDIAN WORKING LADIES CONCERNING MUMBAI DISTRICT.

*Hardik Majithia\**

### **Abstract**

*From antiquated times, ladies have been overseeing homes. Consequently they are called 'Home producers.' Yet since the last 10 to 15 years, this present circumstance has been evolving. Nowadays, in a wide range of fields, ladies are working effectively and energetically alongside men or on the other hand assuming it is said that ladies work more proficiently than their male partners, it wouldn't be a misrepresentation. In the metro urban areas, the level of working ladies is more and Mumbai is getting changed into metros. Already Mumbai was known exclusively for the best schooling; yet with the quick paced advancement in the business area in the new past, it is presently known as 'Work Center' as well. As the name proposes, the current exploration has been finished to know the speculation mindfulness among Indian working ladies regarding Mumbai locale. Presently a-days, ladies need to be monetarily free and protect their future with enough assets.*

*This exploration depends on the investigation of speculation conduct and examples followed by working ladies in different areas in Mumbai district.*

**Keywords:** Indian Working Women, Investment Awareness, Investment Avenues

### **Introduction**

In the old times, ladies were not permitted to try and get schooling. Their job was absolutely to care for home. Their reality was restricted to their families. However at that point, individuals gradually began perceiving the significance of instruction for ladies. Also, today, we track down many profoundly taught ladies. They are advancing in genuine sense on the grounds that in practically all areas we find ladies working effectively. Also, of course, at the same time, they haven't failed to remember their occupation of homemaker. On both the fronts i.e. home and work, they are doing fine and dandy. They know how to over see balance between serious and fun activities. Presently a-days, we view as more further, more ladies who are monetarily autonomous. Most likely, the present ladies are

more effective. They are getting compensated attractive pay rates. Yet, what might be said about their speculation conduct? Are they monetarily Adequately mindful to make their own speculations? On the off chance that indeed, what are their venture designs? What are their discernments towards reserve funds and speculation, what is their gamble bearing limit? The solutions to these inquiries are fundamental for getting the image of the job of Indian working ladies while taking the speculation choices.

Monetary speculation is the acquisition of a monetary security like stock, bond or home loan. As alady and a financial backer, forming of monetary future is as the numerous different jobs they play throughout everyday life. Ladies today, have seriously acquiring potential and more impact over monetary choices than any other time. Ladies address close to half of the labor force and numerous organizations are possessed or over seen by ladies. Numerous ladies impact or control most of all purchaser choices. Therefore, it becomes significant for ladies to zero in on funds now like never before.

All through their lives, as a lady, they face unexpected monetary provokes in comparison to their male partners. Assuming ladies will assume command over their monetary future, they should perceive those contrasts and enable themselves.

Bringing in cash is just around 50% of the situation for accomplishing monetary autonomy. Actually putting yourcash to work for you is similarly significant. What's more, conditions are habitually unique for ladies, and anything decisions you cause will to be better because of more prominent information on the fundamental issues and your choices.

#### **Significance of venture for ladies:**

As a lady, the future is high when contrasted with guys; thus it is a lot of fundamental to have enough venture to keep up with the way of life all through their lives.

- Assuming we notice the ongoing situation of metro urban communities of India, we will get to realize that the level of vocation arranged ladies is on the ascent. Consequently, numerous ladies are with the end goal that they don't get hitched yet numerous multiple times they favour embracing youngsters and really like to become single parents. Presently in such circumstances, they would require higher measures of assets to meet the rising necessities emerging out of the passage of the youngsters to their families.

- Besides, the quantity of divorced people is additionally expanding step by step. Presently, in such case, again ladies shouldn't just be monetarily free, yet they ought to have sound speculation to get their future.
- Thirdly, it is constantly seen that ladies are no daring people while doing venture choices. In the event that they teach themselves well about speculation roads and the profits which can be benefited from them, they can take significant and strong choices for making venture.

### **Monetary Arranging Cycle:**

Monetary arranging is a continuous cycle to assist you with making reasonable choices about cash that can assist you with accomplishing your objectives throughout everyday life. A sound monetary arrangement should incorporate the accompanying advances:

1. Laying out the objectives throughout everyday life: short, medium and long haul
2. Resolving what resources and liabilities we have
3. Assessing our ongoing monetary position
4. Fostering our arrangement
5. Executing the arrangement
6. Checking and investigating the arrangement yearly and making changes when required.

### **Research Goals:**

1. To figure out the venture propensities for the Indian working ladies.
2. To know the job of Indian working ladies in settling on venture choices.
3. To know the venture roads that the Indian working ladies normally like.
4. To figure out the gamble bearing limit of the Indian working ladies while pursuing venture choices.

**Reasonable Structure:**

This study centers around the connection between socio-segment qualities like age, pay, capability, conjugal status and venture propensities, speculation roads, risk bearing limit. The sociodemographic qualities will be Autonomous Factors and venture propensities, speculation mindfulness and hazard bearing limit will be Reliant Factors.



**Research Methodology:**

The exploration work was done in Mumbai and its edges. Working ladies in various industry sectors were talked with for this reason. Working experts were from banks, corporate, LICs and other little firms. Organized poll was given to them and their reactions were noted.

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Sr. No.	Research Function	Approach
1	Sources of Data & tools for data collection	1. Primary Source: Structured questionnaire via in-depth personal interviews. 2. Secondary Source: As per references
2	Sampling Plan	Population Definition- working professionals (females only) in banks, corporate, LICs etc. in Mumbai & its outskirts. Sampling Design- random sampling for working professionals Sample Size- 80 working women working in different sectors

**Hypothesis:**

1. Indian working ladies come up short on risk bearing limit while settling on venture choices.
2. Indian working ladies depend principally on their spouses while taking venture choices.
3. Indeed, even the functioning ladies going under 'Big time salary' section, don't have careful information on every one of the monetary instruments.
4. Indian working ladies don't take proficient's assistance while settling on venture choices.
5. Female working experts in India screen their ventures consistently.
6. Indian working ladies generally favor the most secure venture choices.

**Findings:**

1. It has been figured out that 85% of the respondents know about speculation.
2. It has been figured out that 15% of the respondents don't know about all the monetary instruments and they are very little fretted over reserve funds and venture.
3. It has been figured out that out of these 85% respondents who are very much aware of venture; 65% are not prepared to face challenges while making speculations. They incline toward experimental methods of speculation like FDs, Tastes, bonds, Mailing

- station plans. Simply 20% respondents need to contribute in values/stock where high gamble is involved.
4. It has likewise been figured out that 85% of the respondents are 'Long haul Financial backers'. Out of staying 15%, 8% are 'Moderate Financial backers' and 7% are a mix of 'Dealer' and 'Theorist' sort of financial backers.
  5. It has been noticed firmly that 90% of the respondents depend on their spouses for taking speculation choices. Further more, staying 10% respondents take their venture choices by themselves.
  6. It has been figured out that 85% of the respondents don't have point by point information pretty much all the monetary instruments. Just 15% respondents have the adequate information about the monetary instruments.
  7. It has likewise been seen that 80% of the respondents read no monetary paper. Just 20% respondents routinely read 'Monetary Times' and 'Monetary Express'.
  8. Just 55% of the respondents stare at the Stations like 'Z Business', 'CNBC', 'NDTV benefit' and so forth to get some assistance while pursuing venture choices. Staying 45% respondents depend on their companions' recommendation and own insight for pursuing venture choices.
  9. It has been seen that 75% female working experts screen their speculations consistently. Among these, 25% screen month to month, 35% quarterly and 15% yearly.

**Discussion:**

"Insurance Awareness" is certainly not an out and out new idea. It is a lot of examined theme, as a matter of fact. Life of a person is loaded with vulnerabilities. Consequently, it turns out to be a lot of fundamental or is somewhat a need to set aside cash for what's in store.

Presently, simply setting aside cash and keeping it inactive isn't reasonable. Since, the worth of cash will get diminished. Thus the cash saved ought to be contributed; so that its worth will get expanded. Out of this need, different venture roads have come into force.

The gamble bearing limit of each and every individual is unique; contingent on their age, pay, discernments and convictions.

The present ladies are certainly monetarily autonomous. They are going the significant senior posts in different areas. They are specialists, engineers, IPS officials, craftsmen, and teachers. The rundown is ceaseless. Consequently, in the general public, ladies are getting extraordinary regard. They have monetary adequacy. Be that as it may, just acquiring big time salary isn't sufficient. It is simply a portion of the fight won. The excess and particularly significant thing is speculation. In the event that the sum acquired is put resources into the correct way, one can build one's riches. As it is one of the targets of monetary administration, abundance augmentation is actually quite significant.

All things considered, working ladies here have begun doing ventures gradually. The level of working ladies who take their own monetary choices for making ventures is low. Numerous multiple times, they depend on their spouses or guardians to pursue speculation choices. There is as yet a class of working ladies who simply don't irritate a lot of about making speculations out of their pay. This is on the grounds that their spouses are monetarily extremely amazing and these female working experts get some place together with the sole intension of killing the time or they would rather not sit at home inactive. The justification for not making speculations all alone may be male strength at times.

Presumably, there is a class of working ladies who are taking care of their own portfolios and getting great profits from their speculations as well. However, the level of such class of ladies is a piece low. Such class incorporates essentially single parents, divorced people, widows, unmarried ladies and so on. This should be changed. That implies more and additional functioning ladies ought to be monetarily mindful and they ought to take their own monetary or speculation choices. Then, at that point, just the term 'Ladies Strengthening' will be legitimate in genuine sense.

**Limitations:**

1. It is accepted that all the data given by the respondents is valid and verifiable.
2. Time was the principal limitation. All things considered, it would be unjustifiable to expect that the adequate measure of information has been gathered inside a particularly restricted time span.

3. The information assortment has been finished from a restricted topographical region. Thus the discoveries and end have their own impediments.
4. The data given by the respondents may be one-sided on the grounds that some of them probably won't be intrigued to give right data.

**Conclusion:**

Mumbai is on the way of development in genuine sense. Not just it is known for the best instruction, it has now turned into the 'Business Center point' also. In light of significant level schooling, the present ladies are landing the best position offers with high salary bundles. It has turned into the current day need for working ladies in India to build their riches. As the majority of the ladies are low in monetary proficiency, it turns out to be not really workable for them to deal with their portfolios all alone. Additionally the gamble bearing limit of working ladies in India is low. This is because of absence of sound monetary information.

**Recommendations:**

1. The government should strive to raise financial awareness and investment awareness among working women by organizing campaigns for this purpose.
2. Employers, i.e. companies, should be encouraged to hold expert "Financial and Investment Awareness Programs" in their offices, especially for female employees There.
3. Mini-debates can be held each week where reviews of financial newspapers such as "Economic Times" and "Financial Express" can be brought to the workplace to raise financial awareness. Key.
4. Working women themselves should strive to become professional portfolio managers of their own. They can do this by getting more and more knowledge related to financial matters from all possible sources like financial newspapers, TV channels like CNBC, NDTV Profits, Z Business, etc. some magazines like 'Dalal Street'. They can get help from people who are experts in the financial sector.



5. The government should launch more innovative projects as it did by establishing women-only banks - "Mahila Bank", where everything is done by women. These banks can be a reliable source of investment for women.
6. Women can seek help from certified trusted financial planners to make the right investment decisions and have an ideal portfolio.

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## A ROLE OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) TOWARDS WOMEN ENTREPRENEURSHIP DEVELOPMENT

*Prajakta H. Paralkar\**

### **Abstract**

*Entrepreneurship development is one of the keys for any economy to launch on the path of economic development. In recent decades the Micro, Small, and Medium Enterprises (MSME) sector has emerged as a vibrant and dynamic sector that is complementary to large industries and helps towards the inclusive industrial development of the country. This sector has been playing a significant role in fostering entrepreneurship and creating ample amount of employment opportunities at a lower cost and thereby leading to the economic and social development of the country. As a way toward the development of women's entrepreneurship, the MSME Ministry has been taking vital steps through various schemes empowering women entrepreneurs.*

**Keywords:** MSME Sector, Women Empowerment, Women Entrepreneurship

### **Introduction**

Women's entrepreneurship development is one of the keys to women's empowerment as women entrepreneurs play an important role in business trade or industry. The term "women entrepreneur" deals with that section of the female population who enter into industrial activities that as manufacturing, assembling, job works, repairs/servicing, and other businesses.

According to J. Schumpeter, "Women who innovate, initiate or adopt business actively are called women entrepreneurs." At the same time, the Government of India, "women entrepreneurship is an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women."

In contemporary times, women entrepreneurs are playing an important role in business, trade, and industry. They have a tremendous impact on the economy by contributing to different sectors of the economy. MSME is one of the important sectors which is considered to be a backbone of the Indian economy contributing to the country's socio-economic development and also creating a wide range of entrepreneurial opportunities.

### Micro, Small, and Medium Enterprises (MSMEs)

The Micro, Small, and Medium Enterprises Development (MSMED) Act, came into existence in 2006. According to the MSMED Act, 2006 the Micro, Small, and Medium Enterprises are classified into

**Manufacturing Enterprises:** The enterprises engaged in the manufacturing or production of goods.

**Service Enterprises:** The enterprises which engaged in providing or rendering services.

Composite Criteria: Investment in Plant and Machinery

Composite Criteria: Investment in Plant and Machinery			
Sr. No.	Type of Enterprise	Manufacturing Enterprises	Service Enterprises
1.	Micro Enterprises	Less than or Equal to Rs. 25 lakhs	Less than or Equal to Rs. 10 lakhs
2.	Small Enterprises	Rs. 25 lakhs to Rs. 5 Crore	Rs. 10 lakhs to Rs. 2 crores
3.	Medium Enterprises	Rs. 5 Crore to Rs. 10 Crore	Rs. 2 crores to Rs. 5 crores

*Source: MSME gazette of India, NEW DELHI, MONDAY, JUNE 1, 2020.*

Under the Aatma Nirbhar package, a revision of the MSME criteria was announced on 13th May 2020. Accordingly, there will be no difference between the manufacturing and service sectors. The new definition and criterion for MSME came into effect on 1st July 2020 and its existing definition of MSME was valid up to 30th June 2020.

<b>Composite Criteria: Investment in Plant and Machinery</b>			
<b>Sr. No.</b>	<b>Type of Enterprise</b>	<b>Investment in Plant and Machinery or Equipment</b>	<b>Turnover</b>
1.	Micro Enterprises	Less than Rs. 1 crore	Less than 5 crores
2.	Small Enterprises	Less than Rs. 10 crores	Less than Rs. 50 crores
3.	Medium Enterprises	Less than Rs. 50 crores	Less than Rs. 250 crores

*Source: MSME Gazette of India, New Delhi, Monday, June 1, 2020.*

Being an important sector of the Indian economy the contribution of the Micro, Small & Medium Enterprises (MSMEs) has been tremendous in creating entrepreneurial opportunities. As far as women entrepreneurship is concerned the MSME Ministry has been taking continuous steps to tap the latent skills and talents of women entrepreneurs which can be channelized into business ideas and converted into real business activity with little capital investment. The sector is broadening its sphere by producing a diverse range of products and services to meet the increasing domestic and foreign demand. The MSMEs not only create employment opportunities but also strive to achieve regional balances and more equitable distribution of income and wealth.

### **Objectives of Study**

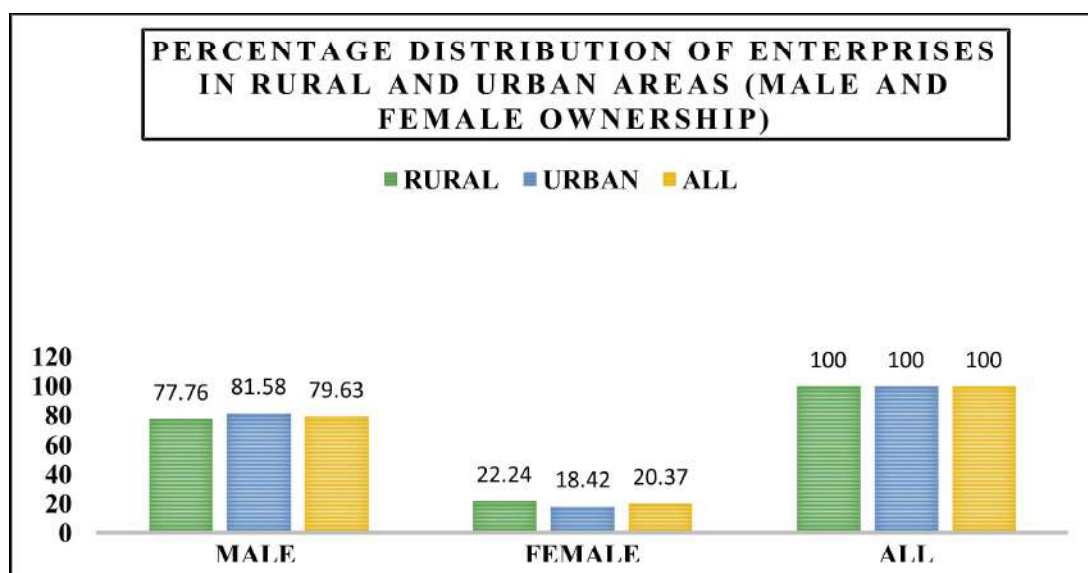
1. To examine the role of Micro Small and Medium Enterprises in the development of women's entrepreneurship.
2. To examine important Schemes led by the Ministry of Micro Small Medium Enterprises (MSME) to empower women entrepreneurs.

### **Research Methodology**

The study is of descriptive type and supported by secondary data only. Data was collected from various published reports of the Government of India, the Ministry of MSME, RBI, and other empirical sources.

**A Percentage Distribution of Enterprises in Rural and Urban Areas. (Male/ Female Ownership)**

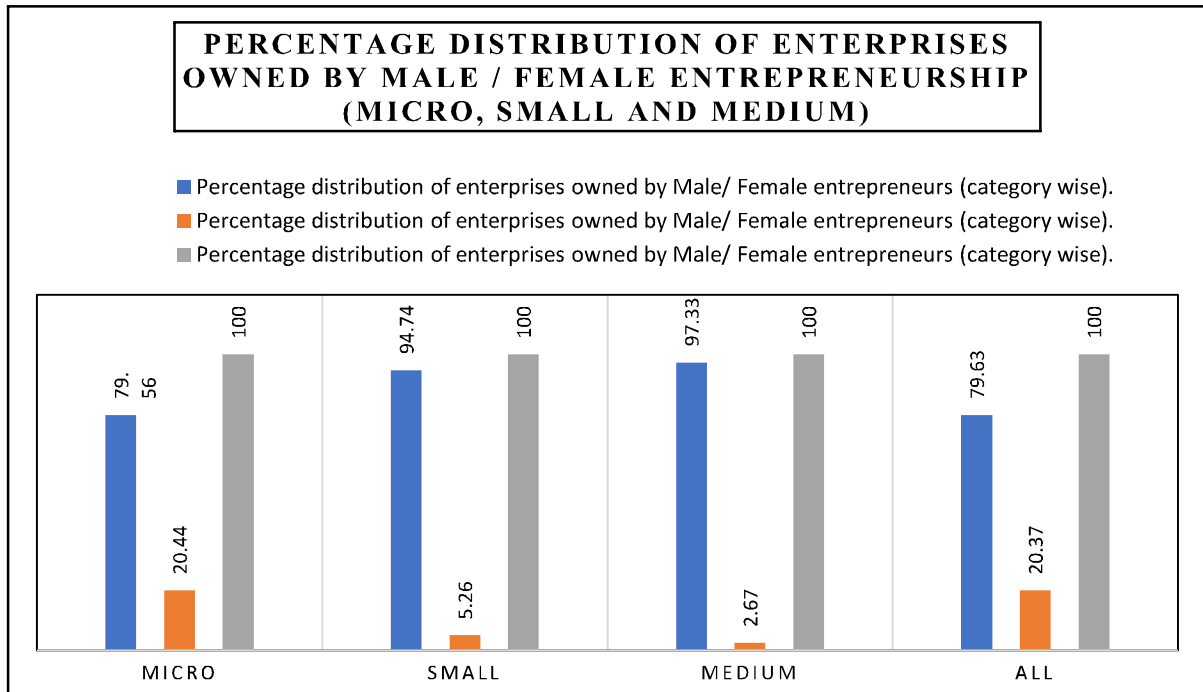
In India, it is estimated that there is a total of 1,23,90,523 MSMEs proprietaries owned by women according to the NSS 73rd Round of NSSO. There is a total of 633.88 MSMEs, out of which 608.41 lakh (95.98%) MSMEs were proprietary concerns. The following figure shows that there is male dominance in the ownership of MSMEs proprietary as male-owned 79.63% of enterprises compared to females who owned 20.37%. Though there is no significant difference between rural and urban areas, the dominance of males is more in urban areas (81.58% for males and 18.42% for females) as compared to the rural areas (77.76% for males and 22.24% for females).



Source: MSME Annual Report 2021-22, Ministry of MSME

**Percentage Distribution of Enterprises Owned by Male/ Female Entrepreneurs (Category Wise)**

The given figure shows the percentage distribution of Micro, Small, and Medium enterprises owned by males and females. Overall female entrepreneurs owned 20.37% of MSMEs. In the case of Microenterprises, female-owned (20.44%) enterprises are comparatively higher than Small (5.26%) and Medium (2.67%) enterprises.



*Source: MSME Annual Report 2021-22, Ministry of MSME*

**Gender-Wise Distribution of MSME's Proprietary of Top 15 States/UTs**

The following table shows the number of Male and Female Proprietary owners in MSMEs in the top 15 States/ UTs.

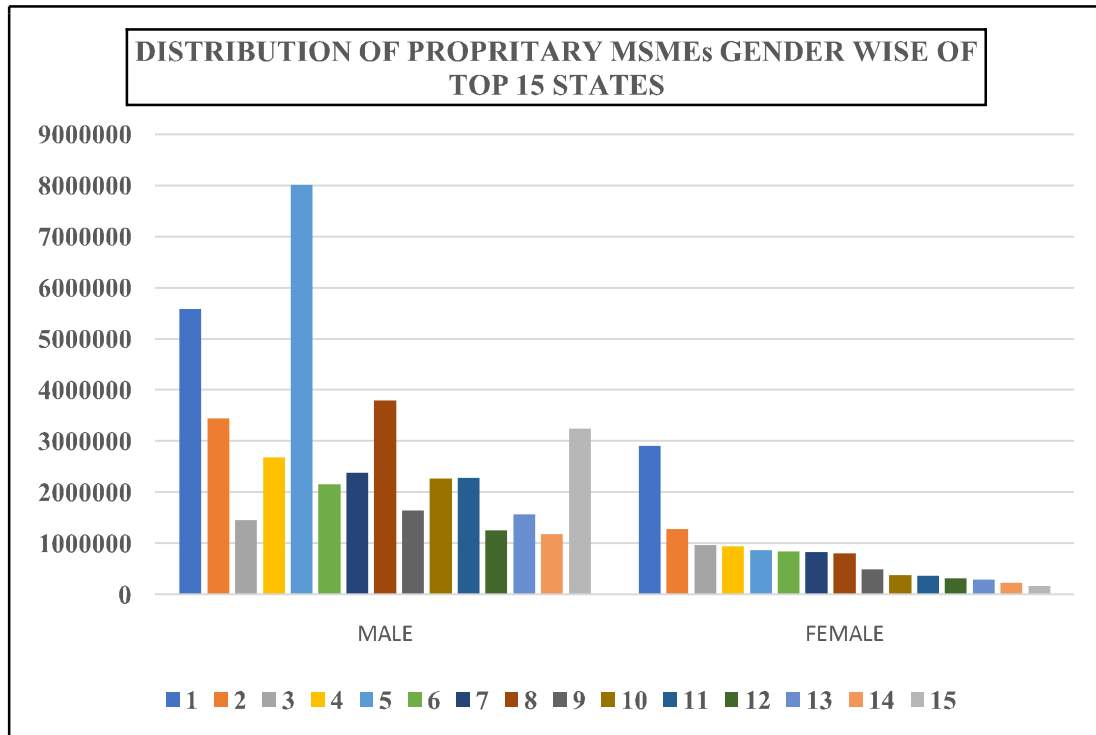
<b>DISTRIBUTION OF PROPRIETARY MSMEs BY GENDER OWNERS OF TOP 15 STATES (NSS 73RD ROUND)</b>			
<b>SR. NO.</b>	<b>STATES/UTs</b>	<b>MALE</b>	<b>FEMALE</b>
1	West Bengal	5583138	2901324
2	Tamil Nadu	3441489	1285263
3	Telangana	1459622	972424
4	Karnataka	2684469	936905
5	Uttar Pradesh	8010932	862796
6	Andhra Pradesh	2160318	838033
7	Gujrat	2375858	826640
8	Maharashtra	3798339	801197
9	Kerala	1647853	495962
10	Rajasthan	2261127	380007
11	Madhya Pradesh	2275251	370427
12	Jharkhand	1250953	310388
13	Odisha	1567395	295460
14	Punjab	1183871	224185
15	Bihar	3239698	168347

*Source: MSME Annual Report*

**DISTRIBUTION OF PROPRIETARY MSMEs BY GENDER OWNERS OF TOP 15 STATES (NSS 73RD ROUND)**

According to NSS 73rd Round, Uttar Pradesh, West Bengal, and Maharashtra topped in case of Proprietary MSMEs owned by males whereas in the case of Female-owned proprietaries, West Bengal, Tamil Nadu, and Telangana were amongst the top three states.

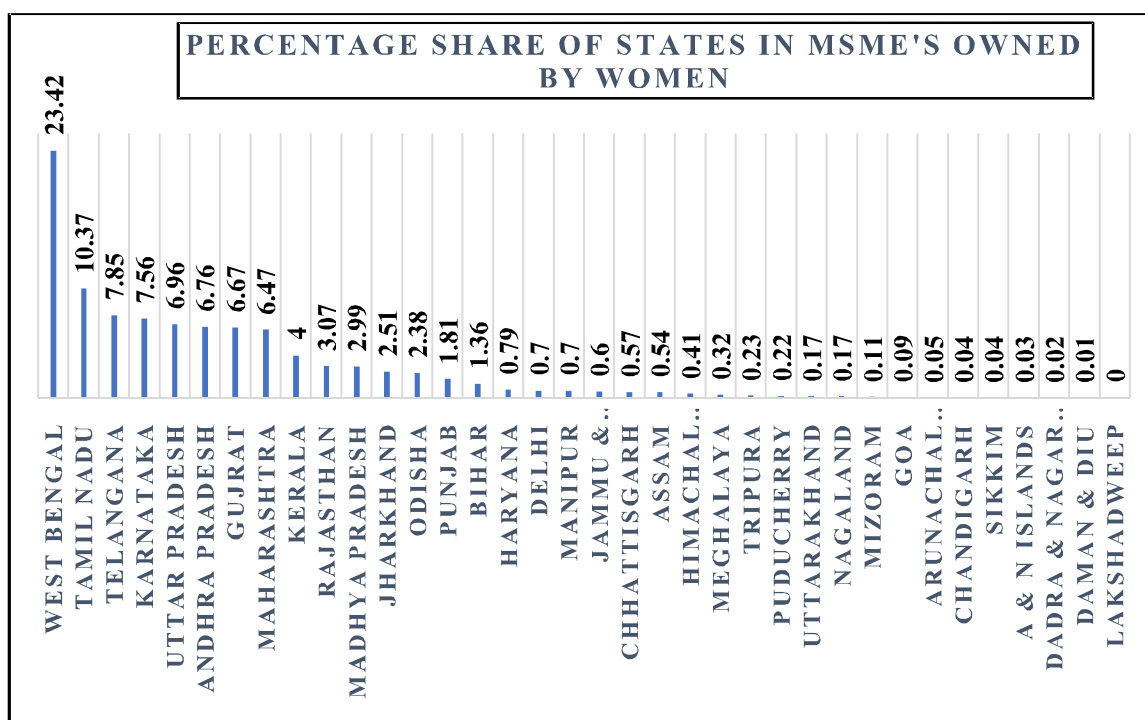




Source: Annual Report 2021-22

**A Percentage Share of States in MSMEs Owned by Women**

The following figure shows the percentage of women-owned MSMEs is highest in West Bengal, followed by Tamil Nadu and Telangana. The performance of Union Territories and the North Eastern States is below a satisfactory level.



Source: MSME Annual Report 2021-22, Ministry of MSME

### Activities Targeted Toward The Development Of Women's Entrepreneurship

The MSME Ministry is committed to an agenda of inclusive development and has taken various initiatives and measures to empower aspirants and existing women entrepreneurs. There are several MSME schemes introduced for women entrepreneurs specifically to help them to start up new businesses or upgrade the existing ones, wherein women are provided extra benefits/ concessions/ assistance.

### Prime Minister's Employment Generation Programme (PMEGP)

Under PMEGP a higher subsidy is provided to women entrepreneurs. Under PMEGP a total of 2,22,457 projects have been assisted to women entrepreneurs since its inception (i.e. 2008-09 to 31.12.2021). The following table shows cumulative data on the number of women beneficiaries for the last five years.

Year	Women Entrepreneurs under PMEGP
2016-17	14768
2017-18	15669
2018-19	25434
2019-20	24720
2020-21	27285
2021-22 (up to 31/12/2021)	20598
Total since Inception	222457

*Source: MSME ENGLISH ANNUAL REPORT 2021-22*

### **Pradhan Mantri Mudra Yojana (PMMY)**

This scheme was launched on April 8, 2015. Under this scheme women, entrepreneurs can fetch loans from Rs. 50,000 to Rs. 10 lakhs. It is administered by the Micro Units Development and Refinance Agency (MUDRA) and provides loans to enterprises in the manufacturing, trading, and service sector under three plans namely, the Shishu plan (loans up to Rs 50,000 for new businesses), Kishor plan (loans between Rs 50,000 and Rs 5 lakh for well-established enterprises), and Tarun plan (loans between Rs 5 lakh and Rs 10 lakh for business expansion). These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs, and NBFCs.

### **Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme**

The TREAD scheme envisages women's empowerment by providing credit to projects, conducting specific training and counseling, and imparting business-related knowledge to women entrepreneurs. Under this scheme, a grant of up to 30% of the project cost is provided by the government, and the remaining 70% would be financed by the institutions.

### **Pradhan Mantri Rozgar Yojana**

This Yojana helps women entrepreneurs to grow their businesses by providing financial assistance in the form of MSME loans. It offers a 15% discount on the project costs, which is up to a maximum of ₹12,500 per person.

### **Annapurna Yojana**

Government of India launched this program for those females who want to launch a catering business. Under this scheme, women can borrow up to Rs. 50,000 with collateral and repay it within 36 months.

### **Udyogini Scheme**

Udyogini is a scheme ideal for aspiring women entrepreneurs who can get subsidies and loans belonging to rural and underdeveloped areas. Women entrepreneurs aged between 18-45, whose family's annual income is less than 1.5 lakhs can avail of the loans under the Udyogini scheme to start and sustain their businesses. There is no income limit for widowed, destitute, or differently abled women, women belonging to SC/ST category, and a subsidy of 30% of the loan or Rs. 10,000 (whichever is lower) is provided to them. For women in the General category, a subsidy of 20% of the loan or Rs. 7500 (whichever is lower) is provided.

### **Skill Development and Mahila Coir Yojana (MCY)**

It is a women-oriented self-employment program in the coir industry designated to empower the rural women in the states where coir production was being processed. The scheme provides for skill development and training, employment/ entrepreneurship enhancement, raw material utilization, welfare activities for the coir workers, etc. In short, it works toward women's empowerment.

### **Cent Kalyani Scheme**

The Central Bank of India has initiated the Cent Kalyani scheme with the primary objective to encourage women entrepreneurs to start a new project or expand/modernize the existing units belonging to micro or small enterprises. It also benefits women working in the agriculture and retail industry. Under this scheme loan up to Rs. 1 crore is sanctioned with no collateral or guarantee.

### **Mahila Udyam Nidhi Scheme**

The scheme is offered by the Small Industrial Development Bank of India (SIDBI) to encourage and empower women entrepreneurs by providing them credit facilities and

financial assistance for up to Rs. 10 lakhs to women entrepreneurs working in production, manufacturing, and service-related industries. This scheme helps women entrepreneurs for setting up new projects and promotes the upgradation and modernization of existing projects.

### **Dena Shakti Scheme**

It is a scheme for financing women entrepreneurs initiated by Dena Bank. Under this scheme, women entrepreneurs involved in a wide range of activities like agriculture, manufacturing, etc. can avail of up to Rs. 50,000 with a concession of 0.25% on the rate of interest. For the areas like retail trading, housing, and education loans up to Rs. 20 lakhs can be sanctioned

### **Stree Shakti Yojana**

Stree Shakti Package scheme is a scheme launched by the State Bank of India specially designed to find and support entrepreneurship among women by providing loans at a concessional rate of interest.

### **Bhartiya Mahila Business Bank Loan**

It focuses on providing financial assistance to underprivileged women. Under this scheme, women can avail of loans up to Rs. 20 crores to be paid within 7 years.

### **SAMARTH**

MSME Ministry launches SAMARTH to promote women's entrepreneurship. Under this scheme, 20 % of seats in free skill development programs will be allocated to aspiring and existing women entrepreneurs under the skill development scheme of the ministry. Also, 20% of MSME business delegations sent to domestic and international exhibitions under the scheme of marketing assistance implemented by the Ministry will be dedicated to women-owned MSMEs. Women entrepreneurs can also avail 20% discount on the annual processing fee on commercial schemes of the National Small Industries Corporation (NSIC).

## Conclusion

Women are the pillars of not only society but also of the economy as they create job opportunities for themselves as well as for others. They can provide different perspectives with different solutions to management, organization, and business problems, as well as in the exploitation of entrepreneurial opportunities. Therefore, there is a need to strengthen women's entrepreneurship by creating a conducive environment, enhancing skills, by giving more access to credit and technology use and upgradation. Though the participation of Indian women in the MSME sector is low compared to men, the Ministry of MSME has been playing an important role in the development of women's entrepreneurship through different initiatives to help women beneficiaries, especially in rural areas. The Ministry of Micro, Small, and Medium Enterprises (MSME) is empowering women entrepreneurs and also helping them to sustain themselves in business through its different schemes helping women trigger their talent and build their own identity. However, there is a need to promote women's entrepreneurial networks to facilitate the cooperation and partnership between national and international networks that can positively contribute toward women's entrepreneurship development. Also, there is a need to have a continuous evaluation of various schemes led to promote women entrepreneurs.

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## રશિય-યુક્રેન યુદ્ધ દરમિયાન કુગાવા અંગે ગૃહિણીના અભિપ્રાયો મુંબઈના સંદર્ભમાં અભ્યાસ

### (Household's Perception on Inflation During Russia - Ukraine War: Study with Reference to Mumbai)

*Dr. Rekha A. Kaklotar\**

#### Abstract

રશિય-યુક્રેન યુદ્ધને લીધે વૈશ્વિક બજારો તથા સામાન્ય જીવનપ્રણાલી પર વિપરીત અસર થઈ છે. બજાર માંગની અનિયમિતતા તથા અનિશ્ચિતતા વધવા પામી છે. રોકાણકારો માટે જોખમો વધી જવાથી રોકાણકારો ભવિષ્યના વર્તન પર શંકા ધરાવે છે અને રોકાણ કરવા આગળ આવતા નથી. અર્થતંત્રમાં કુગાવો વધશે તેવી સંભાવના વ્યાપારીઓ તથા રોકાણકારોમાં વધતી જાય છે. વધતા કુગાવાને અંકુશમાં લેવા ભારતીય રિઝર્વ બેંક પણ વ્યાજના દરમાં સતત વધારો કરે છે. આવા સંજોગોમાં ગૃહિણીઓ આ વિશે શું મંતવ્ય ધરાવે છે તે મુંબઈના સંદર્ભમાં અહીં જાણવાનો પ્રયત્ન કરવામાં આવ્યો છે. મધ્યમ વર્ગના લોકો તેની આવકમાંથી સૌપ્રથમ પ્રાથમિક જરૂરિયાત સંતોષવા પ્રયત્ન કરે છે અને ત્યારબાદ વધારાની આવક સુખ સગવડ કે મોજ શોખની વસ્તુ પાછળ ખર્ચતા હોય છે. યુદ્ધને લીધે સુખ સગવડ તથા મોજ શોખની વસ્તુની સરખામણીમાં પ્રાથમિક વસ્તુના ભાવોમાં વિશેષ વધારો થયો છે. આવા સંજોગોમાં લોકોનું જીવન ધોરણ નીચું આવે છે. મુંબઈમાં આમેય અન્ય શહેરોની સરખામણીમાં વાસ્તુના ભાવો વધુ હોય છે. આવા સંજોગોમાં રશિય-યુક્રેન યુદ્ધને લીધે વાસ્તુના ભાવોમાં કેટલો વધારો થયો છે તે મુંબઈના સંદર્ભમાં જાણવાનો અહીં પ્રયત્ન કરવામાં આવ્યો છે. તે માટે મુંબઈમાં રહેતા ૬૦ ગૃહિણીઓના નમૂનાઓ લેવામાં આવ્યા છે. તેમની પાસેથી તેમના ખર્ચના વલણો, કુગાવા અંગે ભવિષ્યની ધારણા, કુગાવાની તેઓના જીવનધોરણ પરની અસર વગેરેને લગતી માહિતી મેળવવામાં આવી છે.

મુખ્ય શબ્દો: રશિય-યુક્રેન યુદ્ધ, કુગાવો, ગૃહિણીઓ



## પ્રસ્તાવના

રશિયા યુકેન યુદ્ધની અસર માત્ર બે દેશોના અર્થકારણ સુધી સીમિત ન રહેતા વૈશ્વિક અર્થતંત્ર પર પણ પડી છે. આ યુદ્ધની શરૂઆત 24 ફેબ્રુઆરી 2022 ના રોજ થઈ છે. જો ફેબ્રુઆરી માસને પાયાના વર્ષ તરીકે લઈએ તો વૈશ્વિક દ્રષ્ટિએ સરેરાશ તમામ વસ્તુના ભાવોમાં 59% નો વધારો થયો છે. તેમાંય ખાસ કરીને ખોરાક અને પીણાં, બળતણ, ઇલેક્ટ્રિસિટી તથા પરિવહનના ભાવમાં 52% નો વધારો થયો છે. જ્યારે ૭ ટકા ભાવોમાં વધારો થવાનું કારણ ઉત્પાદન સાધનોમાંના ભાવોમાં થયેલો વધારો જવાબદાર ગણી શકાય.

યુદ્ધને લીધે અપેક્ષા વધી રહી છે કે યુદ્ધ વૈશ્વિક અર્થવ્યવસ્થા પર કટોકટી લાવશે તથા કુગાવાને આગળ ધપાવશે. અનિશ્ચિતતા તથા પ્રતિકૂળ પરિણામોમાં વધારો થશે. એપ્રિલ 2022માં ઇન્ટરનેશનલ મોનેટરી ફંડના વર્લ્ડ ઇકોનોમિક આઉટલોકની આવૃત્તિમાં યુદ્ધ પર 200 થી વધુ ઉલ્લેખો છે. જેમાંથી યુદ્ધ તથા રશિયા પર લાદવામાં આવેલા પ્રતિબંધને પરિણામે આ બંને દેશોની અર્થવ્યવસ્થાઓ ઝડપથી સંકુચિત થઈ છે તેના પર પ્રકાશ ફેકવામાં આવ્યો છે. યુદ્ધને પરિણામે વસ્તુ બજારમાં ઉથલપાથલ થઈ છે જ્યારે નાણાં બજાર અસ્થિર બન્યું છે. પ્રશ્ન એ છે કે ભૌગોલિક તનાવ કેટલા અંશે આર્થિક પ્રવૃત્તિ પર સંકોચન લાવશે. વિવિધ વિશેષજ્ઞો એવી અપેક્ષા રાખે છે કે યુદ્ધની સમગ્રલક્ષી અસર કુગાવાના દરમાં વધારો કરશે. જ્યારે રશિયા યુકેન યુદ્ધની શરૂઆત થઈ ત્યારે અંદાજ પણ ન હતો કે આ યુદ્ધ આટલું લાંબુ ચાલશે. સમય જતા આ યુદ્ધની આર્થિક અસરો દિન પ્રતિદિન ઘેરી બનતી જાય છે. સામાન્ય લોકોના જનજીવન પર આર્થિક તનાવ વધતો જાય છે. મોંઘવારીનો માર સામાન્ય લોકો વધુ પ્રમાણમાં ઝીલી રહ્યા હોય તેવું જણાય છે.

છેલ્લા બે વર્ષથી કોરોનાને લીધે કેટલાય લોકોએ પોતાની નોકરી ગુમાવી છે. તો કેટલાય લોકોની આવકમાં ઘટાડો થયો છે. આ મહામારીમાંથી ઉભરી વૈશ્વિક અર્થતંત્રો ધીમા પગલે ડગ માંડી રહ્યા છે ત્યાં પાછો રશિયા યુકેન યુદ્ધ સામાન્ય લોકોની કમર મોંઘવારીને લીધે તોડી નાખી છે. લોકોનું જીવનઘોરણ નીચું આવ્યું છે. ગરીબ લોકો માટે જીવન ધોરણ ટકાવવું મુશ્કેલ બન્યું છે.

યુરોપિયન દેશો માટે રશિયા એ પેટ્રોલિયમ પેદાશનું મહત્વનું સ્ત્રોત છે. અમેરિકાના રશિયા પરના પ્રતિબંધને લીધે તેનો પુરવઠો યુરોપિયન દેશોમાં ન પહોંચવાથી પેટ્રોલના ભાવમાં વૈશ્વિક વધારો થયો છે. પરિણામે વાહન વ્યવહાર ખર્ચમાં વધારો થતાં પ્રાથમિક વસ્તુઓના ભાવમાં વધારો થયો છે. આ ભાવ વધારો કોઈ એક દેશ પૂરતો મર્યાદિત ન રહેતા વૈશ્વિક અસર ઊભી થઈ છે.

સામાન્ય રીતે દૂધ શાકભાજી વગેરે જેવી પ્રાથમિક જરૂરિયાતની વસ્તુઓ એક જગ્યાથી બીજી જગ્યાએ પહોંચાડવામાં વાહન વ્યવહાર ખર્ચનું વિશેષ મહત્વ છે. વાહન વ્યવહાર ખર્ચ વધવાથી સામાન્ય વપરાશની વસ્તુઓ મોંઘી થવા પામે છે. ઉપરાંત આયાત નિકાસમાં યુદ્ધની લીધે વૈશ્વિક સ્તરે અનિશ્ચિતતા ઊભી થઈ છે. પરિણામે પુરવઠાની અનિશ્ચિતતા તથા અપૂરતો પુરવઠો પણ વસ્તુના ભાવમાં વધારો કરે છે.

આ સંશોધન અભ્યાસમાં રશિયા યુક્રેન યુદ્ધના સમયગાળા દરમિયાન પ્રાથમિક વપરાશની વસ્તુના ભાવમાં થયેલા ફેરફારનું વિશ્લેષણ કરવામાં આવ્યું છે. ઉપરાંત ભાવ વધારાને લીધે લોકોના જીવનઘોરણ પર થયેલી અસર તપાસવામાં આવી છે. આ અભ્યાસ માટે મુંબઈ શહેરમાંથી ૬૦ ગૃહિણીઓના નમુનાઓ લેવામાં આવ્યા છે. આ ગૃહિણીઓ પાસેથી પ્રાથમિક ચીજ વસ્તુઓના ભાવમાં થયેલા વધારાની અસર જાણવાનો પ્રયત્ન કરવામાં આવ્યો છે.

### કુગાવાનો દર શું છે

કુગાવો એ ચોક્કસ સમય દરમિયાન વસ્તુની કિંમતોમાં થતા ભાવ વધારાનો દર રજૂ કરે છે. કુગાવો વધવાની સાથે ગ્રાહકોની વાસ્તવિક આવકમાં ઘટાડો થાય છે અને તે ઓછા પ્રમાણમાં ચીજ વસ્તુઓ અને સેવાઓ ખરીદવા શક્તિમાન બને છે. ગ્રાહકોની સામાન્ય ખરીદ શક્તિમાં કુગાવા દરમિયાન ઘટાડો થાય છે.

ભારતમાં કુગાવાનો દર નક્કી કરવામાં સૌથી વધુ ભારાંક ખાદ્ય પદાર્થો અને પીણાંને આપવામાં આવે છે. જેમાં અનાજ અને તેના ઉત્પાદકોને ૯.૬૭%, દૂધ અને તેની બનાવટોને ૬.૬૧%, શાકભાજીને ૬.૦૪% તૈયાર ભોજન અને મીઠાઈને ૫.૫૫%, માસ અને માછલીને ૩.૬૧%, તેલ તથા અન્ય ઉત્પાદકોને ૩.૫૬% ભારાંક આપવામાં આવે છે. ઉપરાંત પરિવહન અને સંદેશાવ્યવહારને ૮.૫૯% આરોગ્યને ૫.૮૯% શિક્ષણને ૪. ૪૬% હાઉસિંગને ૧૦.૦૭%, બળતણ અને પ્રકાશ ને ૬.૮૪%, કપડા અને ફૂટવેર ને ૬.૫૩%, પાન, તમાકુ અને નશીલા પદાર્થોને ૨.૩૮% તથા અન્યને ૨૦.૨% નો ભારાંક આપવામાં આવે છે. તેના અનુસંધાને ઓગસ્ટ ૨૦૨૨ માં કુગાવાનો દર વધવા પામ્યો હતો. જે બજારની અપેક્ષા કરતાં ઘણો વધારે હતો. જેમાં માસ અને માછલી ૨૦૬.૪% મસાલા ૧૯૩.૬% શાકભાજી ૧૮૬.૬% ફાળો ૧૭૨.૯% ના દરે ભાવો વધ્યા હતા. તાજેતરમાં ભાવ વધારો થવાનું કારણ મુખ્યત્વે યુક્રેન યુદ્ધ માનવામાં આવે છે. ઉપરાંત ઉત્પાદન સાધનોના ભાવોમાં વધારો થવાને લીધે ભાવ સપાટીમાં સાત ટકાનો વધારો થયો છે તેમ વિવિધ અભ્યાસો દ્વારા જાણવા મળ્યું છે. (Source: <https://www.mospi.gov.in/>)

અભ્યાસના હેતુઓ

1. કુગાવા અંગે ગૃહિણીઓને માહિતી છે કે નહીં તે જાણવું.
2. ગૃહિણીઓના પ્રાથમિક જરૂરિયાત પાછળ આવકના થતા ખર્ચનું પ્રમાણ જાણવું.
3. કુગાવાને લીધે ગૃહિણીઓના જીવન ધોરણમાં ફેરફાર થઈ છે કે નહીં તે ચકાસવું.
4. કુગાવા અંગે ગૃહિણીઓની ભવિષ્યની અપેક્ષા જાણવી.

અભ્યાસ પદ્ધતિ

પ્રસ્તુત સંશોધન અભ્યાસમાં પ્રાથમિક અને ગૌણ માહિતી નો ઉપયોગ કરવામાં આવ્યો છે. પ્રાથમિક માહિતી માટે મુંબઈ સબર્બનમાં રહેતા ગૃહિણીઓના ૬૦ નમુનાઓ લેવામાં આવ્યા છે તથા તેમના ખર્ચના વલણો તેમની પાસેથી જાણવામાં આવ્યા છે. આ સંશોધન અભ્યાસમાં ૩૫ થી ૫૦ વર્ષની ઉંમર ધરાવતી ગૃહિણીઓના નમૂનાઓ લેવામાં આવ્યા છે. પ્રશ્નોત્તરી દ્વારા પ્રાથમિક વસ્તુઓ પાછળ કરવામાં આવતા ખર્ચ, પ્રાથમિક વસ્તુના ભાવોમાં થયેલા પરિવર્તન તથા જીવન ધોરણમાં થયેલ પરિવર્તન અંગેની માહિતી મેળવવામાં આવેલ છે. જ્યારે દ્વિતીય માહિતી માટે વેબસાઈટ, મેગેઝીન તથા જનરલ નો ઉપયોગ કરવામાં આવ્યો છે.

સાહિત્ય સમીક્ષા

1. Ruth Endam (૨૦૨૨) એ રશિય-યુકેન યુદ્ધની અમેરિકા, ઇંગ્લેન્ડ, કેનેડા અને યુરોપના દેશો પરની આર્થિક અસર પર અભ્યાસ કર્યો. તેના અભ્યાસ મુજબ યુદ્ધને લીધે ઓઇલ, કુદરતી ગેસ તથા ફૂડ પ્રાઇસ વધવા પામી છે. યુરોપના દેશોના લોકોના વપરાશ પર કુગાવામાં વધારો થવાથી નકારાત્મક અસર ઊભી થઈ છે. બજારની અનિશ્ચિતતામાં વધારો થયો છે. પુરવઠાની સફળ તૂટી છે. મૂડી રોકાણમાં ઘટાડો થયો છે તથા શેર બજાર નીચે આવ્યું છે. આ તમામ અસર દેશના આર્થિક વિકાસ દર પર વિપરીત અસર ઊભી કરે છે. આ અભ્યાસ માર્ચ ૨૦૨૨ માં હાથ ધરાયો હતો.
2. Dr. M. Naeeruddin (૨૦૨૨) એ રશિય-યુકેન યુદ્ધની ભારતીય અર્થતંત્ર પરની અસર પર અભ્યાસ કર્યો. તેમના અભ્યાસ મુજબ આ યુદ્ધની મુખ્ય ત્રણ પ્રકારની અસર ભારતના અર્થતંત્ર પર પડી છે. તેમાં પ્રથમ પ્રાથમિક વપરાશની વસ્તુ તથા તેમના ભાવમાં વધારો થવાથી લોકોની ખરીદ શક્તિમાં ઘટાડો થયો છે. બીજી અસર આયાત નિકાસ સંબંધી પુરવઠાની સાંકળ પર પડી છે. પુરવઠાની સાંકળ તૂટવાને લીધે આર્થિક વ્યાપારને ફટકો પડ્યો છે તથા ત્રીજી અસર દેશમાં જ

વ્યાપારમાં ઘટાડો થયો છે. તેમજ આર્થિક કટોકટીને લીધે બજારના વૃદ્ધિ દર માટે અવરોધ ઊભો થયા છે.

3. Pascal Seller (2022) એ રશિય-યુક્રેન યુદ્ધને લીધે લાંબા ગાળાના કુગાવાની અપેક્ષા પર અભ્યાસ કર્યો. તેમણે સ્વીઝરલેન્ડમાં ખેતીક્ષેત્ર સિવાયના ક્ષેત્ર સાથે સંકળાયેલ તમામ ક્ષેત્રોનો સર્વે કર્યો. જેમાં યુદ્ધ પહેલાના બાર મહિનાના કુગાવાના વલણો તથા યુદ્ધ દરમિયાનના પાંચ મહિનાના કુગાવાના વલણો સંબંધી તમામ ક્ષેત્રમાંથી કુગાવા અંગેની અપેક્ષા જાણવાનો પ્રયત્ન કર્યો. ડપર કંપની પાસેથી આ માહિતી પ્રાપ્ત કરવામાં આવી. યુદ્ધ શરૂ થયા પહેલા તથા યુદ્ધ દરમિયાન ના વલણો અલગ અલગ રીતે તપાસવામાં આવ્યા. જેમાં યુદ્ધ પહેલા અને યુદ્ધ દરમિયાન ટૂંકા ગાળા માટેની કુગાવાની અપેક્ષાઓ લગભગ સમાન હતી. પરંતુ યુદ્ધ પહેલા તથા યુદ્ધ દરમિયાનની લાંબા ગાળાની કુગાવાની અપેક્ષાઓમાં તફાવત જણાવ્યો હતો. લાંબા ગાળા માટે આ કંપની કન્ઝ્યુમર પ્રાઇસમાં વધુ કિંમત વધવાની સંભાવના રજૂ કરતી હતી.

4. Jagtap Sandeep (2022) એ રશિય-યુક્રેન યુદ્ધની વૈશ્વિક પુરવઠા સાંકળ પરની અસર પર અભ્યાસ કર્યો. તેમના મત મુજબ રશિયા-યુક્રેન યુદ્ધની ફૂડ સપ્લાય ચેન પર મહત્વની અસર પડી છે. તેમણે પુરવઠા સાંકળના છ મહત્વના વિભાગો ચકાસ્યા છે. જેમાં એક, અનાજનું ઉત્પાદન, પ્રક્રિયા અને સંગ્રહ, બીજું, વાહનવ્યવહાર ખર્ચ, ત્રીજું, અનાજનું છૂટક બજાર, ચોથું, વપરાશ, પાંચમું, ફૂડ આધારિત સેવાઓ , છઠ્ઠું, અનાજની ગુણવત્તાનો સમાવેશ થાય છે. આ તમામ પર યુદ્ધની વિપરીત અસર યુરોપ અને આફ્રિકાના દેશો પર પડી છે તેમ તેમણે જણાવ્યું હતું.

સમસ્યા નિવેદન

રશિયા યુક્રેન યુદ્ધની અસર યુરોપિયન દેશો તથા અમેરિકા પર થવા અંગે ઘણા અભ્યાસો હાથ ધરાયા છે. ઉપરાંત 2014 અને 2019 માં આ બંને દેશો વચ્ચેનો વિવાદ અંગેના ઘણા અભ્યાસો હાથ ધરાયા છે. પરંતુ આ કટોકટીની ભારતના અર્થકારણ પરની અસર જોઈ શકાય છે. યુદ્ધને છ માસ કરતા વધારે સમય પસાર થયો છે. સમય પસાર થવાની સાથે તેની વિપરીત અસર વિશ્વના દેશો પર વધુ ઘેરી બનતી જાય છે. યુદ્ધની સામાન્ય જનજીવન પરની આર્થિક અસર તપાસવાનો આ અભ્યાસનો હેતુ છે. મુંબઈ જેવા મેગાસિટીમાં જીવનઘોરણ ટકાવી રાખવું આમેય મુશ્કેલ છે. તેમાં વળી યુદ્ધને લીધે કુગાવામાં વધારો કેવા પ્રકારની અસરો ઊભી કરે છે તે જાણવાનો અહીં પ્રયત્ન કરવામાં આવ્યો છે.

### પ્રાથમિક માહિતીનું તારણ

યુદ્ધની અસર સામાન્ય લોકોના જીવન ધોરણ પર પણ પડે છે. આ યુદ્ધને લીધે કુદરતી તેલ, ગેસ વગેરેના ભાવમાં વધારો થવાથી વાહન વ્યવહાર ખર્ચ વધ્યું છે. પ્રાથમિક તથા જરૂરિયાતની વસ્તુને એક જગ્યાએથી બીજી જગ્યાએ પહોંચાડવામાં વાહન વ્યવહાર ખર્ચ વધ્યું છે. આ વસ્તુના ભાવોમાં વધારો થવાને લીધે જીવન ધોરણ નીચું આવ્યું છે. આ સંશોધન અભ્યાસમાં પ્રાપ્ત થયેલી માહિતીના તારણો તપાસીએ તો...

### ઉત્તરદાતાઓની પ્રાથમિક માહિતી

આ સંશોધન અભ્યાસમાં જે ગૃહિણીઓની ઉંમર ૩૫ થી ૫૦ વર્ષની હોય તેમના નમુનાઓ હાથ ધરાયા છે. આ ઉંમર ધરાવતી મહિલાઓ સામાન્ય રીતે પરિપક્વ હોય છે તથા ઘણા સમયથી કુટુંબની જવાબદારી નિભાવતી હોય વસ્તુની કિંમતમાં પરિવર્તન આવવાને લીધે તેમના જીવન ધોરણ પરની અસર સારી રીતે રજૂ કરી શકે છે.

ઉપરાંત આ અભ્યાસમાં જે ઉત્તરદાતાઓના નમૂના લેવામાં આવ્યા છે તેમની આવકનું વિશ્લેષણ કરતા જણાય છે કે ૨૮ (૪૬ %) ગૃહિણીઓની ના કુટુંબની આવક ₹૩૦,૦૦૦ કરતા ઓછી હતી ૨૫ (૪૨%) ગૃહિણીઓના કુટુંબની આવક ૩૦,૦૦૦ થી ૬૦,૦૦૦ વચ્ચે હતી જ્યારે ૬૦ હજાર કરતાં વધુ આવક ધરાવતા ગૃહિણીનું પ્રમાણ ૭(૧૨%) નું જણાયું હતું.

અહીં ગૃહિણીઓના શિક્ષણનું પ્રમાણ અંગેની માહિતી મેળવતા જણવા મળ્યું કે ૧૨ (૨૦%) ગૃહિણીઓએ પ્રાથમિક શિક્ષણ મેળવ્યું હતું. સેકન્ડરી સુધીનું શિક્ષણ પ્રાપ્ત કરેલ ગૃહિણીઓનું પ્રમાણ ૨૩(૩૮%)નું જણાયું હતું જ્યારે ૬ (૧૦%) મહિલાઓએ ઉચ્ચ શિક્ષણ પ્રાપ્ત કર્યું હતું. ઉપરાંત અન્ય શિક્ષણ પ્રાપ્ત કરેલ ગૃહિણીઓની સંખ્યા ૧૯ (૩૨%) ની હતી

### 1. કુગાવા વિશેનું જ્ઞાન

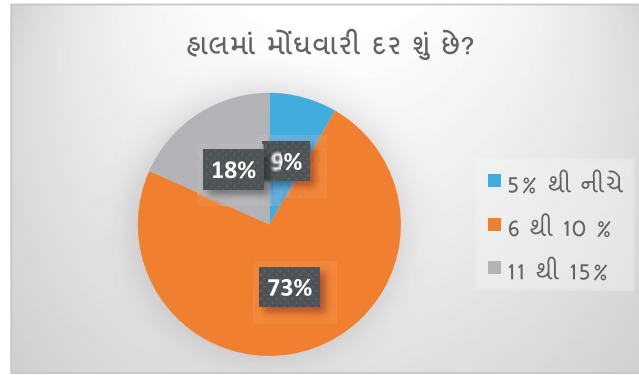
ટેબલ:૧

કુગાવા વિશેનું જ્ઞાન	ઉત્તરદાતાઓની સંખ્યા
ખૂબ સારું	4
સારું	51
બિલકુલ નહીં	5

આ સંશોધન અભ્યાસમાં કુગાવા વિશેની માહિતી કેટલા ગૃહિણીને છે તે જાણવાનો પ્રયત્ન કરવામાં આવ્યો છે. તેના ભાગરૂપે જાણવા મળ્યું કે ૬.૭ ટકા લોકોને કુગાવા વિશે ખૂબ જ સારું જ્ઞાન છે. ૮૫ ટકા લોકોનું આ વિશેનું જ્ઞાન ઠીક ઠીક જણાયું છે. ઉપરાંત ૮.૩ ટકા લોકો ભાવવધારા ના દર વિશે બિલકુલ જાણતા ન હતા. સામાન્ય રીતે કુગાવો સામાન્ય લોકોના જીવન ધોરણને અસર કરે છે. છતાં પણ ભાવ વધારા વિશે કેટલાય ગૃહિણીને માહિતી નથી.

2. હાલમાં મોંઘવારી દર શું છે?

આકૃતિ:૧

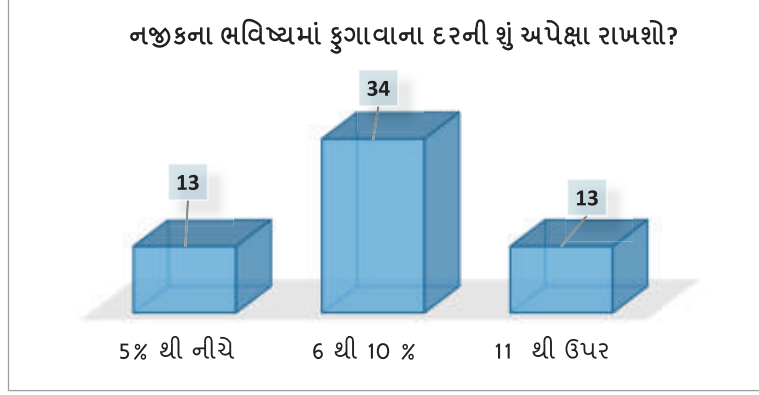


મોંઘવારી દર આર્થિક , સામાજિક તેમજ રાજકીય અસર ઉભી કરે છે. કુગાવા અંગેનું જ્ઞાન ગૃહિણીઓમાં છે કે નહીં તે ચકાસવા માટે તેમને ચાલુ વર્ષના કુગાવાના દર અંગે પ્રશ્ન પૂછ્યા. તેના જવાબમાં ૮% ગૃહિણીઓના જણાવ્યા મુજબ કુગાવાનો દર 5% થી નીચે છે. ૭૩% ગૃહિણીઓના મત મુજબ કુગાવાનો દર ૬ થી ૧૦% છે જ્યારે ૧૮% ગૃહિણીઓ એ જણાવ્યું હતું કે હાલમાં કુગાવાનો દર ૧૧ થી ૧૫% છે. અહીં એ અંદાજ લગાવી શકાય કે જે ગૃહિણીઓને મોંઘવારી દર અંગેની માહિતી ન હોય તેઓ સાચો જવાબ આપવા સક્ષમ નથી.

3. નજીકના ભવિષ્યમાં કુગાવાના દરની શું અપેક્ષા રાખશો?

ભારતમાં ઓગસ્ટના પ્રથમ અઠવાડિયામાં કુગાવો નો દર ૭% ઉપર જણાયો હતો જે ઘટીને ઓગસ્ટ ૨૨ ના બીજા અઠવાડિયામાં ૬.૭૧% થયો હતો. ત્યારબાદ સપ્ટેમ્બરના પ્રથમ અઠવાડિયામાં ફરી વધીને સાત ટકાનો થવા પામ્યો હતો. વિશ્વમાં હાલ પ્રવર્તતા કુગાવાના દરની સરખામણીમાં આ દર ઘણો જ નીચો છે. આ બાબતમાં નજીકના ભવિષ્યના કુગાવાના દર અંગે મુંબઈમાં ગૃહિણીઓના અભિપ્રાયો મેળવવાનો પ્રયાસ કરવામાં આવ્યો છે.

આકૃતિ : ૨



અહીં પ્રાપ્ત થયેલી માહિતી મુજબ ૧૩(૨૨%) ગૃહિણીઓના મત મુજબ કુગાવાનો દર 5% થી નીચે રહેશે. જ્યારે ૩૪(૫૬%) ગૃહિણીઓ જણાવે છે કે કુગાવાનો દર ૬ થી ૧૦ % ટકા રહેશે એવું જણાવ્યું હતું. બાકીના ૧૩(૨૨%) ટકા ગૃહિણીઓ નજીકના ભવિષ્યમાં કુગાવાનો દર ૧૧% થી ઉપર રહેશે એવું જણાવ્યું હતું.

4. રશિયા યુકેન યુદ્ધને લીધે પ્રાથમિક વપરાશની વસ્તુની કિંમતમાં વધારો થયો છે.

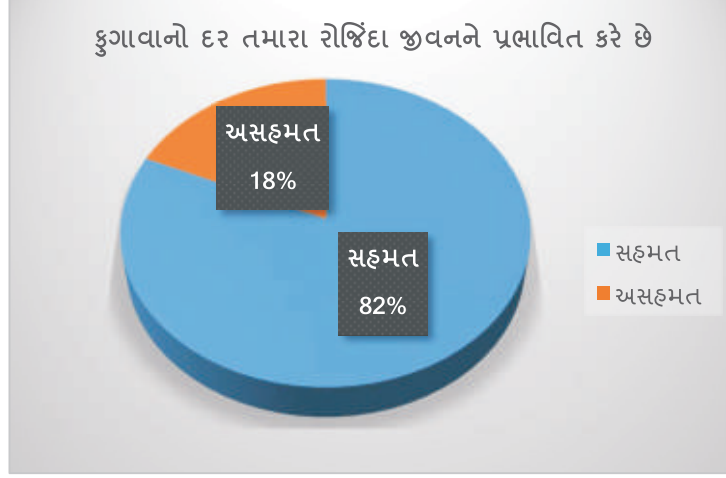
ટેબલ : ૨

યુદ્ધને લીધે પ્રાથમિક વપરાશની વસ્તુની કિંમતમાં વધારો થયો છે	ઉત્તરદાતાઓની સંખ્યા
સહમત	૪૬ (૭૭%)
અસહમત	૧૪ (૨૩%)

આ સંશોધન અભ્યાસમાં મોંઘવારીમાં વધારો થવાનું કારણ રહસ્ય યુકેન યુદ્ધ છે તેમ તમે માનો છો એવો સવાલ કર્યો. તે અનુસંધાને પ્રાપ્ત માહિતી મુજબ ૪૬ (૭૭%) ઉત્તરદાતાઓ એ વાત સાથે સહમત થાય છે કે ભાવવધારાનું કારણ રશિયા યુકેન યુદ્ધ છે. જ્યારે ૧૪ (૨૩%) ઉત્તરદાતાઓ ભાવવધારા માટે અન્ય કારણોને જવાબદાર ગણે છે. જે મહિલાઓમાં શિક્ષણનું પ્રમાણ ઓછું હોય તથા કુગાવા અંગેની માહિતી ના હોય તેઓ યુદ્ધને ભાવ વધારા માટે બિલકુલ જવાબદાર ગણતા નથી.

5. ભાવવધારાએ તમારી રોજિંદી જીવન પ્રણાલીમાં પરિવર્તન લાવ્યું છે કે નહીં

આકૃતિ : 3



ગૃહિણીઓમાં કુગાવા દર અંગેની માહિતી ન હોય છતાં તેઓ ચીજ વસ્તુઓના વધારે કિંમત ચૂકવે છે ત્યારે તેની ખરેખર શક્તિમાં ચોક્કસ પરિવર્તન આવે છે અહીં ગૃહિણીઓ પાસેથી તેમની રોજિંદી જીવન પ્રણાલીમાં આવેલ પરિવર્તન વિશે માહિતી પ્રાપ્ત કરવાનો પ્રયત્ન કરવામાં આવ્યો છે. સામાન્ય રીતે ભાવ વધારો લોકોને ખરીદ શક્તિમાં ઘટાડો લાવે છે. જે લોકોના જીવન ધોરણમાં પણ પરિવર્તન લાવે છે પ્રસ્તુત સંશોધન અભ્યાસમાં કુગાવાને લીધે લોકોની રોજિંદી જીવન પ્રણાલીમાં પરિવર્તન આવ્યું છે કે નહીં તે જાણવાનો અહીં પ્રયત્ન કરવામાં આવ્યો છે. ૮૨% ઉત્તરતાઓના મત મુજબ ભાવ વધારાએ રોજબરોજની જીવન પ્રણાલીમાં પરિવર્તન લાવ્યું છે. જ્યારે ૧૮% ઉત્તરતાઓના મત મુજબ તેમની રોજિંદી જીવન પ્રણાલીમાં કોઈ પરિવર્તન આવ્યું નથી. અહીં એક તર્ક એ લગાવી શકાય કે ઉચ્ચ મધ્યમ વર્ગ કુટુંબના રોજબરોજના જીવન ધોરણ પર કુગાવાની વિશેષ અસર જણાતી નથી. જ્યારે ઓછી આવક ધરાવનાર લોકોના જીવન ધોરણ પર કુગાવાની વિપરીત અસર વિશેષ પ્રમાણમાં પડતી હોય છે.



6. કુગાવા એ તમારા માસિક બજેટમાં પરિવર્તન લાવ્યું છે.

ટેબલ : 3

કુગાવાએ તમારું માસિક બજેટ બદલી નાખ્યું છે	ઉત્તરદાતાઓની સંખ્યા
સહમત	૫૨
અસહમત	૮

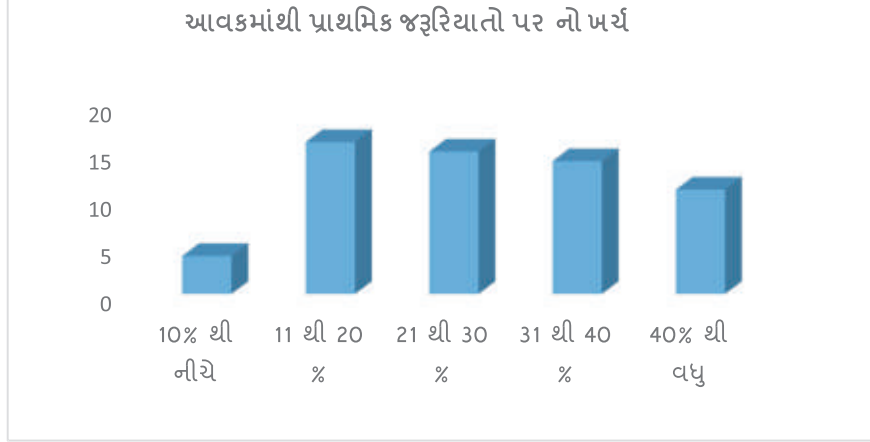
કુગાવો વ્યક્તિની ખરીદશક્તિ અને જીવન ધોરણમાં પરિવર્તન લાવે છે જેને પરિણામે માસિક બજેટમાં પણ ફેરફાર થતો હોય છે. સતત વધતા જતા ભાવોને લીધે મર્યાદિત આવકમાં ઓછા પ્રમાણમાં ચીજ વસ્તુઓ ઉપલબ્ધ બનતી હોય છે. પરિણામે આટલા જ પ્રમાણમાં વસ્તુની ખરીદી માટે વધુ બજેટ ફાળવવાની જરૂર પડે છે અથવા મર્યાદિત આવકના પ્રમાણમાં ઓછી ચીજ વસ્તુઓની ખરીદી કરવી પડે છે. આ સંશોધન અભ્યાસમાં પ્રાપ્ત થયેલ માહિતી મુજબ ૮૭ % ઉત્તરદાતાઓ માને છે કે કુગાવાને લીધે તેમની માસિક બજેટમાં પરિવર્તન આવ્યું છે. જ્યારે ૧૩% ઉત્તરદાતાઓ માને છે કે કુગાવાને લીધે તેમના માસિક બજેટમાં કોઈ પરિવર્તન આવ્યું નથી.

જે મહિલાઓ માને છે કે તેના માસિક બજેટમાં પરિવર્તન આવ્યું નથી. આ ગૃહિણીઓ કાતો કુગાવાની અસર વિશે અજ્ઞાન છે અથવા તો તેના કુટુંબની આવક ૬૦૦૦ કરતા વધુ હોઈ શકે જેથી તેઓ પોતાનું જીવન ધોરણ ટકાવી શકે છે. યુદ્ધની પરિસ્થિતિ સામાન્ય રીતે તમામ વસ્તુના ભાવો પર અસર પડતી હોય છે. રશિયા યુક્રેન યુદ્ધ ને લીધે સામાન્ય રીતે અન્ય વસ્તુની સરખામણીમાં પ્રાથમિક વસ્તુના ભાવોમાં વિશેષ વધારો નોંધાયો છે.

7. કુલ આવકમાંથી પ્રાથમિક વપરાશની વસ્તુ પાછળ નો ખર્ચ

કુગાવાની વિપરીત અસર તેવા સંજોગોમાં વધુ જણાય કે જ્યારે બજેટનો મોટાભાગનું ખર્ચ તે વસ્તુ પાછળ થતું હોય. ઉપરાંત આ વસ્તુના ભાવોમાં સતત વધારો થતો હોય. આવકમાંથી વિવિધ વસ્તુઓ પાછળ થતા ખર્ચનું પ્રમાણ વ્યક્તિગત અલગ જોવા મળે છે. કુગાવાની જીવંત ધોરણ પરની અસર જાણવા માટે એ જાણવું જરૂરી છે કે આવકમાંથી કેટલું ભાગ પ્રાથમિક વપરાશની વસ્તુ પાછળ ખર્ચાય છે. રશિયા યુક્રેન યુદ્ધની લીધે અન્ય વસ્તુની સરખામણીમાં વપરાશી વસ્તુના ભાવમાં વિશેષ વધારો થયો છે.

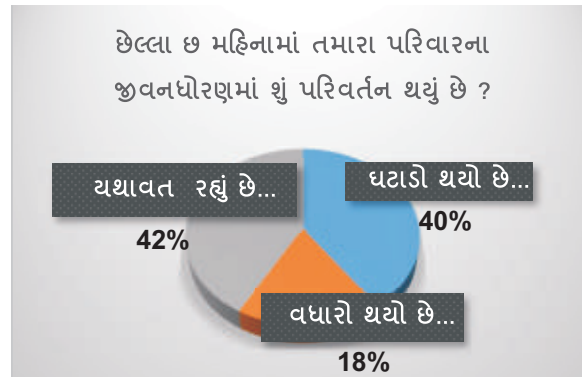
આકૃતિ: ૪



આ અભ્યાસમાં પ્રાપ્ત થયેલી માહિતી મુજબ ૪ (૭%) ગૃહિણીઓ તેની આવકના ૧૦% કરતાં ઓછી આવક પ્રાથમિક જરૂરિયાત પાછળ ખર્ચે છે. જ્યારે આવકમાંથી ૧૧ થી ૨૦ % ખર્ચ કરતી મહિલાઓનું પ્રમાણ ૧૬ (૨૭%) નું જણાયું હતું. આવકના ૩૦ % સુધી પ્રાથમિક વસ્તુ પાછળ ખર્ચ કરતા ગૃહિણીઓની સંખ્યા ૧૫(૨૫%) ની જણાઈ હતી. જ્યારે ૧૪(૨૩%) ગૃહિણીઓ આવકના ૪૦% સુધી તથા ૧૧(૧૮%) ગૃહિણીઓ ૪૦% કરતાં વધુ આવક પ્રાથમિક જરૂરિયાત પાછળ ખર્ચ કરે છે. અહીં ઓછી આવક ધરાવતા લોકોએ પોતાનું જીવન ધોરણ ટકાવી રાખવા માટે આવકનો વધુ ભાગ ખર્ચવું પડતો હોય છે. જ્યારે ઉચ્ચ આવક ધરાવનાર કુટુંબો આવકના ઓછા પ્રમાણમાં પ્રાથમિક જરૂરિયાત પાછળ ખર્ચ કરી પોતાનું જીવન ધોરણ ટકાવી રાખે છે.

૪. છેલ્લા છ મહિનામાં તમારા પરિવારના જીવનધોરણમાં પરિવર્તન થયું છે?

આકૃતિ : ૫



આ સંશોધન અભ્યાસમાં પ્રાપ્ત માહિતી મુજબ ૪૦ % ઉત્તરદાતાઓ માને છે કે કુગાવાને લીધે છેલ્લા છ માસ દરમિયાન તેમના જીવનઘોરણમાં ઘટાડો થયો છે. ૪૨ % ઉત્તરદાતાઓના જણાવ્યા મુજબ તેઓનું જીવનઘોરણ યથાવત રહ્યું છે. જ્યારે ૧૮% ઉત્તરદાતાઓ માને છે કે છેલ્લા છ માસ દરમિયાન તેમના જીવનઘોરણમાં વધારો થયો છે. કુગાવો વ્યક્તિના જીવન ઘોરણમાં ઘટાડો લાવે છે. પરંતુ અહીં જે ઉત્તરદાતાઓ જણાવે છે કે તેમના જવાન ઘોરણમાં વધારો થયો છે તેઓમાં કુગાવા અંગેની સમાજ નથી એમ ચોક્કસ કહી શકાય.

૯. કુગાવાને અંકુશમાં લેવા સરકાર પ્રયત્નશીલ છે

ટેબલ: ૪

કુગાવાને અંકુશમાં લેવા સરકાર પ્રયત્નશીલ છે	ઉત્તરદાતાઓની સંખ્યા
સહમત	૪૧(૬૮%)
અસહમત	૧૮(૩૨%)

અર્થતંત્રમાં ધીમો ભાગ વધારો આર્થિક વિકાસને પોષક નિવડે છે જ્યારે ઘોડાપુર ભાવવધારો અર્થતંત્રને છિન્ન ભિન્ન કરી નાખે છે. કુગાવાની દૂરગામી અસરોને ધ્યાનમાં રાખી કોઈપણ દેશની સરકાર પગલા લેતી હોય છે. અહીં ગૃહિણીઓ પાસેથી વધતા ભાવના સંદર્ભમાં સરકારની ભૂમિકા કુગાવાને અંકુશમાં લેવા સરકાર પ્રયત્ન કરે છે જ્યારે ૩૨% ઉત્તરદાતાઓના મત મુજબ સરકારી પ્રયાસો કુગાવાને અંકુશમાં લેવા માટે પૂરતા હોતા નથી.

અભ્યાસનું મહત્વ

વિશ્વમાં કોરોના મહામારીએ લોકોના બજેટમાં, આવક-ખર્ચના વલણોમાં તથા જીવન ઘોરણમાં પરિવર્તન લાવ્યું છે. કોરોના મહામારીની આર્થિક કટોકટીમાંથી હજુ બહાર આવી શક્યા નથી ત્યાં મધ્યમ વર્ગના લોકોને બીજો આર્થિક ફટકો રશિયા યુક્રેન યુદ્ધે આપ્યો છે. આ યુદ્ધને લીધે વૈશ્વિક કુગાવાના દરમાં જે પરિવર્તન આવ્યું છે તેના લીધે મધ્યમ વર્ગ પર તેની વિશેષ અસર જોઈ શકાય છે. મુંબઈ એક મહાનગરી છે જેમાં અન્ય પ્રદેશોની સરખામણીમાં વસ્તુના ભાવો ઊંચા હોય છે. આવા સંજોગોમાં રશિયા-યુક્રેન યુદ્ધના સમયમાં કેટલા અંશે ભાવ વધારો થયો છે તે જાણવું જરૂરી છે.

આ સંશોધન અભ્યાસ સંશોધનકર્તાઓ માટે તથા અર્થશાસ્ત્રના નિષ્ણાતો માટે એક પાયો પૂરો પાડે છે કે વૈશ્વિક ઘટનાઓની આર્થિક અસર મધ્યમ વર્ગના લોકો પર પણ પડતી હોય છે. તેમાંય મહાનગરીના લોકો મોંઘવારીનો સામનો પહેલેથી જ કરતા હોય છે. તેમાં આવી ઘટનાઓ તેમના જીવન ધોરણમાં ઘટાડો કરતી હોય છે. કોઈપણ દેશમાં થયેલ આર્થિક પરિવર્તન તેની સામાજિક અસર પણ ઉભી કરતી હોય છે. આવા સંજોગોમાં સામાજિક અસર જાણવા માટે વૈશ્વિક ઘટનાઓની આર્થિક અસર પણ તપાસવી જરૂરી બને છે.

અભ્યાસની મર્યાદા

પ્રસ્તુત સંશોધન અભ્યાસમાં મુંબઈમાં રહેલ ગૃહિણીઓના નમુનાઓ લઈ તેમના ખર્ચના વલણો તથા ભાવ વધારાના વલણો અને તેની જીવન ધોરણ પરની અસર જાણવામાં આવી છે. અભ્યાસના તારણો ઉત્તર દાતાઓએ આપેલા પ્રશ્નોના ઉત્તરોને આધીન છે. અન્ય વિસ્તારના લોકોના અભિપ્રાયો આનાથી અલગ હોઈ શકે. ઉપરાંત આ પ્રાથમિક માહિતી માધ્યમ વર્ગના લોકો પાસેથી પ્રાપ્ત કરવામાં આવે છે ગરીબ તથા અમિત અમીર વર્ગના અભિપ્રાયો આનાથી અલગ હોઈ શકે.

ઉપસંહાર

આ સંશોધન અભ્યાસ કુગાવાની ગૃહિણીઓના જીવનધોરણ પરની અસર તપાસે છે તથા ગૃહિણીઓની કુગાવાના દર અંગેની ભવિષ્યની સંભાવના તપાસ કરે છે. આ અભ્યાસ દ્વારા પ્રાપ્ત થયેલી માહિતી મુજબ જે કુટુંબની આવક ઓછી છે તેના જીવન ધોરણ પર વધુ વિપરીત અસર પડે છે. જ્યારે ઉચ્ચ મધ્યમ વર્ગી લોકો પોતાનું જીવન ધોરણ કુગાવાના સમય દરમિયાન જાળવી શકે છે. અહીં ગૃહિણીઓ મોંઘવારી વધવા માટે રશિયા-યુકેન યુદ્ધને જવાબદાર ગણે છે તથા ભવિષ્યમાં મોંઘવારીમાં વધારો થવાની સંભાવના રજૂ કરે છે. છતાં એક બાબત અહીં નોંધવી કટે કે જે ગૃહિણીઓને કુગાવા અંગે માહિતી નથી તેઓ ભવિષ્ય અંગેની સંભાવના રજૂ કરવા સક્ષમ નથી તેમ માની શકાય.

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## IMPACT OF COVID-19 ON THE SALARIED PERSON IN MUMBAI CITY

*Beena Narayan\* & Suyash Suryakant Chalke\*\**

### **Abstract**

*This article touches upon fluctuations in income and investment through various phases of the lockdown based on primary data. It examines the managing strategies of people in response to a fall in their income. The article reveals that there was a large dip in income and investment with the notice of the lockdown. The income at the time of the survey is still substantially lower than its pre-lockdown level. Salaried employees with a major fall in income and savings are the most affected. Income and investment losses are also higher among women workers. In the situation of falling income, the households either had to live off their savings or had to expurgate consumption for their basic needs. With swiftly exhausting savings, borrowing approached its limits, and with the slow recovery of income, households may need substantial management support to save them from deprivation.*

### **Introduction**

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered virus. The world is currently reeling from the effects of the pandemic and its impact can be visualized in the economy. At the end of December 2019, an outbreak of atypical pneumonia [now being called coronavirus disease 2019 (COVID-19) started in Wuhan, China. (Novel, C. P. E. R. E. & others 2020. Wu, F. et al. (2020). Zi Y, et al. (2020) Gorbalenya, A. E. (2020). The evidence in these studies suggests that urban areas have suffered higher employment losses during the lockdown than rural areas (Deshpande, 2020). Low-income households residing in urban areas were the worst affected by the lockdown. Afridi et al. (2020a, 2020b) made a similar observation from their survey conducted in two phases (between 25 March 2020 and 3 May 2020) in Delhi. Nearly 90 percent of the workers could not work between 25 March 2020 and 3 May 2020. More than 80 percent of the workers received no income from their main occupation. The average daily income of the workers fell by 77 percent during the lockdown. Countries all over the world were challenged by this virus and have declared lockdowns in their various cities and states (Wang, C. et al. (2020). Sohrabi, C. et al. (2020). Fisher, D. & Wilder-Smith, (2020). MacIntyre, C. R (2020).

In India, a nationwide lockdown was declared for 21 days starting 25th March 2020. People were instructed to stay indoors unless for an emergency (Pinto 2020). Thus, a society that cannot deliver rewarding employment to those who seek it is susceptible to falling apart. An upsurge in unemployment lessens cumulative expenditure, decelerates the economy, and importantly, raises the weak households to deal with economic tremors. Therefore, It is not astonishing that the unemployment rate is one of the most important pointers of an economy. In a rapidly changing world, such a pointer must be available at a fast frequency so that corrective actions can be taken promptly. There is also a steady fall in employment independent of the lockdowns. The middle-income group in India is one of the largest sources of employment and cash flow for economically weaker sections, making them an integral part of India's recovery. In the present situation, nothing seems to be working in favour of the middle-income group, with hardly any help from the government besides the loan moratorium. Though, many argue that the middle class needs a lot more than just a suspension if the country seeks quicker restoration of the economy. A sturdier middle class would enhance demand or drive expenditure. The worst-case situation is for employees who don't have a steady income (Das, G.2020, March 31).

### **Objectives of the Study**

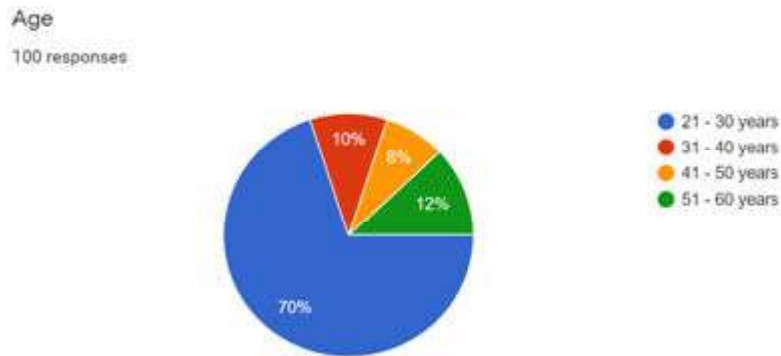
- 1) To find out the impact on the income and savings of salaried people during the lockdown of 2020 due to the outbreak of COVID-19.
- 2) To find out the psychological impact of working from home on work-life balance.

### **Research Design and Methodology**

The survey was intended to provide the basic information required for the stated objectives. Primary data was collected from the salaried person working in different sectors in the city of Mumbai in the Indian state of Maharashtra. A sample of 100 respondents was collected for the investigation. Using convenience sampling, a questionnaire was prepared using Google forms which were circulated among the participants of the study.

## Findings and Analysis

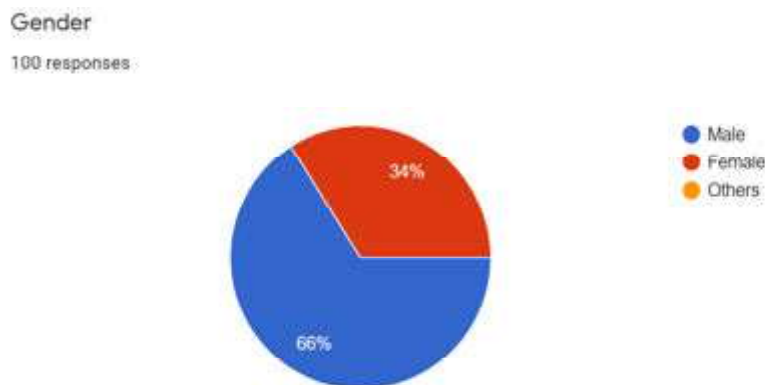
Diagram 1.1a Age group of respondents



Source - Primary data

The majority (70%) of the respondents belonged to the age group of 21 - 30 years. Followed by 12% of the respondents from the age group of 51-60 years. The lowest share of the respondents (8%) belonged to the age group of 41-50.

Diagram 1.1b Gender Distribution

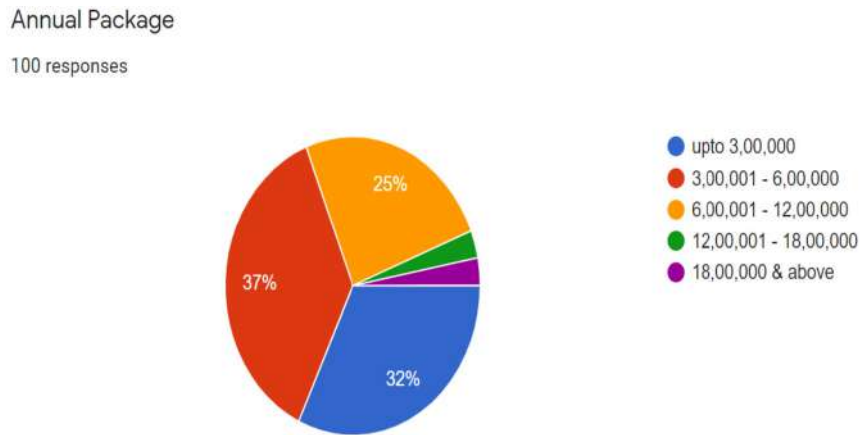


Source - Primary data

The majority (66%) of the respondents were males and 34 % of the respondents were females.



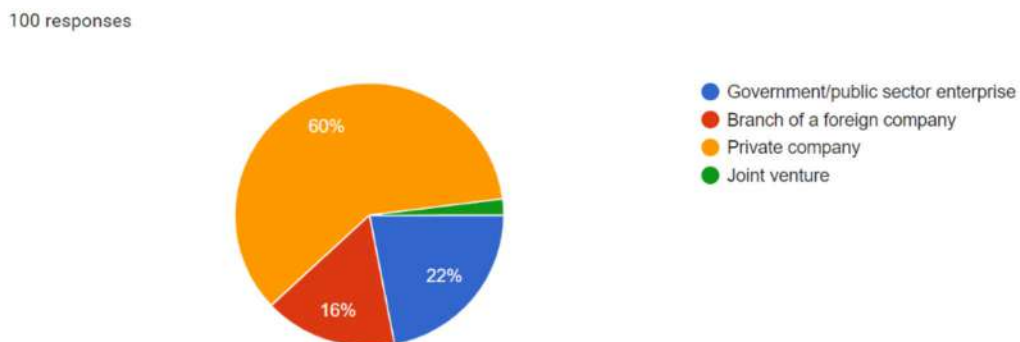
**Diagram 1.1c Income of the respondents**



*Source: Primary data*

The majority of the respondents (37%) had an annual income between three to six lakhs. This was followed by 32% of the respondents with an annual income of up to three lakhs. Those earning between 6-12 lacs per annum comprised a fourth of the total respondents. While only 3% of the respondents had an annual income between twelve to eighteen lakhs and the same percentage was present among respondents with an annual income of eighteen lakhs and above.

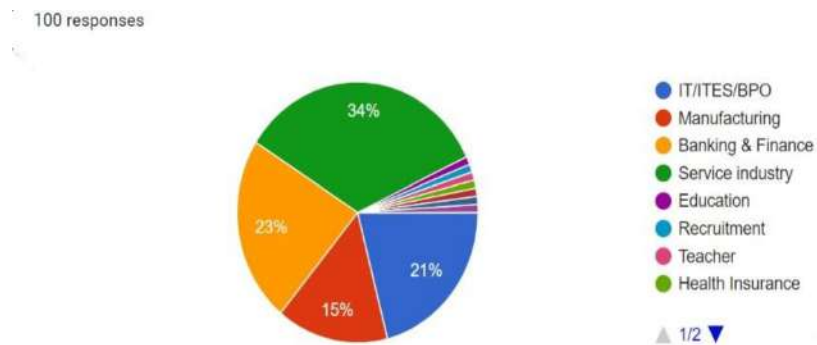
**Diagram 1.2 Type of organization**



*Source - Primary data*

The majority (60%) of the respondents in the study were working in a private company. Followed by working with government / public sector enterprises (22%). 16% of respondents were working with a foreign company that has a branch in India and the remaining 2% of the respondents were working for joint venture companies.

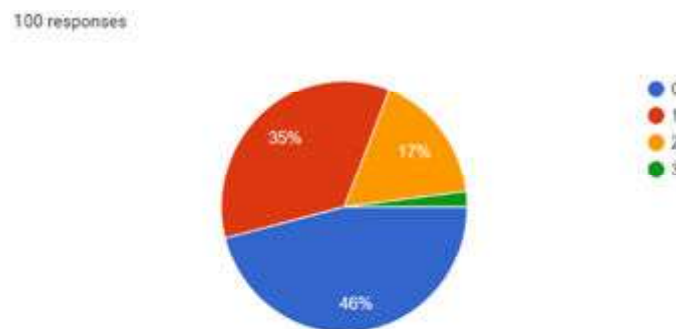
**Diagram 1.3 Respondent's work profile**



*Source - Primary data*

The majority of the respondents (34%) were engaged in the service sector. Followed by the BFSI-Banking & Finance Sector (23%). This was continued with a presence of 21% of respondents in the IT/ITES/BPO sector. 15% of respondents were in the manufacturing sector and approximately 7% of respondents were working in multiple sectors such as education and teaching, health insurance, and recruitment.

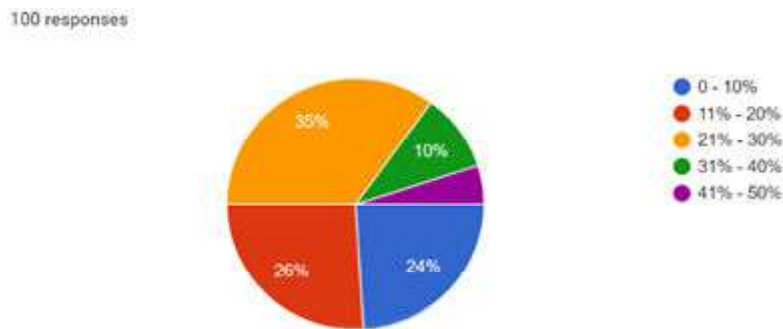
**Diagram 1.4 Supplementary sources of income among respondents**



*Source - Primary data*

Diagram 1.4 indicates that nearly half (46%) of the respondents did not have any other source of income other than their monthly salary. 35% of the respondents had only one source of income. 17% of respondents have two sources and 8% of respondents from the survey had an additional three sources of income other than their monthly salary.

**Diagram 1.5 Savings from the salary before the lockdown**



Source - Primary data

Diagram 1.5 shows that 35% of respondents mentioned that they used to save between 21% - and 30% of their monthly income before the lockdown. 26% of respondents used to save between 11% to 20% of their monthly income. 24% of respondents used to save between 0 - 10% of their salary. 10% of the respondents mentioned that they used to save between 31% - 40% and only 5% of the employees could save between 41% - 50% of their salary before the lockdown.

**Diagram 1.6.a Experience of a salary cut during lockdown**

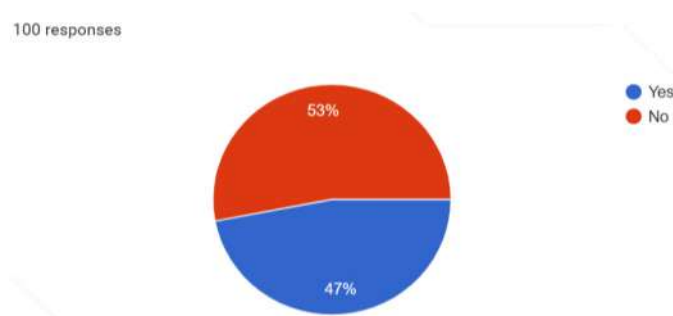
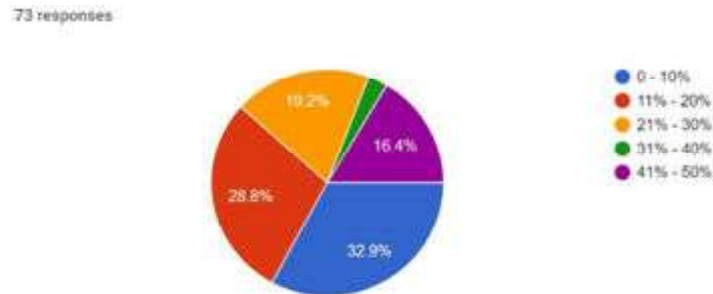


Diagram 1.6.a shows that more than half (53%) of the respondents faced salary cuts in their organization.

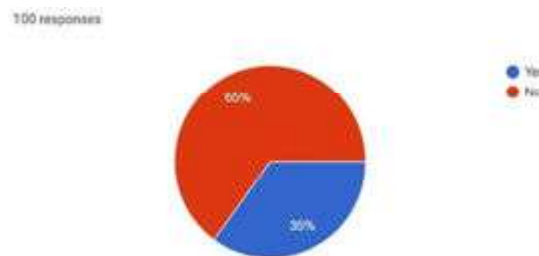
**Diagram 1.6.b Respondents' proportion of salary cut**



*Source: Primary data*

Diagram 1.6.b depicts that nearly 16.4% of the respondents (n=73) faced a salary cut of around 41% to 50%. 19.2% of the total respondents faced a salary cut of 21 to 30% during the lockdown. 28.8% of the total respondents faced a salary cut of 11 to 20%. Nearly 33% of the total respondents faced a salary cut of around 0-10%. While only 3% of respondents have 31- 40% salary deductions during the lockdown period.

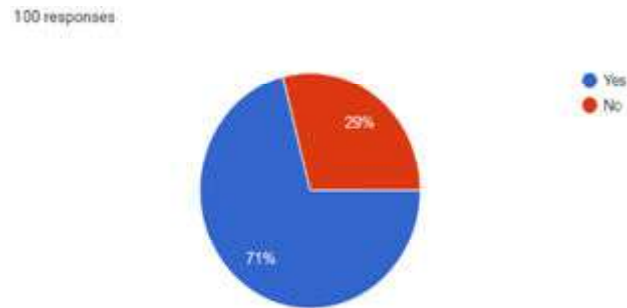
**Diagram 1.7 Impact on investments due to lockdown**



*Source - Primary data*

Diagram 1.7 shows that the majority of the respondents (65%) did not sell their investments to meet their financial needs during the lockdown. Whereas 35% of respondents did sell their investments during the lockdown.

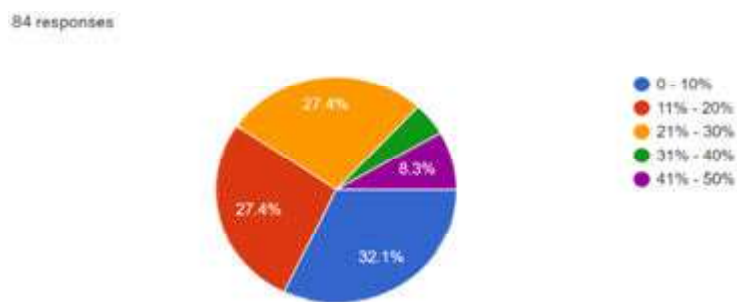
**Diagram 1.8.a Impact on savings due to lockdown**



*Source - Primary data*

Diagram 1.8.a indicates that 71% of the respondents used their savings to survive during the lockdown period. While in case of 29% of the respondents did not require their savings to survive during the lockdown.

**Diagram 1.8.b Extent of impact on savings due to lockdown**



*Source - Primary data*

Diagram 1.8.b indicates that 8.3 % of the respondents had a 41%-50% negative impact on their savings during the lockdown. 31%-40% of respondents hurt their savings during the lockdown.

27.4 % of the respondents had 21%-30%. 27.4 % of the respondents had 11%-20%. 11-20% of respondents have their savings and 32.1% of the respondents had a 0-10% negative impact on their savings during the lockdown. 4.5% of respondents had a 31-40% negative impact on their savings.

**Diagram 1.9 View on savings/investment after things go normal**

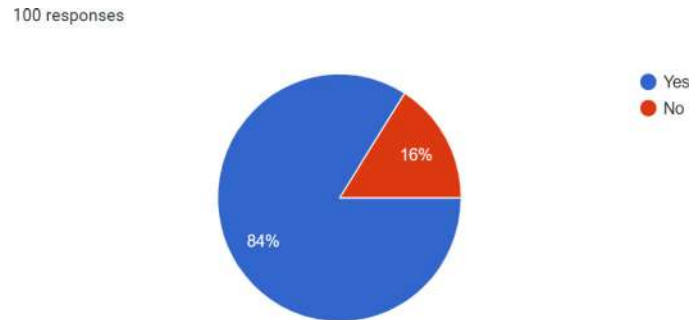
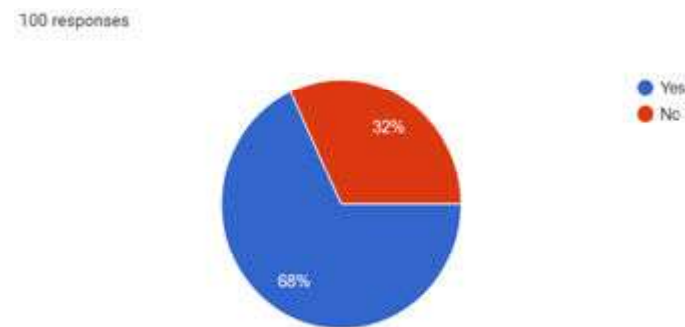


Diagram 1.9 shows that nearly 84% of the respondents felt like increasing their investment/savings after things go normal however 16% of the respondents did not feel like increasing their investment/savings after things go normal.

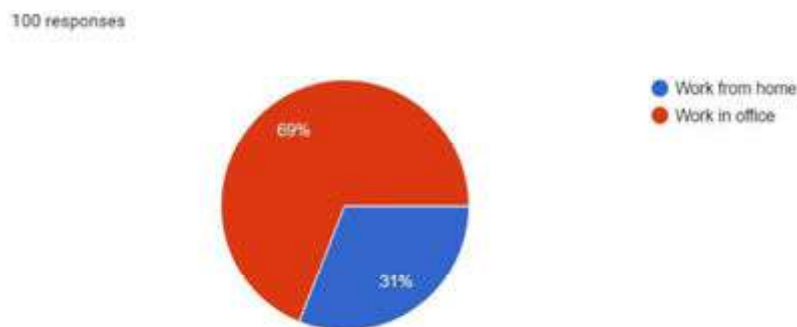
**Diagram 1.10 Work from home culture adopted during lockdown**



*Source - Primary data*

Diagram 1.10 shows that 68% of the respondent's organizations adopted work from home-during the lockdown.

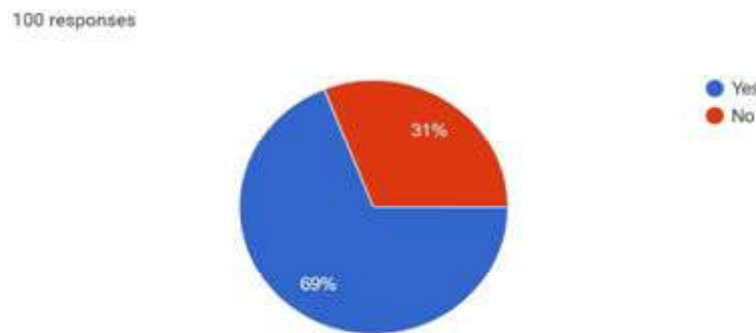
**Diagram 1.11.a Choice of the working area**



*Source - Primary data*

From the study, it was found that 69% of the respondents prefer to work in an office than work from home. 31% of the respondents prefer to work from home than work in the office (Diagram 1.11).

**Diagram 1.11.b Working hours increased due to working from home**



*Source - Primary data*

From the study, it was found that 69% of the respondent's working hours have increased due to working from home. (Table 1.11).

## Conclusion

The findings of the study show that people mostly subsisted during the lockdown period by using their savings or borrowing. A majority of respondents already exhausted their savings, and among the rest, only a small percentage had enough to live off them for more than a month. The condition of helpless respondents is especially worrying in this regard. With a significant number staying out of work and earning too little, scarcity of achieving resources is tough. Many of the households have survived the lockdown by borrowing. Grocery stores and flour mill owners, who had given goods on credit, reported their financial condition to be under serious strain. People stated that they may not endure spreading such help if their income did not recuperate. High uncertainty was making individuals more judicious in their choice, and they were cutting down on their expenditures and were more attentive to offering monetary help to others. Without any assistance from their employers, these people would slip into deep shortage, worsening to fulfill even their elementary requirements. Respondents were also asked to mention their preferences for various investment options before and during the outbreak. Most respondents reported that the COVID-19 pandemic had altered their investment and portfolio management sensitivities.

Presently, they preferred investing in instruments that offered moderate returns and were less risky, such as bank deposits (savings accounts and fixed deposits), gold, mutual funds, and postal savings. Studies suggest that bank deposits, PPF, gold, chit funds, NSC, etc. attract investors in search of low-risk investment options (Arpita Gurbaxani, Rajani Gupte 2021). Respondents mostly hinge on their savings or borrowings to meet their basic wants. With the exhaustion of their savings and income not recovering, people continued to struggle to make ends meet.

The impact of COVID-19 on salaried persons was severe as more than half of the sample size faced salary cuts. This harmed savings and respondents were forced to sell their investments during the lockdown period.

It was found that people having manifold bases of income other than salary were like to be less affected by the lockdown than people with no other source of income. Most of the respondents felt to increase their savings in the future.

Respondents mentioned working from home in a new culture does not amuse them as their working hour has increased and they experienced a lack of personal contact with their colleague. Respondents have also experience in managing their money so that if such a condition arrives in the future they should be able to challenge it.

### **Recommendations**

The post-COVID-19 world is going to look quite different from what it has been so far. (Kapur, R. 2020). Employees can be suggested to plan and generate multiple sources of income other than salary because relying on salary in today's fast-changing world is the biggest risk a person can take. Investment options like stocks, gold, real estate, etc. from which they can earn some revenue. Money management training should be taught to every individual so that even if such situations arrive people should be able to tackle them.



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## FEMINISM IN POST-COMMUNIST EUROPE CHALLENGES AND THE PATH FORWARD

*Roxana Marinescu\**

### Abstract

*This article presents some of the challenges feminism in post-communist Europe is currently encountering in responding to the growing global backlash, as well as the envisaged path forward. The situation is due to its specific historic and geopolitical constraints: perceived inferiority vis-?-vis its Western counterpart, limited understanding of its specific role in the region and beyond, copying Western, mostly (neo)liberal versions (with all their white middle-class biases), hesitancy in adopting intersectional approaches in combatting gender inequalities, reduced networking with feminist movements of similar interests (more specifically of the postcolonial space). At the same time, the solutions are twofold: the top-down impositions of the supra-state construction of the European Union (critiqued as the gender equalitarian model they propose comes from within the same neoliberal paradigm) and the bottom-up work of non-governmental organisations in the region (with the critique of their possible co-optation in the neoliberal current paradigm of the respective states). Nevertheless, it is imperative for postcommunist feminism to achieve a better understanding of global feminist work, create stronger ties with sisters in other regions, strengthen the feminist solidarity network, and develop proactive resistance in face of the post-pandemic global challenges (anti-feminist movements, growing populism, nationalism, white supremacy, misogyny) and ultimately build a feminist transnational future.*

**Keywords:** Challenges, Post-communist Feminism, Feminist Global Network, Solidarity

### Introduction

The change of regime in the former Soviet sphere of influence in Central and Eastern Europe (CEE) in 1989 meant an abrupt departure from 45 years of post-Second World War semi-colonial type occupation in the region (Endnote 1). It also meant a readjustment of feminist ideas via Western Europe and the U.S., which replaced gender equality, or rather gender blindness, of the former communist regime. This basically meant the forced enrolment of women in paid work in the period between 1945 and 1989 within, however, the same patriarchal paradigm of women being almost exclusively engaged in the non-paid work of

the private sphere, with a simultaneous (partially successful) attempt of the states to solve the difficult issue of support for the families (but mostly regarding child-rearing and sometimes fully disregarding other aspects, such as elderly care or care for the disabled). On the other hand, it meant the encouragement of women by the communist authorities to take up work generally considered masculine (such as for example engineering or STEM) through promoting gender-equal education, and also reserved seats for women in political and economic leadership (Marinescu, 2017, 2018a).

Postcommunist Europe (Endnote 2) was, thus, the scene of the imposition of a version of Western white middle-class feminism, with the full support of the local newly self-declared feminists, in a similar manner in which it had been done in the so-called Third world countries previously. This process was underlined by a self-deprecating, subaltern position (Spivak, 1988), nick-named "room-service" feminism (Miroiu, 2004, 2006, and 2015) and described as some sort of shy, marginal type feminism, which came "copy-paste" with the accession to the European Union (EU), and which produced a formal, non-internalised "state-feminism", unable to go beyond the laws and institutions of the West (Miroiu, 2006, pp. 218-219). Laura Grønberg (2008) also describes this mechanism in a book in which she documented the birth of the first women's non-governmental organisation (NGO) in Romania: she clarifies how the international organisations came up with their know-how, funds, and guidance, as part of their "civilizing burden" assumed by Western feminists for CEE countries (Grønberg, 2008, p. 71). Kristen Ghodsee (2004) uses the expression "feminism by design" to explain how the "experts" and the "consultants" who invaded the postcommunist space in the early 1990s forced cultural feminism in the area and, therefore, thus opened the door to neoliberalism, which very well accompanies this type of feminism (Endnote 3). Western-type institutions, such as women's advocacy groups, gender think tanks, battered women's shelters, rape crisis hotlines, women's resource centers, etc. were funded, which, in Ghodsee's view, agreed with the Western vision regarding the prevalence of gender over other identity factors (such as ethnicity or class, important distinctions for the post-communist space) and paved the way to embracing the neoliberal society, in which being winners (or losers) is considered to be an individual (counter)performance, exclusively based on merit and not on circumstances or state (lack of) support (pp. 734-736).

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### Challenges to overcome, bridges to cross

There is no surprise, thus, that one of the most important challenges faced by feminists in the "transition" (Endnote 4) period in the post-communist countries is the influence of the Western gaze, which took an "Orientalist" twist, as observed by Maria Todorova (1997), in that the Balkans (and, by metonymical extension, the post-communist space) is a construct of otherness within the European continent, similar to a certain extent to the one described by Edward Said (1978). The duality of Eastern/ Western was also analysed by Nataša Kovačević (2008), who placed the "enlightened, developed and civilized" Western Europe in the linear historic scale at the desirable end, while the European East was, in turn, described in terms of its "lamentable cultural, political or economic backwardness (e.g. agrarian, old-fashioned, despotic, totalitarian, obedient, abnormally violent, bloodthirsty)" or at best deserving "praiseworthy conservation of its 'noble savages' (here, pallid Western city-dwellers, enervated by industrial fumes or corporate discipline". These are presented in opposition to the "big, healthy, lazy, and gregarious Eastern Europeans" (p. 2).

A similar process is described by Teresa Kulawik (2020), who notices "mechanisms of quantitative inferiorization" at play on "a scale of Europeanness underlaid with ethnic-racializing categories of Slaviness as semi-developed, semi-civilized, semi-Oriental" (p. 11). The same happens regards feminism, with post-communist feminists relegated to the margins and post-communist feminism marked by an absence in European conferences and academic writings (Kulawik, 2020, pp. 45-47).

But what is postcommunist feminism and what are the preoccupations of postcommunist feminists? To give the example of Romania, according to Florin Poenaru (2017), feminism is either institutionalized in the form of academic programs and degrees (Endnote 5) or NGO-ised in a sort of parallel structure, which replaced the impotent (neoliberal) state. This is connected to the self-image of the local feminists, who, on the one hand, would like to "join the feminist club", to be admitted on an equal footing with the Western feminists, but who, on the other hand, suffer simultaneously from a complex of inferiority vis-à-vis what they perceive as a "barometer" of Western-type normality and a superiority complex towards the other members of society who have not reached this level of understanding. Also, in his view, there is no leftist or Marxist feminism in Romania (just individual feminists), the only feminism present is neoliberal (or neoconservative, I might add) (Poenaru, 2017, pp. 265-266).

The discussion is more nuanced in the view of Eniko Magyari-Vincze, who states that feminism in the early 1990s faced "the trap of the two extremes, namely rejection and unconditional acceptance" (Magyari-Vincze, 2002, as cited in Grønberg, 2008, p. 52, my translation). The former had to do with a general rejection of communism and that included the so-called gender neutrality or gender blindness that existed in communist times. To give just an example, Romanian dictator Nicolae Ceaușescu (secretary general of the Communist Party and de facto supreme leader between 1965-1989), like other communist leaders in CEE, talked about the necessity to ignore gender altogether, and instead look at people's role in society, which was a triple one in the public sphere: "If we are to talk about creating conditions for full equality between sexes, that means we should treat all people not as men and women, but in their quality as party members, as citizens, judged exclusively by the work they contribute with" (Ceaușescu, 1973, p. 648, my translation). In this way, in reality, the masculine vision of society was prioritised, and unpaid care work in the private sphere (commonly done by women) was not considered important (Marinescu, 2018a).

Therefore, an important challenge comes from embracing the neoliberal ideology of the post-communist countries. I would like to give just two examples, Hungary and Poland, of this "neoliberal revolution" in the post-communist countries, as it was called by Agnieszka Graff and Elżbieta Korolczuk, which focused on "the dismantling of the socialist welfare state with its generous universal healthcare system, job security and state support for families" together with "the destruction of community and tradition", and the re-traditionalization of gender roles. This is different from neoliberalism in the US, where it meant a return to "family values" through individual responsibility (Graff and Korolczuk, 2022, p. 33). Hungary's Prime Minister has imposed a special type of neoliberalism, characterized by extreme populism and nationalism, which he called illiberalism, which succeeded in fully banning gender study programs from universities and forbidding what they call "the gender ideology", while focusing on creating "the care fare regime" (Fodor, 2022). This is the opposite of the welfare state; in it, women are regarded through their reproductive and caring roles, and state services are relegated mostly to the church. The neoliberal government of Poland succeeded in 2020, with the full support of the Catholic Church, to pass one of the most conservative and drastic anti-abortion laws in Europe in order to regulate women's reproductive rights. Also, they created so-called "LGBT-free zones" in around 100 municipalities in Poland, now in the process of being disbanded, under the pressure of the European Union.

Moreover, seven out of the ten member states of the European Union which have not yet ratified the Council of Europe Convention on preventing and combatting violence against women and domestic violence (also known as the Istanbul Convention), are post-communist ones: Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Lithuania, and Slovakia. Poland has recently announced it is considering withdrawing from it (Endnote 6).

### **The Way Ahead**

The path forward in view of the global feminist backlash and the populist, supremacist, and nationalistic attacks are drawn out on the one hand by the European Union institutions, in a top-down approach, as well as, on the other hand, from within the feminist movements in the respective countries, from the grass root level, a bottom-up one.

Talking about the first solution to the present-day challenges, it is important to mention that the European Commission adopted a Gender Equality Strategy for 2020-2025, which discusses the systemic underrepresentation of women in decision-making positions, due to accepted gender roles and stereotypes, housework, and unpaid care roles, mostly covered by women, as well as gender-based violence and discriminatory employment practices. The strategy proposes to counteract those by committing to six pillars: "being free from violence and stereotypes"; "thriving in a gender-equal economy"; "leading equally throughout society"; "gender mainstreaming and an intersectional perspective in EU policies"; "funding actions to make progress in gender equality in the EU"; "addressing gender equality and women's empowerment across the world" (Endnote 7). Moreover, in order to put into practice what they preach, the three most important jobs in the EU are held by women: the President of the European Commission, Ursula von der Leyen, the President of the Central European Bank, Christine Lagarde, and the President of the European Parliament, Roberta Metsola.

But the most important change should come from within the feminist movement itself, from activists and non-governmental organisations, who need to learn to be autonomous and also to create a network of solidarity not only at a European level but with feminists throughout the globe, in order to disrupt the menacing neoliberal paradigm and to create a future based on feminist principles of cooperation and mutual understanding and support. It is only in this way that we can adequately respond to world-threatening crises, such as global warming, different health issues, such as the current COVID-19 pandemic, armed conflicts, etc. And this solidarity is shown, although for the moment on a small scale -

such as for example the transcontinental protests against the anti-feminist challenges described above.

However, the way forward is not easy, critiques have been brought regarding the intricate connection with neoliberalism for the former solution and the danger of co-optation for the latter. More precisely, when the European Commission proposes gender equality in its policies and promotes women in decision-making positions, it does so from a position of power, with very little attention to intersectionality and the vulnerability of some women (minorities of all types: LGBTQIA+ members, immigrants, various discriminated ethnicities, single mothers, illiterate or economically challenged women, etc.). Also, the EU discourse is mainly about designing policies and establishing institutions, creating the framework, and then promoting positive examples, without considering those for whom it is difficult (if not impossible), due to specific circumstances and systemic discrimination, to reach these positions. As usual in this competitive and individualistic framework, one is blamed if incapable of succeeding, without considering the privileges and head start that some of us have, because of the simple accident of birth. All the three women mentioned above who hold positions of power at the EU level are in reality members of the white privileged (upper) middle-class, which allowed them a smooth(er) path to these posts, considerably easier than if they had been members of a largely discriminated ethnic group, such as the Roma, for example, if they had been migrants or from a lower social class. By mentioning these aspects, I do not propose to disregard these women's difficulties in reaching the positions they now hold and also their importance as role models for other women, nor is it my intention to minimize the gender equality policies proposed by the European Commission. Nevertheless, I believe it is relevant to be aware of the type of narrative we are hearing and the paradigm it belongs to.

As for the feminist activists and theorists in the postcommunist world, they have reduced recognition, they are not yet considered "legitimate representatives of transnational feminist traditions" with "an established feminist agenda of their own" (Tlostanova, Thapar-Björkert and Koobak 2019, p. 82), so they would need to find means to impose themselves and be recognized at European and global level. Moreover, they run the risk of co-optation (Endnote 8) of their organisations and work within the mainstream paradigm of power, as they balance the precarity of their condition between the international donors and their agenda, the national and EU complicated bureaucracy and legislation and their own action for



improving the condition of women and fulfilling their feminist goals. (Roy, 2004, Korolczuk, 2016, Ana, 2018). To this risk, Elżbieta Korolczuk (2016) mentions engagement in the debates on social rights, stressing the value of and the need for the state to secure individual rights, opposing the tendency towards re-traditionalization, working to (re)construct the notion of community, focus on care, by creating alliances with women, the extended family and caregivers, sharing the experiences and the lessons learned across countries and regions and working out the best possible strategies together, and Alexandra Ana (2018) proposes the critical engagement of feminists with political life, all valuable recommendations.

### **Conclusion**

Clearly, the post-COVID world offers an opportunity for feminism and feminists to create transnational networks of support and work, based on a shared vision for the common future, which involves a change of paradigm: from the one in which we are now, based on neoliberal views of free flows of capital and focus on the individual, to an inclusive feminist paradigm for the communities and global support.

However, in agreement with the solution given by Madina Tlostanova, Suruchi Thapar-Björkert, and Redi Koobak (2019), in order to turn "transnational feminist discourses into a truly alternative global theory and practice, free from the coloniality of knowledge", feminists in postcommunist countries would need to create coalitions without the Western mediation, with other feminists (for example from the postcolonial world). Two simultaneous actions are necessary: for the Western feminists "to stop prescribing the terms of the conversation and the categories of analysis, classifying others according to their proximity to or remoteness from the Western norm", and the second and third-world feminists to refuse "to build any position or idea into the pre-existing Western feminist template" and start "designing alternative canons and drawing on re-emerging genealogies" (p. 85). And these alternative routes would hopefully create the premises for a feminist space, characterized by feelings of sorority, empathy, and compassion towards the vulnerable and the needy, a safe haven in which we would be able to celebrate diversity rather than being engaged in actions which erase it, in which we can express our support and respect for otherness, and in which we can seek for and offer mutual support freely.

## Endnotes

For the interpretation of the Soviet communist post-Second World War invasion as semi-colonisation in the case of Romania, see Lefter, 2001; Surdulescu, 2006; Martin, 2011.

<sup>2</sup> I am using this term to describe the Central and Eastern European (CEE) countries that were in the Soviet sphere of influence in the period 1945-1989, without including the former Soviet Republics. For a lengthier explanation of the term, see Marinescu, 2018b.

<sup>3</sup> Cultural feminism promotes the idea of gender difference, encroached on biologically determined and socially construed roles, and claims that they prevail over other intersectionalities (with class, age, generation, race, ability, etc.).

<sup>4</sup> Even the term "transition" favours a Western view of linear history and capitalist economics, in which the hiatus of socialism in CEE countries could only be followed by a return to pre-existing capitalism in the region.

<sup>5</sup> Also see Marinescu, 2021 for more information on these academic programs and degrees in the region.

<sup>6</sup> See <https://www.europarl.europa.eu/news/en/press-room/20180309IPR99425/violence-against-women-all-eu-countries-must-ratify-the-istanbul-convention>

<sup>7</sup> The full document can be accessed at [https://ec.europa.eu/info/policies/justice-and-fundamental-rights/gender-equality/gender-equality-strategy\\_en](https://ec.europa.eu/info/policies/justice-and-fundamental-rights/gender-equality/gender-equality-strategy_en)

<sup>8</sup> Philip Selznick defined co-optation in 1949 as "the process of absorbing new elements into the leadership or policy-determining structure of an organization as a means of averting threats to its stability or existence" (Selznick, 1949, p. 13).

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## INDIAN SENSIBILITY IN OMKARA: AN ADAPTATION OF SHAKESPEARE'S OTHELLO

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### Abstract

*The paper explores the cinematic aspects of Shakespeare's Othello adapted by Vishal Bharadwaj in his film Omkara released in 2006, achieved in terms of language, culture, characters, events, and themes. It talks about the typical Indian sensibility which exists even in the 21st century. The message given by Vishal Bharadwaj shows a stereotypical patriarchal society that exerts power on women. The film genre is Drama/Crime which shows the issue of politics, caste, sect, domestic violence, racism, etc, and explores the written play into a cinematic art form. This paper will explore patriarchy through Laura Mulvey's concept of 'scopophilia', feminism will be explored with reference to Simone de Beauvoir's The second sex, the connection between film and language will be seen as suggested by Christian Metz, and also the concept of 'High Culture' given by John Storey will be put to use. Throughout the paper, we are going to explain how every incident precedes the other and builds up controversy for the hero in context with the Indian rigid mindset. However, the surface of the film deals with the notion of jealousy and the metaphor of Kamarbandh (an Indian piece of jewellery worn on the waist) which works as a predecessor of ancient culture.*

**Keywords:** Culture, Language, Men and Women, Scopophilia, Superstition, Patriarchy.

### The objective of the study

To understand the Indian Sensibility in Othello in consideration of the 2006 Bollywood adaptation Omkara by applying multiple theories.

### Area of Investigation

This research paper shows the typical Indian sensibility and the condition of women in India. The portrayal of male dominance, politics, and sexuality deals with the stereotypical mentality of society. Mentality plays a primary role in shaping society. The dialogue by Dolly, "Aapke Saath hum nange haatho chale aate hai, agni se bhi nikal jae phir bhi sage nahi thage khelate hai" certainly proves the constant suffering of women in India. Even

though there is advanced development in society in the 21st century. There are certain things that are the same along with the growth. As rightly said by Jean Alphonse Karr, "The more things change, the more they remain the same".

### **Introduction**

*Omkara* (Bhardwaj, 2006), is a Bollywood adaptation of Shakespeare's *Othello*. The movie follows the genre of tragedy as is seen in *Othello*. It is set in the city of Meerut in Uttar Pradesh. Bhardwaj cleverly molds *Othello* into the contemporary political society using the culture and language of the city. The typical Indian mentality about the caste system and the differentiation between various classes can be clearly seen in the movie through the treatment of the characters. Omkara Shukla (*Othello*), the protagonist, is a half-caste, his father being a Brahmin and his mother belonging to the lower class. Omkara is involved in criminal activities under the local politician Bhai Sahab (Duke of Venice), and Dolly (*Desdemona*) falls in love with him for his courageous and dashing personality. Dolly however belongs to the upper class, as a result of which her father, Advocate Raghunath Mishra (*Brabantio*), insults Omkara on getting to know of their affair, despite the fact that he initially respected Omkara for his bravery and charisma. The language used by Bhardwaj is Hindi with a mix of the Khariboli dialect of Uttar Pradesh. The dialogues in *Othello* are translated with a spice of the language which gives it an Indian essence. Cinema is a platform to show different social realities. Here we see a potential presentation of Indianness in the movie. It is done via the typical misunderstanding between married couples, the whole political power game, stereotyped gender roles, etc. All the areas are critically evaluated by different theories and concepts of Laura Mulvey's *Visual Pleasure and Narrative Cinema* (1975), Christian Metz's Film Theory, John Storey's concept of Culture, and Simone de Beauvoir's *The Second Sex*.

### **Power Role in Omkara**

The usage of language by men and women has a considerable difference in the movie. Women are soft-spoken as compared to men who seem to use a severe tone many a time. Men are also seen using abusive language and cursing each other. Power dynamics play a huge role in the usage of language. Langda Tyagi (*Iago*) is shown as inferior to Omkara in terms of power and thus, is always seen using a gentle tone while in a conversation with Omkara. To highlight the area of power and anarchy given by Foucault "Where there is power, there is resistance". It's always the power that dominates the situation

and here also we see how Tyagi actually pretends to share a brotherhood with Omkara. Subsequently, further in the entire movie, it is visible how it's due to Tyagi's action, and intention and witnesses the whole plot take a drastic turn. It can also be argued from the lens of Aristotle's Poetics that it is actually due to Tyagi's action that there is a completion of Hamartia, Peripeteia, and Anagnorisis.

On the other hand, while Langda Tyagi speaking to his wife Indu (Emilia), he seems to be harsh as she, is a "passive" woman (Mulvey) and he sees his wife as his possession whom he can have under his control. Omkara too is soft-spoken to his wife in the beginning, but as their relationship starts getting poisoned, his tone and attitude toward her change drastically. The clever use of language by Langda to persuade Rajju (Roderigo), Kesu (Cassio), Omkara, and his wife Indu can be evaluated too. He persuades Rajju to sell his land and bring money-making him believe that it's for his benefit. He uses Rajju throughout, promising him a beautiful future with Dolly. However, Rajju ends up losing his money and also, and his dream of winning over Dolly gets shattered. Tyagi makes his wife steal Dolly's Kamarbandh as a result of this, Omkara's doubt about Dolly having an affair with Kesu increases. He also successfully lures Kesu into drinking alcohol while making it seem that it was Kesu's own choice to do so. And this leads to Kesu engaging in a fight with Rajju and ends up losing his post as the Bahubali (Lieutenant). Tyagi playfully tricks Omkara into being suspicious about Dolly having an affair with Kesu which ultimately leads to Omkara's tragic end. Thus, with the use of words cunningly, he brings everyone to a downfall. Langda Tyagi here manipulates the syntagmatic and paradigmatic aspects of the movie and used the entire linguistic system hence we can see the complication between the characters.

### **Ownership of Women**

The role of women in the film is examined through Laura Mulvey's essay Visual Pleasure and Narrative Cinema (1975). She speaks of women playing a 'passive role'. For instance, a woman ought to do the household work; this can be seen in the movie when Omkara comes home late at night and Dolly asks Omkara if she should serve the food even after she is half asleep. It is the society that asks women, without any rule, to serve in many ways. Mulvey further talks about the use of the 'Erotic Object' for the characters within the film and for the spectators watching the film. In this movie, Kamarbandh can be seen as an erotic object. Kamarbandh does not only signify the precedence and predecessor of Indian culture but it is also seen as a means of 'scopophilia' for men both inside and



outside the screen. However, when Kamarbandh was first presented in the movie, we see Dolly and Omkara's first sexual relationship after marriage which supports the primary idea of Indian culture and how Bhardwaj supported the whole notion of 'No sex before marriage'. As Mulvey says in her essay, a film is incomplete without sexual scenes. Cinema is a "source of pleasure" (Mulvey, 1975). Even though we see the intimate relationship between Omakara and Dolly in the movie. It is actually mandatory for the Director to show vulgar scenes. It's a voyeuristic demand and a fetish fascination of the audience that should be fulfilled by the audience.

Bharadwaj here also follows the parameter of cultures for the sake of the audience. He follows the notion of High Culture. To define 'High Culture' by Raymond Williams which was introduced by John Storey in his book *An introduction to Cultural Theory and Popular Culture*. He said 'High Culture' is a "general process of intellectual, spiritual and aesthetic development" (Storey). Here, we see how the director attempts to fulfill the audience's expectations as per the need of an hour. Bharadwaj follows the criteria of High Culture by adopting *Othello* by Shakespeare. Writing facts about his own time, Shakespeare was known as an antagonist of his period unlike today, where he is respectfully categorized under high culture. Similarly, Bhardwaj's concern here was on the cinematic purpose and art for the audience.

### **Language with Langue**

"Good or Bad Art is never without consequences" (Storey). As culture and language work hand in hand, in the same way, we get to know the Indian sensibility and structure in the form of art through this movie. In the title track 'Omkara', which comes at the beginning of the movie, Omkara's eyes are compared to an eagle's eye, and his tongue with a snake's hiss. Towards the climax, in the Haldi ceremony before the marriage of Omkara and Dolly, an eagle passes over Dolly's head carrying a snake that falls from its mouth into the bowl of turmeric water. This is a typical Indian superstitious belief of a bad omen and it is also confirmed when Dolly cries over it. Thus, the comparison becomes a metaphor for Omkara's personal life and this scene also foreshadows what is to come next. Nonetheless, to talk about the structure of the art and language within a movie is explored by Christian Metz in his book *Film and Semiology Beyond*. Metz takes one step ahead of Ferdinand de Saussure's 'Structuralist Theory' and says, "Film is a language without a language system" (Metz). The intention of semiotics is not to establish grammar but art. The audience looks

up to an open meaning merely for entertainment and does not expect a closed set of rules. As Reisinger points out, "the analogy of film and language" focuses on the grammatical nature, Metz calls it "positive description" which works in the form of expression (Metz). According to Metz, language is the predecessor of art and not grammar and that is, the 'before' becomes a 'successor' for the further event.

Next is the song 'Jaag Ja' which is divided into two parts in the movie. The first half is played when Dolly and Omkara engage in sex for the first time. The second half is played after Dolly's murder on the wedding night. To talk about the connotative meaning of the word 'Jaag Ja' can be seen as an awakening for the protagonist. Aristotle's 'Poetics' is an excellent way to follow the genre of tragedy. However, it is used especially for the protagonist to make him see the foregrounded things. Nevertheless, the protagonist (Omkara) reaches up to the level of hamartia which is shown through Dolly's murder, which certainly leads to the concept of anagnorisis when Omkara comes to know about the fact when Indu Tyagi reveals that is she who stole the Kamarbandh. Moreover, it is the society that makes women suffer, be it fulfilling a domestic duty or sexual. A woman is always expected to be a typical 'bharatiya nari' (a typical traditional Indian woman) and she has refrained from being a modern woman. However, in many parts of India, the female is considered to be the secondary sex which is perfectly portrayed in the film via the treatment of Dolly. Males have the freedom to express their anger towards females which leads to the suppression of females. Nevertheless, it is the tinge of jealousy and doubt which emerged in Omkara's mind that made him abuse Dolly physically. Indu Tyagi thinks that Dolly misses her father and thus is sad. However, on seeing the marks on her face, Indu asks her if Omkara hit her to which Dolly replies by telling a lie that it happened while they were engaged sexually. Nonetheless, the suggestion that Dolly receives from Indu 'we should not always serve men sexually', clearly portrayed the idea that Simone de Beauvoir introduced in her book *The Second Sex*. "She seeks to share their masculinity by making them fall in love with her" (Beauvoir). It is the women's revolution for the masculine place in society.

### **Conclusion**

Enclosing females in a male-dominant environment is the main ideology. Traditional jewellery as a representation of power and virginity for females has been used in Omkara as a replacement for the handkerchief in *Othello*. The word kamarbandh can be divided into two, Kamar which is the waist, and Bandh which is the restriction, and this certainly

proves how men want to control women. When Dolly loses her kamarbandh by mistake, for Omkara, it was not a mistake in fact it was seen as a sin. Just because of one mistake, even her maathe ka sindoor (vermillion) is considered a kalank (stigma). Women in society are merely seen as objects of possession according to the patriarchal mentality of society. Despite being aware of these crucial notions we are yet comfortable seeing this sensitive content on the big screen. Cinema is an artistic and influential platform where we see social realities. Researchers can further critically evaluate the whole typical Indian presentation in cinema to come out of the whole dogmatic and dominant perspective.

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## CONTEMPORARY SUBJECTS IN KAUR'S *THE SUN AND THE FLOWERS*: AN ADDRESS TO FEMALE READERS

*Pravara Sonawane\**

### Abstract

*This paper aims to stress the evolving function of women's lives portrayed and sketched by Rupi Kaur in her collection of poems *The Sun and the Flowers*. The paper will discuss how Kaur uses a compelling perspective of femininity to apprise female readers about identity, self-love, and body positivity. It will also answer questions about which mediums of expression are used and how her intentions reached the target audience. Meanwhile, it will also examine the selected poems through the lens of feminist theories. This paper will attempt to showcase the congruence of youth as they are associated with poems. The constraints and hardships of being a female in patriarchal culture are the subjects Kaur staunchly focuses on. She has also used contemporary techniques to draw the problematic concerns that are unwelcomingly a part of growing up in a teenager's life.*

**Keywords:** Feminism, evolving, Identity, love, acceptance.

### Contemporary subjects in Kaur's *The Sun and the Flowers*

Rupi Kaur, a Canadian poet with roots laying back to India is a prolific poet and an illustrator. She is a second-generation immigrant and most of her writings focus on feminist concepts. Her book *The Sun and the Flowers*, published in 2017, is an amalgamation of her many concerns about the upbringing of a girl child, female foeticide, child abuse and mental harassment, the instability of immigration, refugees, and about sexual relationships. She has precisely structured her poems under 5 stages- "wilting", "falling", "rooting", "rising" and "blooming". However, she has not focused on singular areas but has fixed her quotes and poems about the aforementioned concerns. Kaur is a rising poet and young girls find her as an influencing personality where her process starts she focuses on what the target audience expects to be heard in the world of mirages and misleading thoughts, she gives out a hand to the readers in an illustrative manner as well. It is no surprise that she is one of the poets responsible for the cultural reset for poets and publishing the poetries. Usually, the titles of her poems are below the poem, and Kaur, of this generation, also uses symbols and illustrations for her poems. She calls it a multidimensional representative as the particular image could reveal many words and emotions for young readers.

Her prime ideas are parallel with the French feminists- Kristeva and Cixous and their ideologies as they talk about language in their respective theories in Humm's Feminist criticism (1994), Kaur also dwells further by talking about the same concept in her poem by questioning the relationship between feminine language and how past of her roots is a tool to deconstruct the historical values. The title Kaur chooses for her section highly reflects Cixous' thoughts about "The tempo of women's writing, in other words, will be in cadence with lacunary moments" (p. 94). There's progress revolving and evolving in Kaur's poem and that is the kind of message she intends to pass on to her female readers. There will be a phase of wilting, falling, rooting, and blooming which will lead to rising again, just like a flower when exposed to sunlight and proper care.

Kaur is fully aware of the audience she is addressing and hence she uses the ongoing issues relevant to women's lives. In her poem addiction, she concentrates on how women go through the phase of detachment from the person they love. She stresses the prominent issue of gas lighting resulting in self-doubt and a return to the toxicity they continuously tried to leave. As women who long for love try to adjust to the abuse but cannot handle the person's absence is a staunch reality of how society in the past and current ages used to coordinate. Kaur is critically pointing out that the evolving nature women should adopt while also loving themselves should come first.

*I could take the abuse*

*I could not take the absence*

*I knew i was beating a dead thing*

*But did it matter*

*If the thing was dead*

*When at the very least*

*I had it (Kaur, 2017)*

The given selected lines themselves suggest the toxicity, Kaur highlights the selfless behavior of women who negotiate with their identity and respect just to be in the presence of a person. To be precise, the poet gives out a way of how women should deal with situations like this. The same concerns have been explored in her next poem What love

looks like. The poem is based on the interactions with a therapist and the longing for the same touch even though it causes her harm. The process is intricate and Kaur vividly talks about the same. Although, her poem is the actual outcome of therapeutic sessions. She writes,

*Love is figuring out all the kind sweetness we deserve*

*And when someone shows up*

*Saying they will provide it as you do*

*But their actions seem to break you*

*Rather than build you*

*Love knows whom to choose (Kaur, 2017)*

In the next section of wilting, she has focused on the emotional drain a person feels in the process of rising back. She has also drawn the situation about insomnia and how the thoughts and the memories wouldn't let the individual get closure. Kaur has written a contrast of nature and how the suffering individual goes against it, she quotes how the moon is asking her to rise and the sun is commenting about the "show must go on" (p. 51). Even though hardships strike it is crucial to go on step by step slowly but eventually to make it through it. Kaur is insisting that women go out of their way and open the door of opportunities for themselves as we cannot cling to the past. Kaur has specifically chosen contemporary societal concerns which are a series of letters to her female readers. She has also discarded the use of phallogocentric language in her writings as the prime focus is the women. To support the given argument, according to Jane Gallop, "the application of Lacan's categories to sexual difference seems inevitable to involve a subordination of female sexuality" (2005, p. 144). All the instances given by Kaur in her poems hint at a patriarchal influence. Here Kaur is trying to break those barriers using her poetry and also a handbook for her female readers on 'how to do so'. The reason why it is called a handbook is that females are fluid and fluid is 'unstable' and easily adjustable according to Lacan, since women hesitate to speak, Kaur has decided on a contemporary medium for the same concern.

However, it should also be considered that Kaur like Helene Cixous is focusing on the argument of positive representation of femininity in a discourse she calls *écriture féminine*' and her essay *The Laugh of Medusa* (1976) is a celebrated manifesto of women's writing

which calls women to put their bodies into writing" (2005, p. 135). Kaur also focuses on the sexual correlation through language and graphics as it retains some of the semiotic flux and the poet is especially attuned to tapping resonances. Kaur through her idea of femininity in a sexual relationship is strategically visionary yet politically correct. She has also tried to focus on phallogocentrism (Selden, 2005, pp. 129-131), a term for the domination exercised by patriarchal discourses.

Her next section is titled falling, and there she has given a lucid idea of words and illustrations on how depression looks/feels. The poems in this section are particularly short and repetitive. However, it is connected to the themes and concerns she drew in the former. She has pictured a pessimistic outlook on life for a person who is still trying to get ahead in life. But again, it is a process that has to be experienced to get to the blooming phase of life. In one of her poems, she has claimed many points as she is also talking about how a family is treating this girl, body-shaming and calling her ugly. She has also mentioned the surgeries she had to go through since this girl was raped. The trauma is building on for her as she even had to call off her love interest and for the same Kaur writes in her unnamed poem, "I want to take this body off which way back to the womb" (p. 81). The loss of interest in living as family, friends, society, and her lover are slowly getting detached and have started to judge her for the issues she is not responsible for. The next part of this poem could also be a continuation as it talks about child sexual abuse. The title itself is a message of the victim who talks about a man forcing a child for sexual pleasure. The tone of this poem has melancholic strains, a sign of empathy for the victims, and an outrageous undertone. She writes- "how can I verbalize consent as an adult if i was never taught to as a child?" (p. 84). Kaur here attempts to create awareness and a simple understanding of the word 'No' and its meaning and application, not only by the person but also by the receptor. In her next poem Art of Growing, she goes on about how to say a no and a man who cannot control himself even after saying a No, Kaur calls him a Cannibal. However, there's an absolute progression of her poems and simultaneously the fluctuations and consistency of her emotions and thoughts about the same. In the same section, she focuses on self-love, as she is limiting the toxicity of people and choosing herself one more time. She has made an effort to start over, metaphorically like autumn when it sheds its leaves to welcome the spring. To quote Kaur's poem self-love in which she writes- "i would scrub the self-hate off the bone till it exposed love" (p. 98).

Rooting talks about her life evidently and specifically about her mother. This part is an address to her mother or some lessons she learned her way. Kaur makes her female readers aware of the sacrifices a mother makes for her family. Kaur is talking about immigration here as her mother couldn't continue her passion for painting in a different country and how she faced difficulties blending into a different culture and world of technologies. In a recent Interview with Jeffrey Brown, Kaur asserts that "there are mountains growing beneath our feet that cannot be contained. All we've endured has prepared us for this. Bring your hammers and fists. We have a glass ceiling to shatter" (2018) her statement is relevant to her address to the mother in which she comments on the advice she would've given to her mother on her wedding day. She insists on keeping herself at the top of a list and doing things she likes. Kaur also critiques how mothers usually give up their passions and professions because of their children. For the same she, comments on taking journals and paintings across the nation as it will remind the children, she too, has a life. According to Kristeva, in Humm's reading, symbolism becomes 'masculine' history which is linear time, and the 'feminine' with cyclical or monumental time (p. 102). The gender differentiation is also what Kaur critiques as the women are going rounds in cyclical form Kaur is trying to reverse and break the notions of how feminine energy is supposed to be. This is a solid message for her female readers, mostly youth, to think in a challenging order and not prescribe to the patriarchal order or construct. Kaur has prolifically sketched the segments of growth and emotions for readers to be patient about their phase. In *Rising*, she has welcomed a new love rather than a healthy one. In the whole segment, she celebrates love and her body as now she is getting an optimistic view of life and welcoming the new beginning in its initial phase. However, she is still in the horrors of toxic love in the past and hence cannot wholeheartedly accept his presence. She is also using sexual language and imagery in her book. Cixous argues that a successful feminist criticism must write a woman's body and must adopt sex-specific rhythms and desires and Kaur does all of it by openly discussing healthy and consensual sex.

In the last part of the book *Blossoming*, she expresses her gratitude and also advises on how to stand tall despite the circumstances. To quote Kaur, "I stand on the sacrifices of a million women before me thinking what can I do to make this mountain taller so the women after me can see farther" (Kaur, 2017 p. 201). This poem is addressed to her ancestors who could never dream but are witnessing her dream. It would also work if the



legacy she has stated is about the feminists and their ideologies whereupon she could build her idea. Rupi Kaur is an affectionate poet and it reflects in her poem Love letter to the world. She uses the evolving nature of humans to go in a healthy direction while also maintaining their identity. To conclude her journey of *The Sun and the Flowers*,

"There is nothing left to worry about the sun and her flowers are here"- Rupi Kaur.

To conclude the arguments made so far, Rupi Kaur's *The Sun and the Flowers* is a critique of the dominant individual and also a sharing hand to the women who usually go through such phases. This essay reads about the influence of french feminists on Kaur's writings. She has also tried to show the relevance of her poem to her female readers as she calls her readers 'her sisters'. The poet has selected contemporary issues and has primarily focused on the toxicity of any love affair and how women should try to go away from it, even if they've found how to develop themselves till they have a rising and blooming phase. Thus, Kaur's ideas and this theory substantiate the statements that she has used a selective audience and has raised important issues that need to be discussed. She has also focused on accepting the individual self with the evolving sense and has also urged readers to love themselves and the same concept has been analysed through Feminist ideas.

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## PIONEERING WOMEN IN AMRUTA PATIL'S ADI PARVA AND DEVDUTT PATTANAİK'S ARANYAKA THROUGH THE LENS OF RADICAL AND POSTMODERN FEMINISM

*Jennifer Almeida\**

### Abstract

*The graphic novels selected for this paper are Amruta Patil's *Adi Parva: The Churning of the Ocean* (2012), and Aranyaka: *Book of the Forest* (2019) by Devdutt Pattanaik and Amruta Patil. This study is proposed to examine the lesser-known women characters of the epic and their unexplored identities and also aims to interpret the woman's ways of evolving. The paper resorts to various tenets of Radical feminism to showcase the strength of women characters, forging their way in a social landscape that is patriarchal. Radical feminists such as Mary Daly, Shulamite Firestone, and Catherine Mackinnon. The researcher examines the dynamic notions as well as an action undertaken by the women characters from *Adi Parva*- Ganga, Amba, Shakuntala, Gandhari, and from *Aranyaka* Katyayani and (M) Maitreyi. By utilizing the various tenets of Postmodern feminism such as H el ene Cixous *The Laugh of Medusa*, the researcher examines the role of Ganga, Katyayani, M(Maitreyi), and Gargi. The understanding that every woman has her strengths, her desires, and her own choices has been discussed. In addition, the various unique techniques of Patil have been scrutinized in depicting her works.*

**Keywords:** Graphic novels, Mythology, Radical Feminism, Postmodern Feminism.

### The Objective of the Study

The paper aims to examine the evolution of women characters in the dominant patriarchal society in Amruta Patil's *Adi Parva* and Pattanaik and Patil's *Aranyaka* utilizing Radical feminist theories of Mary Daly, Shulamite Firestone, and Catherine MacKinnon's and H el ene Cixous' theory of Postmodern feminism.

### Introduction

Mythology has ostensibly been the groundwork of many traditions and civilizations in India. Historically, women in India have always been considered the incarnation of 'Shakti'. This paper consists of India's first women graphic novelist Amruta Patil's works *Adi Parva*:

Churning of the Ocean published in (2012), and Aranyaka: Book of the Forest by Patil and Pattanaik, published in (2019). *Adi Parva* is an amalgamation of awe-inspiring artwork and a complex maze of different stories that are woven. The tale revolves around vengeance, animosity, combat, and a tussle to procure the throne of Hastinapur. In this process, women play an imperative role in the evolution of events. The latter novel *Aranyaka* literally translates to 'of the forest'. *Aranyaka* is not only about the wilderness around us but also addresses the wilderness residing in our innermost being. Utilizing several tenets of radical feminist theories eventually will serve to analyze and understand the myriad layers of the texts.

### **Theoretical Framework**

The researcher will study the selected novels under the theoretical framework utilizing the ideologies of Radical feminists and Postmodern feminists respectively. Mary Daly the first theorist, in her pre-eminent work entitled *Beyond God the Father: Toward a Philosophy of Women's Liberation* (1937), illustrates how God is the ancestor of all patriarchs. She asserts that unless He (God) is dethroned from both men's and women's consciousness, women will never be empowered as complete beings. The role of Ganga has been investigated through this ideology. The second theorist is Shulamite Firestone, also a radical feminist, in her book *The Dialectic of Sex: The Case for Feminist Revolution* (1970), who argues that as gender is not biological similarly patriarchy is not biological or inherent. It is a cultural construct developed by society. The researcher has examined the role of Ganga and Shakuntala through this perspective. The third theorist Catherine Mackinnon's phenomenal work entitled *The Butterfly Politics* (2017) where she uses the metaphor of 'Butterfly Politics' to argue in her recent work and claims that presumably minor actions carried out can produce immense alterations in the social and cultural domains. She states that the legitimate system was not designed by women so that women could make it work for women. The researcher has also examined the exploitation faced by Shakuntala and Amba utilizing this perspective. Finally, the researcher has employed the Postmodern feminist H el ene Cixous's ground-breaking work entitled *The Laugh of Medusa* (1976), which opens with an exhortation to women "to write herself" and fashions her revelation of new writing avowed as * criture feminine*. She also articulates a multi-dimensional view concerning women. The role of Patil (author), Ganga, Katyayani, M(Maitreyi), and Gargi has been investigated through this notion respectively.

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## Review of Literature

Adi Parva: The Churning of the Ocean (2012) graphic novel is based on the first book of the great epic of Mahabharata. The tale of Mahabharata has captivated a few researchers and has been scrutinized from various perspectives respectively. In the second text Aranyaka: Book of the Forest (2019), the graphic novel is woven out of Vedic concepts of the Upanishads. There is no area of the study discovered since it's a very recent publication.

The thesis explored by Varsha Jha entitled Reading a retelling: Mahabharata in the graphic novel form examines the work of 'Retelling' by applying the theories of Scott McCloud and Neil Cohn which elucidates the two important modes of expression, the visual and the verbal as shown in the novella. Furthermore, it also argues using Linda Hutcheon's work A theory of Adaptation (2006), which explains the adapter's job is one of subtraction or contraction; this is called surgical art. Apart from this exploration the thesis comprehensively examined the graphic images from the text emphasizing various metaphors and narrative techniques.

In the present study, the researcher focuses on the neglected and overlooked females, especially Ganga and Katyayani by adopting feminist theories of Radical and Postmodernism respectively. The present study will also highlight the strength of women characters forging their way in a social arena that is patriarchal.

## Perception of God

Mary Daly takes on the task of changing the perception of God from "the supreme being" to Be-ing, the naming of Be-ing as a Verb. Goddess Ganga plays active participation in the power of Be-ing. Daly asserts that unless (God) is dethroned from both men's and women's consciousness, women will never be empowered as complete beings. The incident of Goddess Ganga was descended from heaven on the order of gods to bring salvation to eight Vasus who initially sinned by robbing Vashishth rishi's cow, Kamdhenu. The point of attention is though being (Devas) Gods, they could not save the Vasus from eternal damnation. Hence Ganga being a female, exhibited the ultimate power where she further makes her own choices and deifies the norms. As mentioned by Ganga,

I am Ganga, queen of celestial and earthly rivers. I feed your land, I raise the fish. I cleanse you of soil and sin, I carry the remains of the dead. I plant stories, I carry stories. If you are too far away from my shore, call any river by my name and I will be she. I am your mother. Until the end of your world, I will stand by you (Patil, p. 40).

"Male religion entombs women in sepulchers of silence in order to chant its own eternal and dreary dirge to a past that never was" (Daly, p.150).

The male Gods have been an ancestor for all men, due to which men have dominated women consciously or unconsciously because it has been idolized through the ages. Ganga breaks this ancient ideology by ordering and laying conditions for her husband Shantanu before marrying her, she states- "At no time must you question my actions or speak to me without respect. If you can honour this, I will stay. The day you break your word, I leave" (Patil, p. 40).

As a result, it is due to Shantanu's questioning Ganga's actions and decisions which creates havoc and chaos eventually leading to a bloody war, the battle of Kurushetra. Therefore, Daly's ideology stands appropriate as she states women should erase the traditional idea of males being the decisions maker. Hence, Ganga stands as the epitome of this notion.

"If men had power, then why indeed must 'God' be a noun? Why not a verb- the most dynamic of all" (Daly, p.33).

### **The Ultimate Revolution for Women**

Shulamite Firestone was the first feminist to propose Cybernetics as a means for liberating women from the tyranny of biological determinism. She questioned why women should alone bear the reproductive labor for the entire human species. She claimed that the root of patriarchal oppression lies in the reproductive roles of men and women. With penetrating insight into the political machinery that consolidates male power, she investigates the modern historical development of special cultural constructs such as romantic love that have kept women acquiescent to their gradually eroding roles as wives and mothers. Women being worshipped does not mean freedom. Ganga being a Goddess did not seek to be worshipped but to free herself from the chains of the hegemonic structure. Ganga does not drown her eighth child at the command of her husband. In the researcher's opinion, Ganga

had earlier drowned her seven children, which can be interpreted as in the contemporary era, the disadvantage of women being an object for reproduction. Firestone culturally eradicated the polarity of gender dualism while refashioning the very definition of what it means to be a woman. She uprooted the mother function concerning how women were and are defined as Ganga states-

"Love and nurture, not vaginal contractions, do make a mother" (Patil, p. 250).

### **Love and Women as Rebels**

There is so much truth in the clichés that behind every man there is a woman and that "women are the power behind the throne". According to Shulamite Firestone, male culture is built on the love of women, and at their expense.

"Male culture was and is parasitical, feeding on the emotional strength of women without reciprocity" (Firestone, p.127).

The structure of culture is drenched with sexual polarity and to every degree runs in the interests of male society. While the male is termed all of the cultures, men have not deserted that there is a female emotional half; they live it on the sly. Love is the sordid part of male culture just as love is a weak spot of every man, bent on proving his virility in the largely male world of travel and adventure. Women have always known how men need love, and how they deny this need. The sexualization of power is the drug of male supremacy. Rape is legally defined as sexual intercourse with force and without consent.

In the incident of the smitten Dushyant proclaims his love for Shakuntala and asks her to be his wife. While Shakuntala reciprocates his feelings, she wishes to wait for her adoptive father's return. Dushyant convinces her to follow her heart which leads them into a rush of infatuation. Consent means someone else initiates; you agree or not. But sexuality is supposed to be reciprocal. If rape means lack of consent, sex is not envisioned to be mutual, but only acceded to equal initiation. This is persistent with what has been found about much heterosexual intercourse. Requiring a woman to say yes before sex is rape. Hence they were consumed in love for several days. Later, Dushyant leaves the Hermitage with false promises that she will be brought in full grandeur to rightfully be the queen of Hastinapur. Shakuntala's intercourse with Dushyant, the one-sidedness is striking. As to the nature of the realm, if any social system is complex and unsteady, it is sex inequality.

Similarly, Karl Marx described the inherent oppression that is placed by the Bourgeoisie upon the Proletariat. Radical feminist Catherine MacKinnon applied the same analogy to the relationship between men and women. In the case of Shakuntala, one of the reasons for rejection by Dushyant is that she was an orphan born in the forest, whereas Dushyant was a King. State power exists only to elevate male power. Equality is considered to be a bourgeois construct, which assists their superiority in society. This notion parallels the event when Shakuntala is denied and insulted by Dushyant. Here she is not meek but retaliates and strongly rebukes Dushyant with fired glances. Her words hit Dushyant like a bolt of lightning, - "Now you've crossed the line. Drunk on power and the company of sycophants, you are a changed man. I don't know you anymore than you know me. And I want none of your world" (Patil, p.165)

**"Men can't love" (Firestone, p. 135).**

In Butterfly Politics, the word politics refers to power-structured relations. Mackinnon uses the metaphor 'Butterfly politics' and states a series of interventions that originally seemed small and isolated can create major consequences. Shakuntala was insistent that her son, Bharata, be crowned king, and she succeeded in her endeavours. The second adamant character is Amba was courageous, strong, and a tad stubborn. She was kidnapped by Bheeshma and rejected by Shalva. She retorted-

"I'm no daughter of Hastinapur, O Bheeshm, and I won't stay to eat scraps off your table". "Look at me carefully. Bear me in memory, because I will return to take my due". "And when you see me next, you will recognize me and know that Hastinapur's end is near" (Patil, p. 198).

**"Never underestimate the power of helplessness!" (French, p. 109).**

Amba returned and blamed her fate on Bheeshma and vowed to take revenge. She performed severe penance to undo Bheeshm and Hastinapur. She was the root cause of the death of Bheeshma. "Her brief earthly role played to perfection, Amba burst into flames. Hastinapur fearfully waited for her return" (Patil, p. 200).

Similarly, Gandhari upon learning that her husband is blind, took to disability too, by blindfolding her eyes. She fulfills a wife's dharma, which is to follow her husband in sickness and in health. But when Vidur warned Gandhari to give up one of her children,



she immediately retorts- "Do you think I need to make any more sacrifices? This baby stays, I name him Suyodhan of good means" "You are wasting your time. I have spoken" (Patil, p. 249). The seeds of sacrifice that she sowed bore a ripe fruit later when she used her acquired powers to strengthen Duryodhan's body.

### **Innovation in Feminine Writing**

Women's writing is a medium of expression and an outlet for one's emotions and desires. It has surely gained momentum in the present age. Hélène Cixous appeals to women to be the true mistress of the signifier. She pledges an invention of a new insurgent writing that will allow women to deconstruct the discourse that regulates the phallogocentric system. Cixous states that women's imagination is inexhaustible like music, painting, and writing: their stream of phantasms is incredible. Cixous shows the disparity of feminine writing with masculine writing and says that masculine writing is rooted in antagonisms, such as a bipartite array of words and concepts. She also claims that it is impossible to define a feminine practice of writing, for this practice can never be theorized. She articulates the meaning of the term 'voler' means to steal to take pleasure in jumbling or disorienting and change it. Concerning Patil's framework and the dynamic structure of the novel, the novelist utilizes a postmodern technique in writing her novels as she digresses from the conventions of writing and opts to write in a non-linear way. The researcher has listed some observations as follows-

a) In Patil's *Adi Parva*, the chapters, as well as the matter (information), are placed in a distorted manner revealing several flashbacks within the tale. b) The chapter entitled 'Beginning' is placed in the third chapter c) The pages which depict pencil sketches narrated by Ganga evoke an ancient incident but represent the present tense, altogether making her words lively for the readers whereas the colored paintings depict events of the past. d) Patil has adopted a unique style of not numbering some of the pages in her novel *Adi Parva*.

In the case of *Aranyaka*, there is a thin line difference, that it too begins with a unique fashion of showcasing the genesis of the universe when the chapter is entitled 'Forest'. Patil has addressed two characters with the initials Y for (Yajnavalkya) and M for (Maitreyi). Patil's artistic excellence is undeniable. Moreover, the researcher has meticulously observed Patil's genius choice of words as a wordsmith, eminent along with her spectacular paintings

which are flooded with interpretations. Cixous asks women to break up, destroy; to foresee the unforeseeable. If women write, they can win their bodies and gain their freedom of speech as well.

"Women must put herself into the text as into the world and into history by her own movement" (Cixous 250).

"And why don't you write? Write! Writing is for you, you are for you; your body is yours take it" (Cixous p.876).

### Women's Speech

Herne Cixous conceived that women's speech has the potential to stimulate people. She articulates her views about women fearing speaking in public. At times her heart races entirely lost for words this is how audacious and fearless women have been. It is the power of the first voice of love that is alive in every woman. Males have dominated women physically, mentally, orally, and traditionally. Cixous urges us to listen to a woman when she speaks at a public gathering, she does not "speak", but throws her body forward; she lets go of herself and physically materializes what she is thinking and signifies it with her body. She vitally supports the "logic" of her speech and inscribes what she is saying". In the light of Patil's 'Adi Parva', Patil has chosen Ganga as the narrator a female (Sutradhaar) which is Patil herself. The audience gathered around her are astonished and amazed to hear her as she unfolds the events it entails as unfurling a rose. Hitherto, the grand epic Mahabharata has always been narrated from a male perspective celebrating the bravery of men.

Censor the body and you censor breath and speech at the same time Write yourself, your body must be heard. Only then will the immense resources of the unconscious spring forth (Cixous, p.350).

As Ganga claims,

We are an unbroken lineage of the storyteller nested within storyteller" (Patil, p. 3).

"A caution, a key: Trust the humble storyteller who knows how to unravel the thread. Beware the braggart who embellishes and confuses (Patil, p. 4).

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## Other Love

Cixous illustrates the concept of the "other" as the third body merging the masculine and feminine. It dissolves opposition, and differences and creates a body that moves towards limitless. This third body which moves arises out of the desire for the other and strips the phallus of its significance. In the beginning are our differences. The new love dares for the other, wants the other, and makes mystifying arduous flights between knowledge and invention (893). In Patil's text, the stage when M (Maitreyi) and Y (Yajnavalkya) leave Katyayani alone, (M) (Maitreyi) on her way back becomes more sensitive and loving towards Katyayani as she shares her heart feelings with Y (Yajnavalkya) and asks-

Who feeds the one who feeds everyone? I must return to hold the ladle to Katyayani's lip. Allow me to go, Y". In return Y (Yajnavalkya) replies "You will never need my permission to go, to grow (Patil, Pattanaik, p.157).

"In one another we will never be lacking" (Cixous p. 893).

## Conclusion

By employing the several tenets of Radical feminism and Postmodern feminism, women's qualities and characteristics are scrutinized. It has been seen as women challenging and breaking the shackles created by the hegemonic society. They did not flinch once before raising their voice against patriarchy. With respect to Patil's novels, the women represented in the epic Mahabharata dissolve masculine power by voicing their concerns.

"How about a subplot in which women aren't just pots in which semen is deposited?" (Patil, p.116).

Thus, it reveals a major scope for women, not only can enhance their abilities but also can gain equal rights. Catherine Mackinnon echoes her final thoughts in her work entitled "Butterfly Politics" - "Equality seekers, spread your wings. You're stronger than you think. You never know what can happen" (MacKinnon, p. 08).

It can be stated that female writing is more open and brim-full of possibilities. Women can enhance themselves by inventing and broadening their horizons in perception, embracing differences that lead them to evolve in myriad ways. As Cixous proclaims because she arrives, vibrant, over and again, we are at the beginning of a new history.

"We're stormy, and that which is our breaks loose from us without our fear any debilitation. Our glances, our smiles, are spent; laughs excude from all our mouths; our blood flows and we extend ourselves without ever reaching an end; we never hold back our thoughts, our signs, our writing; and we're not afraid of lacking" (Cixous, p.878).

"Look upon my works, ye mighty, and despair" (Patil, p. 144).

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## CHHOTA BHEEM: MINING CHILDREN AND MYTH FOR GREEN GOLD

*Susan Lobo\**

### Abstract

*Since its launch on Pogo channel in 2008, the success of the animated series ChhotaBheem made its protagonist a household name in India. Chhota Bheem's ubiquitous presence as a home-grown child-superhero notwithstanding, the appropriation of the mythic Bheem from the Mahabharata is problematic not for his recreated avatar as a branded latter-day child-superhero but for how market forces in general, and Green Gold Animation Pvt. Ltd. (the company that created Chhota Bheem) in particular, have 'corporatized' Chhota Bheem, thereby 'de-mythologising' and 'de-sanctifying' the mythic Bheem. This paper examines the licensing and merchandising efforts of Green Gold which, taking place at the intersection between myth, art, and commerce, exploit Chhota Bheem's identity as a spokes-character and brand mascot to the detriment of both, the animated idol and the mythic icon his character is based on, but especially the little fans of Chhota Bheem who remain unaware of how the market strives to capitalise on their adulation for Chhota Bheem.*

**Keywords:** Chhota Bheem, licensing, merchandising, mythic Bheem, spokes-character

### Introduction

The stupendous success of the Marvel conglomerate, the Avengers, has shown that the 21st century appetite for superheroes is global and insatiable. Unlike these superheroes distilled from comic strips, however, India's home-grown superhero entered the nation's collective unconscious through the cultural storehouse of myth. Until the appearance of Chhota Bheem, (Little Bheem) on Pogo Channel in 2008, indigenous content for children in India was almost non-existent. Modelled on the mythic Bheem from the Hindu sacred epic, the Mahabharata, the nine-year old eponymous animated superhero soon charmed his way into the everyday life and culture of Indian children. Opinions on Chhota Bheem and its influence on children have, however, been divided. Some, like Mukherjee-Das, have appreciated the series for its portrayal of Indian culture, for promoting values such as friendship, and for its representation of its female characters as equals (2018, p. 74). At the same time, his appeal has been considered problematic on many fronts. S. Kannan's study, for example,

while conceding that 90% of Chhota Bheem episodes teach moral values such as kindness, generosity, tolerance and unity, admits that it also promotes "negative values such as fighting with people or animals, showing eating too much of laddoos, bullying others and gender discrimination"(2014, p.1). This paper diverges from studies that have focussed on the impact of Chhota Bheem on children to focus on how it has demythologized the mythic Bheem. To begin with, the animated boy-hero bears only superficial resemblance to the mythic Bheem. What's more, Chhota Bheem's script-writer's episodes have consistently ignored the mythic Bheem's legendary exploits as inscribed in the Mahabharata, the source text. For these reasons, this paper argues that Chhota Bheem does little to create myth memory in the young despite how it is, at least tacitly, posited as an ode to the mythic Bheem. Such a demythologising of the mythic Bheem is compounded with the reinvention of Chhota Bheem as a spokesperson in the service of the market to further the licensing and merchandising efforts of Green Gold Animation Pvt. Ltd., the company that created Chhota Bheem. In other words, this paper contends that in the guise of a cartoon-based retelling of a legendary icon's story, Chhota Bheem is more a myth-meets-trade story rather than a myth-meets-art story, one that converges at the intersection of media, business, and culture. With this in mind, the paper examines how Green Gold negotiated myth, animation, advertising, and marketing to garner substantial profits for itself but to the detriment of Chhota Bheem's young fans and at the risk of demythologising both, the mythic Bheem and his doppelganger child-equivalent.

### **Children and Advertising**

Children today constitute an eminently precious target audience, and entertaining them is paying off like never before. To begin with, there is the pester-power of children in general, and the increasing spending power of urban children in particular. According to 'New Generations 2016,' a survey conducted with 6690 respondents showed that "At an annual spending potential of Rs. 22,549 crore, Indian kids have more money to spend than the GDP of 50 smaller countries of the world including Bhutan, Aruba and Maldives" (Adgully Bureau, 2016). Khandai and Agrawal estimate that the children's market in India stands at about Rs.5000 crores (2012, p.77). Little wonder that Indian child-viewers are being fiercely solicited as potential consumers.

What makes it easier to target children is that unlike older youth and adults, the former are often unable to comprehend or resist the manipulative intent of corporations. In order to distinguish between commercial and non-commercial content, children "must be

able to attribute persuasive intent to advertising and to adjust their interpretation of commercial messages consistent with that knowledge" (Kunkel, 2001,p. 378). Unfortunately, as much of media-related research has noted, "a substantial number of preschoolers do not recognise a commercial message on TV as distinctly different from programming" at least until the age of five (Strasburger et al., 2014, p.79).

An added danger in marketing to children is that "the nature of children's conceptual ability makes it likely that child-oriented advertising can lead to false beliefs or highly improbable product expectations" (Khandai and Agrawal, 2012,p.75). Jean Piaget had noted that children in the age-group of two to seven, in the phase of pre-operational thought, often use animistic thinking that lets them believe that imaginary characters and events are real (Calvert, 2008, p. 214). Children below eight could even be convinced that they are indeed interacting with branded characters (Calvert, 2008, p. 214). This is more likely to happen when the boundary that separates the commercials from the animated series is intentionally blurred either by (i) duplicating the dominant tropes of the series in the commercials, (ii) by screening advertisements that are themselves either fully or semi-animated, or (iii) by having the animated hero himself feature in the commercials. A good example that illustrates how Green Gold uses these methods is a Parle-G biscuits commercial in which Chhota Bheem is seen fighting off a bunch of goons just as he does in the series. The commercial even uses the same melody as Chhota Bheem's theme song for its jingle. This is just one example of the kind of animated commercials routinely screened in the middle of the episodes children happen to be watching. Such commercials, especially those in which Chhota Bheem himself makes an appearance, could potentially confuse children into thinking that the commercials are a part of the series. When the commercials and the series thus merge into one another, it makes it that much more difficult for very young children to distinguish between the medium that entertains from the one that stimulates a desire for a commodity. There is no doubt, however, that it makes for an effective strategy: commenting on the fact that 43% of the young respondents in their survey opted for Parle G Biscuit because of Chhota Bheem, Vijayakrishnan et al write that "This is a strategy, which is much more effective, rather than using catchy quotes, taglines or presenting the advertisements with celebrities in limelight" (2018, p. 2848)



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### **Chhota Bheem: A Spokes-character, Brand Mascot, and Merchandising Model**

Disney turned to animation as a way of countering the slump in the company post-1984, and never looked back after *The Lion King's* success in 1994 demonstrated how one popular animated film could boost the company's performance in its other departments (Bryman, 2011, p 84). Animation and merchandising, working synergistically, made for a winning formula and shaped Disney's decision to dedicate their creative and financial energies into producing at least one animated feature film a year since then (84). By adopting a similar *modus operandi*, Green Gold might well be on its way to becoming India's answer to Disney. The admiration Rajiv Chilaka (CEO of Green Gold Animation) has for Disney is no secret, and he has publicly and repeatedly acknowledged his debt to the pioneer of the American animation industry: "Today there is a lot of money for companies but back then without much technology and financial support, what Walt Disney had done, moved me. I said to myself, if even five to ten percent of this I can achieve, then I would have done something with my life." (Chouksey, 2020). Chilaka's confession makes it that much easier to draw parallels between Disney and Green Gold in terms of how they have put their popular animated characters to use through strategic merchandising and licensing practices.

For Green Gold, creating a successful animation series with an immensely popular indigenous animated superhero was a stepping stone to a greater triumph-transforming Chhota Bheem into a spokes-character. Garretson and Niedrich, making a distinction between celebrity and non-celebrity spokes-characters, define the latter as cartoon characters who are not "originally created for animated movies, cartoon programs, and/or comic strips and then licensed by brands to appear in promotions" but "for the sole purpose of promoting a product or brand" (2004, p.25). It is difficult to say with any certainty whether Chhota Bheem belongs to the category of noncelebrity spokes-characters unless one knows for sure whether he was created to be licensed from the outset or whether the decision came after the unexpected success of the series. Even so, Chhota Bheem makes for an interesting study of the synergy between advertising, marketing, and animation. A similar synergy had begun with the merchandising of animated figures such as Disney's Felix the Cat in the 1920s in America (Simensky, 2009, p. 217). It has since dovetailed with developments such as the emergence of more sophisticated animation technology, increasing consumerism, and enhanced marketing efforts directed at children, all of which are coming into their own in India.

Although recent innovations in marketing methods include forms of 'stealth advertising' such as the use of banner ads, advergames, and product placements, it is the use of branded characters that has proved especially effective in increasing brand preference, brand consumption, and brand loyalty amongst children. It has become common for marketers to "plant the seeds of brand recognition in very young children, in the hopes that the seeds will grow into lifetime relationships" ("How Marketers Target Kids", n.d.). Brand mascots and cartoon media characters enable children to develop intimate bonds with animated figures but it needs to be borne in mind, however, that children become vulnerable when they develop a bond with cartoon characters and begin to treat them "as if they were their personal friends" (Healthy Eating Research, 2016, p.1).

Nonetheless, advertisers have long been known to create characters to attract children as potential consumers. In the West, Tony the Tiger (created in 1951 for Kellogg's Frosted Flakes) and Ronald McDonald of McDonald's fast-food chain are notable examples. However, it is easier to simply take a popular television character that children already adore, and use him to do the selling since, as Nina Jaipuria (Viacom18 EVP and Business Head Kids Cluster) observes, "it is the character at the end of the day that forms a bond, a relationship with the child, and that relationship and bond is what brings the child to the TV daily" (Indiantelevision.com Team, 2014). Not surprisingly, a whole industry has spawned around Chhota Bheem to capitalise on the child-viewer's affection for him. According to Bhagia, Chhota Bheem's birthday celebrations in different cities together with its online telecast played a significant role in rejuvenating the fortunes of Pogo channel, enabling it to acquire the highest rating for a kids' channel since 2006 (2013). The television-based contest (conducted in May 2016) promised the winners that Chhota Bheem would even visit their homes. Attributing a birthday to a cartoon character makes him something of a 'real' person, and offering children opportunities to 'interact' with him in the 'real' world through birthday celebrations or so-called 'meet and greet events' at malls blurs the boundary that separates reality from fantasy and illusion.

It is amply evident then that Chilaka's decision to reject a mythical pair such as Krishna and Balram as protagonists for the series in favour of Bheem because they did not make for a viable "merchandise model," paid off for Green Gold, and handsomely so (Ragunath, 2012). Chhota Bheem is the first Indian cartoon character to sell merchandise worth Rs. 200 crores (G Sangeetha, 2014). Green Gold Animation has stores that sell an

array of products that feature Chhota Bheem, (and some of the other television characters the company invented) ranging from children's apparel and toys, to school-related paraphernalia like bags, water-bottles and tiffin boxes to party-related items like mugs as 'return' gifts. It also has more than twenty brands associated with Chhota Bheem which include McDonald's, Del Monte, Johnson and Johnson, Knorr Soupy Noodles and Usha Fans to name a few (Bhagia, 2013). These licensing and merchandising ventures are responsible for nearly 40% of Green Gold Animation's turnover. It was not long before Green Gold Animation's success inspired other corporate houses to place their faith in Chhota Bheem. Green Gold Animation's brand associations for the animated film Chhota Bheem and the Curse of Damyaan (May 2012), for example, included a wide and varied spectrum of corporate bodies such as brand partners, digital partners, mascot partners, television partners, and resort and theme park partners, to name just a few. As Sharad Venkta, MD & CEO, Toonz Retail, for example, explains, his company decided to sell Chhota Bheem merchandise exclusively because he is "the hero of licensing" (Indiaretailing Bureau, 2018). One would have to agree.

Green Gold Animation's official website, [www.greengold.tv](http://www.greengold.tv), further underscores its achievements even as it aims to solicit more business contracts. The Merchandising page boasts of having "successfully licensed" Chhota Bheem for a range of products, and declares that its Licensing and Merchandising wing, one of the company's "key business verticals," has been growing at the rate of more than 200% annually (Merchandising, n.d.). On its Licensing page, Green Gold Animation reiterates that it is a safe investment for other companies who wish to partner with it seeing how "Brands like Unilever, ITC, Pepsodent, Del Monte and many others have always banked on Chhota Bheem for the success of their products!" (Licensing, n.d.). Moreover, the website claims that even schools "en-cashed on the success of Chhota Bheem" after the company's Events division "embarked upon a journey to enhance the brand power of Chhota Bheem" (Events, n.d.). The result of these efforts is that Green Gold Animation has been ranked in the top 150 global licensors with more than 60 product licenses and 40 promotional licenses, and more than 4000 product SKUs (stock-keeping units) under the Chhota Bheem license (Licensing, n.d.).

Last but not the least, with 75 million games and apps downloads, it seems that tapping the mobile game market proved more advantageous (Licensing, n.d.). According to Green Gold's COO Samir Jain, the Chhota Bheem game that was released on Google Play in 2016 was downloaded by 5 lakh people, making it "a record in the history of Indian

animation" (Krishnamoorthy, 2016). A game called 'Chhota Bheem: Mice Mayhem,' launched by Pogo Channel and Zapak Mobile Games, "not only topped the Casual Games category but also maintained its position among top five overall games on Google's android marketplace" ("Chhota Bheem' tops android gaming market", 2013). In November 2015, "Chhota Bheem Race became the first Indian-developed game to top the Indian Google Play Charts" and had more than a million downloads on the day the game was launched (Suckley, 2017). Similarly, the Parle-G biscuit brand was integrated into a Chhota Bheem mobile video game named 'Chhota Bheem Jungle Run,' and so successfully, that since its launch in November 2015, the more than 3.4 million gamers who patronised the brand campaign together consumed around 1.2 billion virtual Parle G biscuits ("Parle G scores a Bheem-sized win", 2016). The internet is rife with such examples that illustrate how Green Gold Animation invaded the digital world with Chhota Bheem as their brand mascot.

Harris notes that unlike ancient mythic heroes who belonged to everyone, to be "invoked and represented whenever the occasion suggested," modern mythic heroes are "more constrained" because they can be copyrighted, patented, or registered (1985, p.241). They are often "franchised on a for-profit basis, rented out to sell products, experiences, or values. They are not available for indiscriminate appropriation" (1985, p.242). As a "modern mythic hero," Chhota Bheem is today a commodity employed to sell other commodities associated with his copyrighted image in a way that allows the benefits of his appeal and popularity to be reaped only by the company that reinvented him. He can, however, be loaned to other companies, as Green Gold has done. Pepsi uses him to sell Notty, its energy drink for kids, Usha Fans is set to use him to launch a new range shortly, and John's Umbrellas employs him as a mascot for their rainwear (Raghunath, 2012). No wonder then, that Chhota Bheem, the "home-grown superhero has moulded itself into a strong sales driver" over the years (Gargi, 2017).

### **De-mythologising the Mythic Bheem**

Animation is today recognised as an art form and an industry in its own right but merchandising and licensing have become a bigger part of it than ever before, something that is amply evident in the case of Chhota Bheem. In stark contravention of myth retellings for adults, Chhota Bheem makes no attempt to recreate a mythic pretext from collective memory. Where television series and films for adults seek to re-mythologise for modern viewers the gods, goddesses and other legends from master-narratives such as the Ramayana

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and the Mahabharata, Chhota Bheem opts, instead, to demythologise a mythic hero. He no longer evokes in the public imagination a memory of his mythic ancestor, and it is unlikely that Chhota Bheem himself will ever be able to transcend his destiny as an animated spokes-character and licensed brand mascot.

No doubt, Chhota Bheem makes for a worthwhile case study of successful entrepreneurship by an Indian animation company, but its manipulation of child-driven media and marketing is worrisome. For one thing, Chhota Bheem's transformation into a brand mascot and a spokes-character has expunged the mythic Bheem's sacred antecedents altogether since all that the animated Bheem shares with the original Bheem is his name, dress, love for food, his burly frame, and superhuman strength. These signifiers, external and superficial as they are, have done precious little to immortalise the mythic Bheem for the modern generation. Bedekar and Joshi note that there is a plethora of characters from Indian mythology in many Indian cartoons, as "reflected in most of the cartoon characters inspired from mythology" (2021, p. 81). The mere presence of a mythological character does not, however, make Chhota Bheem, or any other series of the kind, a mythology-inspired series. Tanvi Sharma, on her part, appreciates an Indian animation series like Chhota Bheem for having "become an important medium that helps reconstruct the older cultural and narrative forms by assimilating their contents into a new register," claiming that "modern day animations can be considered as modern avatar of folktales" (2022, p. 94). Here again, one is tempted to ask whether an animated programme that so thoroughly severs its link to the source text as to be completely unrecognisable from it, can be called a reconstruction of any kind, however contemporary or inventive it might be? In its present form, Chhota Bheem is neither a faithful adaptation nor an innovative experiment in retelling the story of the mythic Bheem, who is reduced to a mere footnote. Devoid of self-reflexivity or intertextuality, it is in dialogue with the market not with the Mahabharata, its iconic pretext. In the final analysis, Chhota Bheem is likely to induce a forgetting rather than a remembering of myth.

The disjunction between the sanctification and corporatisation of a mythic hero is more than apparent in statements Chilaka has made in numerous interviews. On the one hand, he has often stressed the importance of imparting cultural and moral values to Indian children through Chhota Bheem because, in his view, "It is critical to raise awareness of India's rich cultural legacy among younger audiences, and animation is possibly the most appealing and engaging way to do so" (Roy, 2022). At the same time, he once responded to

a question about corporate bookings by saying, "Yes, we are trying to rope in corporates . . . With Bheem on our team, I would say the selling has been easy so far" (AnimationXpress Team, 2012). He also admitted that the reason his company entered into a contract with Toonz Retail to stock and sell Chhota Bheem products was to "ensure that Chhota Bheem reaches far and wide into the potential markets" (Indiaretailing Bureau, 2018). Whether or not Chilaka is aware of how the expressed intention of cultural induction clashes with the expressed desire to capture the market through merchandising and licensing of goods associated with Chhota Bheem, it seems that Green Gold is following in Disney's footsteps by doing its best to ensure that, like their counterparts in America, Indian children are also "[G]rowing up corporate" (Giroux and Pollock, 2010, p. 211).

### Conclusion

If there is one word that could sum up the strategy Green Gold used to convert its animation venture into one of the biggest success stories in cartoon-based content of Indian origin for children today, it might be intermediality. Simply put, intermediality means "between media" but it also refers to "crossings between two or more media forms" (Duggal, 2021, p.113). This "crossing" applies to adaptations across genres such as from fiction to film, to the use of multimodal media forms such as video games or storytelling across media forms, or even to convergences between industry, technology and aesthetics (113). We have seen how intermediality, as adopted by Green Gold, helped it manoeuvre the difficult terrain Indian animation had to contend with at the time Chhota Bheem was conceived of and set in motion. Still, without taking away from this achievement, the fact remains that Chhota Bheem needs to be interrogated more vigorously for "the sexist, racial, linguistic and other discrimination deeply embedded in the show" as also for its identity in popular culture as a series that claims to instil moral values in children while in truth, it only "cultivates biases and perpetuates stereotypes" (Meenakshi, 2017). What's more, Chhota Bheem's current identity as a spokes-character raises questions about the symbiotic relationship between iconic cartoon heroes and corporate bodies that feed off them through increasingly competitive marketing mechanisms, such as those that helped Green Gold Animation strike gold: according to Net Worth Spot, the company's official channel now has more than 18.6 million subscribers and a net worth of around \$11.74 million (2022). Should this bother us? It should, but not enough outrage has been expressed at how kids' channels have become marketing outlets for brands. The time is more than ripe for re-examining the specific methods through which

content offered as entertainment for children is seized upon by the market with the intent of inducting children into a culture of consumerism at as early an age as is possible, so that having once grown into it, it would be well-nigh impossible for them to grow out of it.

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**तैत्तिरीय उपनिषद् में वर्णित शिक्षा के सूत्रों की प्रासंगिकता**  
(Relevance of Shiksha Sutras described in *Taitriya Upanishad*)

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**शोध-सार**

शिक्षा ही मनुष्य को जीवन संबंधी सिद्धांतों, भिन्न आचरणों, जीवनोपयोगी समस्त कार्य व्यापारों को समझने में सहायता प्रदान करती है। मनुष्य का शरीर, मन और मस्तिष्क, शिक्षा द्वारा ही परिष्कृत और पवित्र होता है, इसीलिए ज्ञान को अप्रतिम शिक्षा माना गया। पूर्व वैदिक युग में भी शिक्षा का बहुत अधिक महत्व था उस समय तक विद्यार्थियों में ज्ञान का समुचित महत्व स्थापित हो चुका था। प्रत्येक क्षेत्र में मनुष्य का ज्ञान, अप्रतिम और अनुपम माना जाता था इसलिए ऋग्वेद में शिक्षा को मनुष्य की श्रेष्ठता का आधार स्वीकार किया गया है। विद्या और ज्ञान की प्राप्ति से ही मनुष्य श्रेष्ठ और प्रतिष्ठित होता है। हमारी वैदिक संस्कृति में वेदों को अपौरुषेय माना गया है। उसका कारण यह था कि वेदों, वेदांगों, उपनिषदों आदि से ऐसी शिक्षा मिलती है जो अनादि, अनंत और चिरंतन है, जो आज भी हजारों वर्ष व्यतीत हो जाने के पश्चात भी वर्तमान संदर्भ में उपादेय है। वैसे तो शिक्षा प्रत्येक श्लोक, प्रत्येक सूत्र, प्रत्येक वेद मंत्र में समाहित है किंतु तैत्तिरीय उपनिषद् में शिक्षा संबंधी कुछ ऐसे सूत्रों का निष्पादन मिलता जो कि सार्वकालिक हैं। प्रस्तुत शोध में उन शिक्षा संबंधी सूत्रों का विवरण और उनकी उपादेयता पर प्रकाश डाला जाएगा।

**Key Words:** वैदिक संस्कृति, तैत्तिरीय उपनिषद्, शिक्षावल्ली, स्वरित, उदात्त, अनुदात्त, 'मात्रा'।

प्राचीन-भारत के ऋषि-मुनियों ने जिस सत्य का दर्शन किया था, इस भौतिक-संसार को सत्य मानते हुए भी इसके पीछे छिपे हुए, इसके भी प्राण, इसके भी जीवन जिस सत्यों के सत्य, जिस तत्त्वों के तत्त्व के दर्शन किये थे, उसका नाम उन्होंने 'ब्रह्म' रखा था, और संसार-भर का ध्यान इससे उसकी तरफ खींचने के लिए जिस विद्या को उन्होंने जन्म दिया था, उसका नाम 'ब्रह्मविद्या' रखा था, 'ब्रह्मविद्या' का प्रतिपादन करनेवाले ग्रन्थों का नाम ही 'उपनिषद्' रखा था।

उपनिषदों को समझने के लिए उपनिषदों के ऋषियों के दृष्टिकोण को समझना जरूरी है। जैसे आज हर बात भौतिक दृष्टिकोण को सामने रखकर कही या लिखी जाती है, वैसे उपनिषत्कारों ने आध्यात्मिक दृष्टिकोण को सामने रख कर सब-कुछ कहा तथा लिखा था। उनका कहना था कि सृष्टि सत् है, परन्तु इससे भी ज्यादा कोई दूसरी वस्तु सत् है, उस सत् की सत्ता से ही इस सृष्टि का रूप सत् दीखता है, अस्ली सत् यह नहीं वह है- वही ब्रह्म है, वही आत्मा है, उसी को

जानकर मनुष्य अमृत होता है। उनका कहना था कि जो इस दृष्टि को पा लेता है, वह जैसे हम इस सृष्टि को प्रत्यक्ष देखते हैं, वैसे ब्रह्म को प्रत्यक्ष देखने लगता है। प्रत्यक्ष का यह मतलब नहीं कि इन स्थूल आंखों से प्रत्यक्ष देखने लगता है, इसका मतलब यह है कि इन आंखों से तो वह इस सृष्टि को ही देखता है, परन्तु इस सृष्टि की हर वस्तु को वह एक पर्दे के तौर पर देखता है, इस पद के पीछे, इसकी ओट में वह पर्देवाले को, ओटवाने को भी देख लेता है। जैसे भौतिकवादी की यथार्थवादी दृष्टि है, वैसे उपनिषद् के ऋषियों की भी यथार्थवादी दृष्टि है याज्ञवल्क्य ने बार-बार कहा है कि संसार है, परन्तु यह अन्त तक रहनेवाला नहीं है। संसार का यही अन्तिम सार है-यह है, इससे भी हम इन्कार नहीं कर सकते, यह अन्त तक रहनेवाला नहीं है, इससे भी हम इन्कार नहीं कर सकते। इस यथार्थवादी दृष्टिकोण को लेकर ही जगह-जगह उपनिषद् में कहा है-यह सत् नहीं, वह सत् है, इन्द्रिय नहीं, मन-प्राण-आत्मा सत् है। इस बात से कौन इन्कार कर सकता है कि उपनिषद् का यह दृष्टिकोण काल्पनिक नहीं यथार्थ दृष्टिकोण है, ऐसा दृष्टिकोण जिसके सामने भौतिकवादी तथा अध्यात्मवादी दोनों विचारकों को सिर झुकाना पड़ता है।

उपनिषद् के रहस्य को समझने के लिए एक बात और समझ लेनी जरूरी है। ऋषियों का कहना था कि ब्रह्म को ढूँढने के लिए कहीं दूर भटकने की जरूरत नहीं। जो कुछ ब्रह्मांड में है, वही कुछ पिंड में है। विज्ञान भी तो यही कहता है कि जो नियम परमाणु में काम कर रहे हैं, ठीक वही नियम सौर मंडल में काम कर रहे हैं। इसी बात को उपनिषद् के ऋषि और आगे ले गये हैं। उनका कहना है कि जो नियम भौतिक में काम कर रहे हैं, वहीं आध्यात्मिक में काम कर रहे हैं। इस बात को प्रकट करने के लिए उपनिषद् में 'अथाधिदेवतम्' तथा 'अथाध्यात्मम्' इन दो वाक्यों का प्रयोग किया गया है। 'अथाधिदेवतम्' का अभिप्राय है - देखो, ब्रह्मांड में क्या नियम काम कर रहे हैं; 'अथाध्यात्मम्' का अभिप्राय है-देखो, वही नियम पिंड में काम कर रहे हैं ! अधिदेवत तथा अध्यात्म, ब्रह्मांड (Macro cosm) तथा पिंड (Microcosm ) -- इन दोनों की एकात्मता को समझ लेना उपनिषद् के रहस्य को समझ लेना है। हमने इस एक गुर का सहारा लेकर कठिन से कठिन स्थलों को बड़ी आसानी से खुलते देखा है, और यह अनुभव किया है कि इस तत्त्व को गांठ बांध लिया जाय, तो उपनिषद् की कोई बात उलझी नहीं रहती।

वैदिकयुगीन आचार्य अपने शिष्य का भी आदर और सम्मान करता था तथा शिष्य भी अपने आचार्य को देवता की तरह पूजता था। आचार्य यह कामना करता था कि उत्कृष्ट बुद्धिवाले ब्रह्मचारी विभिन्न विषयों के अध्ययनार्थ सब जगह से उसके पास आँ जिससे आचार्य यशस्वी, ब्रह्ममय, शुद्ध और प्रतिभाशाली बने और साथ ही शिष्य स्वयं संयमी, शीलवान् और शान्त स्वभाव के हों। उसकी यह हार्दिक इच्छा होती थी कि उसका शिष्य बुद्धि और ज्ञान से विभूषित होकर जगत् में नाम करे। आचार्य पिप्पलाद का अपने ज्ञाननिष्ठ

शिष्यों के लिए यह विचार था कि वे तपःशील जीवन-यापन करें और तत्पश्चात् आचार्य से पृच्छा करें। उत्तर ज्ञात होने पर ही आचार्य ने शिष्यों को बताने का दायित्व अपने ऊपर लिया। आचार्य की यह उपज्ञा उसकी विनम्रता, सत्यनिष्ठा, ज्ञाननिष्ठा और शिष्यों के प्रति सम्मान-ज्ञापन का परिचायक है। आचार्य का पिप्पलाद नाम इसलिए पड़ा कि वह स्वयं पीपल वृक्ष के फल खाकर अपना जीवन यापन करते थे तथा सुखद और सुन्दर भोजन से दूर रहते थे। इसी प्रकार आचार्य कणाद भी थे, जो कण खाकर अपना पोषण करते थे और इसलिए उन्हें कणाद नाम से जाना गया। ये उद्धरण इस बात के प्रमाण हैं कि उपनिषद्कालीन विद्वान् आचार्य निस्पृह, त्यागी, तपःशील और भौतिक सुख से विलग रहते थे; यहाँ तक कि वे अपने भोजन और खाद्य सामग्री के प्रति भी उदासीन थे तथा समय पर भोजन न सुलभ रहने के कारण जो कुछ भी मन किया तुरन्त खाकर उदराग्नि का शमन करते थे। ऐसे विकट जीवन के बाद भी वे अपने शिष्यों को ज्ञानलाभ करने से अनिच्छा नहीं व्यक्त करते थे। वस्तुतः आचार्य के समीप आनेवाले सभी शिष्य अतिथि के समान थे। ये शिष्य अपने आचार्य की देवता के रूप में सेवा करते थे। कभी-कभी इन सेवक शिष्यों में मन्द बुद्धि के भी होते थे, किन्तु आचार्य उनकी सेवा और विनम्रता से प्रसन्न होकर उन्हें भी ज्ञानार्जन कराता था।

आमा यन्तु ब्रह्मचारिणः स्वाहा । वि मा यन्तु ब्रह्मचारिणः स्वाहा । प्र मा यन्तु ब्रह्मचारिणः स्वाहा । दमायन्तु ब्रह्मचारिणः स्वाहा । शमायन्तु ब्रह्मचारिणः स्वाहा ॥" यथावः प्रवता यन्ति यथा मासा अहर्जरम् । एवं मां ब्रह्मचारिणो धातरायन्तु सर्वतः स्वाहा ॥ तं० उ०, 1.14, 516-7

उपनिषदों का स्वतः काल इसापूर्व ७०० से ५०० वर्ष पूर्व रहा था ऐसा कुछ लोग मानते हैं। लेकिन 'उपनिषदों का विज्ञाननिष्ठ निरूपण' इस अपने ग्रंथ में प.वि. वर्तक लिखते हैं 'तैत्तिरीय ब्राह्मण का काल ज्योतिर्गणित के आधार से ईसा पूर्व ४६५० वर्ष आता है और ब्राह्मण ग्रंथ के बाद ५-६ सौ वर्ष के बाद उपनिषद् रचना हुई ऐसा मानते हैं तो भी इस उपनिषद् का काल ईसा पूर्व ४००० वर्ष आता है'।

कृष्णयजुर्वेदीय तैत्तिरीय आरण्यक के ७, ८, ९ प्रपाठको को तैत्तिरीय उपनिषद् माना जाता है। यह उपनिषद् ३ वल्लियों में विभक्त है। शिक्षा, भृगु और ब्रह्मानन्द ऐसे इन तीन वल्लियों में कुल मिलाकर ५३ मंत्र हैं जो कि ४० अनुवाद में व्यवस्थित हैं।

इन तीन वल्लियों में पहली वल्ली शिक्षावल्ली कहलाती है जिसमें १२ अनुवाक और २५ मंत्र हैं। भृगुवल्ली और ब्रह्मानन्दवल्ली में विशुद्ध ब्रह्मज्ञान निरूपित है और उसकी उपलब्धि के लिए पहली शिक्षावल्ली में साधन रूप से ऋत और सत्य, स्वाध्याय और प्रवचन, शम और दम, अग्निहोत्र और अतिथी सेवा इत्यादि कर्मानुष्ठान कि शिक्षा दी गयी है। दूसरे अनुवाक में सही अर्थ में शिक्षा का निरूपण मिलता है। 'शिक्षा - विद्योपादाने शिक्षते' इस धातु से शिक्षा शब्द निष्पन्न होता है।

वेदाङ्गशास्त्र विशेष यह शिक्षा शब्द का एक अर्थ है। किसी भी विषय की सीख यह एक सामान्य अर्थ है। इसके अलावा उपदेश, विमर्श इन अर्थों में भी शिक्षा शब्द का प्रयोग पढ़ने में आता है।

शिक्षाकल्पो व्याकरणं निरुक्तं ज्योतिषांगणः ।

छन्दोविचितिरित्येतैः षडङ्गो वेद उच्यते ॥

अकारादिवर्णानां स्थलकरणप्रयत्नबोधिका ।

अकुहविसर्जनीयाः क्या इत्यादि का शिक्षा॥ - शब्दकल्पद्रुम

तथा

‘शीक्षां व्याख्यास्यामः। वर्णः स्वरः । मात्रा बलम् ।

सामः सन्तानः । इत्युक्तः शीक्षाध्यायः॥ १॥’

यहाँ शिक्षा शब्द शीक्षा ऐसा दीर्घ लिखा गया है, यह दीर्घस्थायी छान्दोग्य दीर्घ कहलाता है। उपनिषदमंत्र में जो पद है उनका अर्थ जान लेने से उपनिषद् समझ में आया ऐसा नहीं कह सकते। उपरोक्त मंत्र में जिन छह विभागों का उल्लेख किया गया है उन्हें जानना आवश्यक है।

- वर्णः- पाणिनीय व्याकरण जिन १४ माहेश्वर सूत्रों के आधार से रचित है उन सूत्रों में सभी वर्णों का परिचय कराया गया है।

1) अइउण् । ऋलृक् । एओङ् । ऐऔच् ।

इस विभाग में सभी स्वरो का संग्रह है।

ब) हयवरट् । लण् । जमङणनम् । झभय् । घढधश् । जबगडदश् । खफछठथचटतव् ।

कपय् । शषसर् । हल् ।

इस विभाग में सभी व्यञ्जनों का संग्रह है। ‘अ’ और ‘ब’ मिलाके वर्ण है। वैदिक मंत्रों में आनेवाले वर्णों पर उनका सही उच्चारण हो और उस सही उच्चारण से सही अर्थ ध्वनित हो इस हेतु कुछ चिह्न लगाए रहते हैं । उनकी व्यवस्था ऐसे बताई जाती है।

स्वरन्ति शब्दायन्ते इति स्वराः

स्वयं राजन्ते इति स्वराः ।

आविष्करण के लिए अन्य किसी की अपेक्षा नहीं करते

वैदिक मंत्रों में आनेवाले वर्णों पर उनका सही उच्चारण हो और उस सही उच्चारण से सही अर्थ ध्वनित हो इस हेतु कुछ चिह्न लगाए रहते हैं। उनकी व्यवस्था ऐसे बताई जाती है।

- ‘उद्रेखितस्य स्वरितो रेखितोऽधोऽनुदात्तकः।

अर्थात् जिस वर्ण के उपर खड़ी रेखा दिखे वह 'स्वरित' और जिस वर्ण के नीचे आड़ी रेखा दिखे वह 'अनुदात्त' तथा जिस वर्ण पर किसी भी प्रकार का चिह्न ना हो वह वर्ण 'उदात्त' कहलाता है। इस प्रकार उदात्तादि चिन्हों को जानकर मंत्रोच्चारण करना और करवाना यही शिक्षा का मूल हेतु है ।

- शिक्षा का तीसरा अंग है 'मात्रा' । मीयते अनया इति मात्रा। अक्षर का उच्चारण करने में लगने वाले काल को मात्रा कहते हैं। ये मात्राएँ ३ प्रकार की होती हैं। लघु - ह्रस्व, गुरु -दीर्घ और प्लुत - अतिदीर्घ
- बल - प्रत्येक वर्ण का उच्चारण करते समय कुछ प्रयत्न करना पडता है इस प्रयत्न को ही बल अथवा स्पर्श कहते हैं।
- साम - स्यति छिनत्ति दुःखं गेयत्वात् इति सामः। वैदिक ऋचाओं का पाठ करते समय प्रत्येक वर्ण को उचित समय देकर उच्चारण करने को साम कहते हैं। यह साम ठीक न रहा तो अर्थ बिगड़ सकता है। उदाहरण के तौर पर 'मंजूर' शब्द देखते हैं मंजूर शब्द के 'ज्' का उच्चारण दीर्घ करने से स्वीकृति का भाव घोषित होता है। वही यदि जुड़े का उच्चारण - ह्रस्व होता है तो स्वीकृति पर संदेह व्यक्त होता है।
- संतान - पहले और उसके आगे वाले अक्षर की संधि और उसका अर्थ ध्यान में लेते हुए मंत्र पाठ करना ही संतान कहलाता है। इस प्रकार इस दूसरे अनुवाक में शिक्षा के छहों अंगों को बताकर 'शिक्षा व्याख्या स्यामः' इस प्रतिज्ञा को सार्थक किया है।

इसी वल्ली के ग्यारहवें अनुवाक में शिक्षा शब्द का उपदेश करना, सलाह देना, सीख देना यह अर्थ दिखाई देता है।

वेद विद्या संपादन करके गुरुकुल छोडकर अपने माता पिता के पास जाने वाले अपने शिष्य को कैसी सुंदर शिक्षा आचार्य दे रहे हैं, इसका थोडा चिंतन करते हैं ।

- सत्यं वद । धर्मं चर ।

'मैं ने वेदोपनिषदों का ज्ञान संपादन किया है ब्रह्म सत्य है मैं जान गया हुं अतः मैं मुक्त हूँ' ऐसे विचार शिष्य को बहका न दे इसलिए सत्य और धर्म दोनों की मर्यादा में रहने का उपदेश दिया गया है।

- स्वाध्यायात् मा प्रमदः।

खुद पढते रहना चाहिए क्योंकि निरंतर पढते रहने से ही विद्या प्राप्त होती है न केवल गुरुमुख से श्रवण करने से।

- आचार्याय प्रियं धनम् आहत्य प्रजातंत्र मा व्यवच्छेत्सीः।

लौकिक व्यवहार धन से चलता है तुम्हारे जैसे अन्य शिष्यों को पढाने हेतु आश्रम चलाना है, तो आचार्य को धन की आवश्यकता होगी ही। अतः यथाशक्ति उसे धन दो । विवाह

करो गृहस्थाश्रम का पालन करो। गृहस्थ ही समाज को बनाते है। सभी आश्रम गृहस्थाश्रम पर निर्भर होते है। यह शिष्य को स्पष्ट रूप से बताया जा रहा है।

- स्वाध्यायप्रवचनाभ्यां न प्रमदितव्यम् ।

स्वास्थ्य रक्षा का महत्व 'कुशालान्न प्रमदितव्यम्' यह वाक्यांश स्पष्ट कर रहा है। 'भूत्वा न प्रमदितव्यम्' यह पदकर 'शतहस्तं समाहर्ता सहस्त्रहस्तं च संकीर' इस अथर्ववेद ३/१४/५ उपदेश का स्मरण होता है। स्वाध्याय और प्रवचन ही ज्ञान प्रसार का 'कृण्वन्तो विश्वमार्यम्' प्रतिज्ञा पूर्ण करने का उपाय है।

- माता पिता और आचार्य इन तीनों को देवता के समान देखो अर्थात् ज्ञान संपादन के कारण 'अहंमन्य' मत बनो ।
- जो भी हमारे अच्छे कर्म हैं उनका ही अनुसरण करो। इतना ही नहीं यदि हमारे से श्रेष्ठ कोई संपर्क में आता है तो उसे भी उतना ही सम्मान दो जितना हमें दे रहे थे। ये ऐसे अद्भुत विचार से शिष्य को प्रेरित करना है।
- संदेह के प्रसंग में देश काल और परिस्थिति का ध्यान रखते हुए वहाँ के श्रेष्ठ लोगों के समान व्यवहार करो। यही शिक्षा है, यही उपदेश है और यही आदेश भी है। इस प्रकार इस ग्यारहवें अनुवाक में शिक्षा शब्द का 'सीख देना' यह अर्थ अक्षरशः सिद्ध हुआ दिखता है।

आधुनिक शिक्षा प्रणाली के अंतर्गत बहुत से ऐसे सूत्रों को समाहित किया गया है जिसके अंतर्गत विद्यार्थियों अथवा शिक्षणार्थियों के सर्वांगीण विकास किया जा सके। आज के शिक्षाशास्त्री लोग छात्र केंद्रित शिक्षा पर बहुत महत्व देते हैं और उनके द्वारा मान्य कुछ सूत्र इस प्रकार हैं।

पहले कुछ प्रमुख शिक्षण सूत्र देखते है।

1. सरल से जटील की ओर
2. ज्ञात से अज्ञात की ओर
3. स्थूल से सूक्ष्म की ओर
4. पूर्ण से अंश की ओर
5. अनिश्चित से निश्चित की ओर
6. प्रत्यक्ष से अप्रत्यक्ष की ओर
7. विशिष्ट से सामान्य की ओर
8. विश्लेषण से संश्लेषण की ओर
9. मनोवैज्ञानिक से तर्कसंगत की ओर
10. अनुभूत से युक्तियुक्त की ओर
11. प्रकृति का अनुसरण



जनसामान्य वर्ग को लगता है कि आधुनिक कार्य प्रणाली बहुत परिष्कृत है, किन्तु वे यह नहीं जानते की आज से हज़ारो वर्ष पूर्व लिखी गई तैत्तिरीयोपनिषद् की वल्लीयो में यह भलीभाँति विद्यमान थे।

ये शिक्षा सूत्र हमें नये और बहुत ही बुद्धिमान लोगों के द्वारा अन्वेषित लगते हैं। लेकिन जब हम ब्रह्मानंदवल्ली के एक से छह तक अनुवाको को देखते हैं चिंतन करते हैं तब ध्यान में आता है कि,

एतस्मादात्मनः आकाशः संभूतः। आकाशाद्वायुः। वायोरग्निः। अग्नेरापः। अद्भ्यः पृथिवी। पृथिव्या ओषधयः।  
ओषधिभ्यः अन्नम् । अन्नात्पुरुषः।

आत्मा जैसी अत्यंत सूक्ष्म अथवा अमूर्त ऐसे पदार्थ से क्रम से आकाश से लेकर पुरुष तक की उत्पत्ति का क्रमबद्ध और तर्कसंगत वर्णन हमें 'मनोवैज्ञानिक से तर्कसंगत की ओर इस आधुनिक शिक्षाविदों के बिंदु का स्मरण करता है।

भृगु वल्ली में आया हुआ पंचकोशो का वर्णन देखिए। भृगु और वारुणि के बीच चर्चा हुई और भृगु ने तप के माध्यम से अन्न- प्राण- मन- विज्ञान- आनंद इस क्रम से एक एक को ब्रह्म मानते हुए आनंद ही ब्रह्म है, ऐसे जान लिया और संतुष्ट होकर फिर पिता के पास गया ही नहीं। यह आख्यायिका हमें 'स्थूल से सूक्ष्म की ओर' इस आधुनिक शिक्षाविदों के सूत्र की याद दिलाती है।

ब्रह्मानंदवल्ली का ८ वा अनुवाक जो ब्रह्मानंद के निरतिशयत्व की मीमांसा करता है वह अनुवाक भी नए शिक्षासूत्रों के आलोक में देखते हैं।

यदि एक मनुष्य पृथ्वी पर उपलब्ध सभी सुखों को प्राप्त करता है इतना ही नहीं वह सुविद्य और युवा है तो उसे मिलने वाले आनंद को एक एक मानकर आगे जिस पद्धति से ब्रह्मानंद तक क्रमबद्ध निरूपण किया है वह चिंतनीय है। एक मानुष आनंद सौ गुना होकर मनुष्य गंधर्वों का आनंद, सौ मनुष्य गंधर्व आनंद मिलकर एक देवगंधर्व का आनंद, १०० देवगंधर्वों के आनंद बराबर एक पितृलोक आनंद, पितृलोक आनंद शत गुण होकर आजानजान आनंद,

सौ आजानजान आनंद = कर्मदेवानंद

१०० कर्मदेवानंद = देवानंद

१०० देवानंद = इन्द्र का आनंद

१०० इन्द्र के आनंद = बृहस्पति का आनंद

१०० बृहस्पति आनंद = प्रजापति का आनंद

ऐसे प्रजापति के १०० आनंद मिलकर एक ब्रह्म का आनंद।

इस प्रकार शिष्य को क्रमबद्ध पद्धति से मनुष्य के सूक्ष्म आनंद से लेकर ब्रह्म के सर्वव्यापी आनंद तक समझाने का यह उदाहरण 'प्रत्यक्ष से अप्रत्यक्ष की ओर' ले जाने सूत्र को उद्भासित करता है।

निष्कर्षतः कहा जा सकता है कि आधुनिक शिक्षाविदों के शिक्षासूत्रों को आधार बनाकर चिंतन किया गया। शिक्षा, माता की तरह मनुष्य की रक्षा करती है, पिता के सदृश्य कार्य में मार्गदर्शन करती है, पत्नी के समान दुखों को समाप्त करती है और कल्पलता के सदृश्य प्रसन्नता प्रदान करती है। जीवन के समस्त लौकिक और अलौकिक सुखों की प्राप्ति का माध्यम होती है शिक्षा। प्राचीन काल से ही भारतवर्ष में ज्ञान प्राप्ति को महत्वपूर्ण स्थान दिया गया है। ज्ञान या शिक्षा के द्वारा ही जब व्यक्ति का आचरण शुद्ध और परिष्कृत हो जाता है उसके बाद वह आध्यात्मिक जीवन में प्रवेश करने के विषय में सौचता है और भौतिक उन्नति के पश्चात आत्मिक उन्नति और आध्यात्मिक उन्नति के मार्ग पर चलते हुए सांसारिक आवागमन, जन्म एवं मृत्यु के चक्र से छुटकारा पाने के लिए मोक्ष प्राप्ति के लिए अग्रसर होता है। तैत्तिरीय उपनिषद में शिक्षा संबंधी ऐसे सूत्रों का निष्पादन मिलता है, जो कि सार्वकालिक हैं। आनन्द मीमांसा के निरूपण ने तो हमारे प्राचीन विचारकों की बुद्धि पर पुनः एकबार विश्वास जगा दिया। नमें दी गई शिक्षाएं आज से युगों पूर्व, छात्रों के लिए अत्यंत उपयोगी थीं और आज आधुनिक समय और आधुनिक संदर्भों में भी ये समस्त छात्रों का मार्गदर्शन करने में सहायक सिद्ध हो रही हैं।

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## कथाकार मावजो का उपन्यास 'कर्मेलिन': मुद्दे और विमर्श

(Karmelin By Damodar Mauzo: Issues and Discourses)

डॉ. रूपा चारी\*

### शोध-सार

भारतीय कथाकार और जानपीठ पुरस्कार प्राप्त श्री दामोदर मावजो ने कोंकणी कथासाहित्य विस्देश योगदान दिया है। उनका 'कर्मेलीन' उपन्यास जीवन की एक गाथा को चित्रित करता है। आर्थिक विषमता को दूर करने के लिए गोवा के ख्रिश्चन समाज के पुरुष गल्फ में जाना पसंद करते थे। एक समय ऐसा भी आया कि पुरुष के साथ औरतों ने जाना आरंभ किया। इस क्रिया पर समाज से बहुत टीका-टिप्पणी हुई। विदेश में जानेवाली औरतें शील का सौदा करती हैं ऐसा सुनाई देने लगा। 'कर्मेलीन' उपन्यास प्रमुख पात्र कर्मेलीन की गाथा बताता है। घर में जब आर्थिक परिस्थिति बिकट हो जाती है, और सहारा देनेवाले कोई नहीं रहते हैं, एक ओर बेटी की पढ़ाई का भी खयाल रखना चाहिए तो दूसरी ओर परिवार की परवरिश भी करना उतना ही आवश्यक है, इस पृष्ठभूमि कर्मेलिन विदेश जाने का निर्णय लेती है। विदेश में जाने के बाद कर्मेलिन के सामने बिन्दु खुल जाते हैं, उसी का लेखा-जोखा यह उपन्यास कर्मेलीन है।

की वर्ड्स: रूदन, जुम्मा, हवस।

कोंकणी भाषा में लिखनेवाले श्री दामोदर मावजो ज्येष्ठ भारतीय रचनाकार हैं। एक संवेदनशील रचनाकार होने के नाते उन्होंने कथासाहित्य में विविधता लाने का प्रयास किया है। जानपीठकार श्री दामोदर मावजो ने बालसाहित्य, कथा, उपन्यास और चरित्रात्मक साहित्य प्रकार में लेखन किया है। 'गांथन', जागरणां 'भुरगीं म्हगेली तीं', 'रूमडफूल' और 'सपनमोगी' इन कथासंग्रहों में वैश्विक चेतना है। दैनंदिन जीवन में घटित होनेवाली घटनाओं का आधार लेकर लेखक ने साहित्य निर्मिति की है।

मावजो का 'कर्मेलीन' यह उपन्यास चौदह भारतीय भाषाओं में अनूदित हो चुका है 'कर्मेलीन' उपन्यास सामाजिक संवेदना के धरातल पर लिखे हुए इस उपन्यास में 'कर्मेलीन' की ज़िंदगी की गाथा है। कर्मेलीन उपन्यास को 1983 वर्ष का साहित्य अकादमी का पुरस्कार प्राप्त हो चुका है। इंग्लिश, हिंदी, मराठी, गुजराती,

कन्नड, सिंधी, पंजाबी , बंगाली, मैथिली, उडिया, तमिल, कश्मीरी और असमिया इन भाषाओं में कार्मेलीन का अनुवाद हो चुका है । इस उपन्यास को सिंधी, गुजराती , मैथिली और मराठी भाषा में अनुवाद के लिए साहित्य अकादमी का पुरस्कार प्राप्त हो चुका है ।

कार्मेलीन की जिंदगी में रुदन है लेकिन उससे उभरकर स्वयं के विश्वास और कर्तृत्व से वह जिंदगी की कठिन परिस्थितियों का सामना करती है । गोवा मुक्ति के बाद ख्रिश्चन स्त्री -पुरुष नौकरी के निमित्त गल्फ चले जाते थे। पुरुषों की बात अलग थी लेकिन औरतों के घर में 'आया' का रोजगार पाने के लिए गल्फ में चली गयी तो वापस लौटने पर इन औरतों के शील संबंधी चर्चा हो जाती थी ।

उपन्यास का आरंभ फ्लेशबैक से होता है । कार्मेलीन का जन्मदिन है और गोवा से उसकी बेटी बेलिंदा ने उसे अभिनंदन करने के लिए टेलीग्राम भेजा है । कार्मेलीन का जन्मदिन शुक्रवार के दिन आया है । अरब में शुक्रवार मतलब छुट्टी है इसलिए कार्मेलीन की मालकिन नोरिया मायके चली जाती है और मालिक निसार इस माइके का फायदा उठाकर कार्मेलीन से अपनी हवस मिटाता है ।

कुवेत में आने से पहले कार्मेलीन इन बातों से वाकिफ थी लेकिन कुवेत जाने का निर्णय लेती है । वह इसलिए क्यों कि वह मन से चाहती है कि जिस संकट का सामना मैंने किया है उसका साया भी बेटी बेलिंदा की जिंदगी पर न पड़े। कुवेत की जिंदगी की 'सिस्टम' जानकार भी वह जेठानी 'इजाबेल' से कहती है कि 'मोडलां हांवुय- पूण धिगी लावन ऊबें आहां--- हे बाये पासत. असले भोगनार तेज्या वांट्याक येवंक फावना '।' ( में चकनाचूर हो चुकी हूं , लेकिन आधार पर खड़ी हूं - इस बच्ची के खातिर। यह दर्द उसके हिस्से में नहीं आने चाहिए।'

उपन्यास में फ्लेशबैक समाप्त हो जाने पर कार्मेलीन की बचपन की जिंदगी का ब्योरा शुरू हो जाता है। गांव में आई महामारी के कारण बहुसंख्या में लोग मर जाते हैं । छोटी कार्मेलीन का पूरा परिवार इस महामारी का भक्ष्य हो जाता है । परिवार में अकेली कार्मेलीन की फूफी उसे अपने घर में लेकर आती है। और अब नया अध्याय कार्मेलीन की जिंदगी में शुरू हो जाता है।

कार्मेलीन के जिंदगी में अनेक पुरुषों का आना होता है । इस मायने फूफेरा भाई आग्नेल भी फायदा उठाता है । आग्नेल के बाद जूझे (पति ) का दोस्त रुझार , निसार (अरब), कार्मेलीन का भोग लेते हैं । लेखक ने यह दिखाने का प्रयास किया है सभी पुरुष पात्र कार्मेलीन का 'भोग' लेते हैं ।

‘कार्मेलीन’ पात्र मेहनती पात्र है। बचपन में उसपर ‘पाय’ ने सहनशीलता के संस्कार किए हैं, लेकिन सहनशीलता का जब अंत होता है तब वह पति के नाकामयाब अत्याचारों का तपाक से जवाब कृति से देती है और कुवेत चली जाती है। कुवेत में आने के बाद कार्मेलीन के व्यवहार को कुशलता की साथ मिलती है। गोवा की औरतें अपना बिखरता हुआ घरसंसार को फिर से नया रूप देने के लिए और आर्थिक रूप से बलशाली बनाने के लिए कुवेत जाने के निर्णय उठाती हैं, इस विचार से वह सहमत है। लेकिन साथ साथ कुवेत में आए हुए औरतों के साथ और भी बातें जुड़ जाती हैं यह भी उसे मानना पड़ता है। घरसंसार की परिस्थिति के कारण कार्मेलीन कुवेत चली जाती है। बेटी को पढ़ाकर सक्षम बनाना है इस विचार से कुवेत में होनेवाले सभी व्यवहारों से परिचित होकर भी कार्मेलीन कुवेत में नौकरी करने का निर्णय लेती है। निसार अरब के घर वह काम करती है। उसके व्यवहार से प्रामाणिक होने की पहचान देती है। लेकिन सत्य यह भी है कि हर शुक्रवार अर्थात् जुम्मा के दिन उसका मालिक निसार उसका भोग लेता है। निसार की पत्नी मायके चली जाती है। हर जुम्मा का मालकिन का मायके चले जाना और मालिक निसार का भोग उठाना, मानो उसे आदत हो जाती है। ऊपर से ‘हांवें जायत्यो बायल्यो भोगल्यात. पूण तुजे भशेन सूख दिवपी आजून मेळुंक ना.<sup>2</sup> ‘मेंने बहुत औरतों से शरीरसुख लिया है। लेकिन तेरे जैसी सुख देनेवाली अभी तक नहीं मिली है। देखा जाए तो इस एक वाक्य से कार्मेलीन बहुत खुश हो जाती है इसलिए क्योंकि निसार और किसी औरत के पास जाता नहीं है। और इसी के कारण निसार के साथ किए संभोग को वह पाप न मानते हुए तृप्त की लहरों में वह खुद को मिटाना चाहते हैं। ऐसी तृप्ती की लहर जो उसे आग्नेल, जूझे और रूझार ने नहीं दी। बचपन में फुफेरे भाई आग्नेल को वह दिल से चाहती है लेकिन समय आने पर आग्नेल पीछे हटता है और कार्मेलीन फिर से अकेले पद जाती है। उसकी शादी जूझे से हो जाती है लेकिन जिम्मेदारियों से कोसों दूर रहनेवाला जूझे कार्मेलीन को किसी भी प्रकार का सुख नहीं दे पाता। शराब पीना, जुगार खेलना और प्रतिदिन अपना पौरुषत्व आजमाना इसी भूमिका में जूझे जिंदगी बीता रहा है। बिना किसी आधार से कार्मेलीन की जिंदगी बीकट परिस्थितियों की लहरों की थपेड़ें खाकर आगे बढ़ती है, जिसका न कोई स्वाद है न ही कोई रंग। कार्मेलीन के संकटकाल में उसकी सहेली एल्सा और जेठानी इज़ाबेल उसकी मदद करते हैं, लेकिन परिवार की जिम्मेदारियों का सामना सिर्फ कार्मेलीन को ही करना है यह कटू सत्य है। उससे वह पीछे नहीं हट सकती है। जब सभी दरवाजे बंद हो जाते हैं तब कार्मेलीन कुवेत जाने का निर्णय लेती है। वह इसलिए क्यों कि उसे अपनी बेटी बेलिंदा की ज्यादा चिंता है। कुवेत में जानेवाली हर मां को अपना परिवार और बाल-बच्चे छोड़कर जाना होता है, कार्मेलीन भी अपनी बेटी बेलिंदा को छोड़कर कुवेत चली जाती है इसीलिए क्योंकि बेलिंदा के भविष्य की चिंता उसे है। मां बेटी के बीच संघर्ष उत्पन्न हो जाता है। इस समय कार्मेलीन

की जेठानी इज़ाबेल बेलिंदा को समझाती है। शराबी पति जूझे से किसी भी प्रकार का सहयोग नहीं मिलता है, लेकिन कार्मेलीन को उसकी चिंता नहीं है और वह कुवेत जाने का निर्णय लेती है।

कई सारे प्रश्न यहां उपस्थित हो सकते हैं कि कार्मेलीन ने कुवेत जाने का निर्णय क्यों ले लिया? वह यही रहकर बर्तन मांजना, झाड़ू लगाना, कपड़े धोने का काम भी कर सकती है। बेटी को दूसरों के घर में रखकर कुवेत ही जाना उसने क्यों पसंद किया? मानवीयता की नजरिए से देखे तो कार्मेलीन को अब सिर्फ चिंता रह गई थी वह अपनी बेटी बेलिंदा की। बेटी की पढ़ाई और भविष्य के बारे में सोचने से जूझे बहुत दूर चला गया था। परिवार में और किसी का सहारा भी नहीं बचा था। हर दिन गरिबी नए नए विकराल रूप धारण कर कार्मेलीन को न्योता दे रही थी। ऐसे समय में पापी पेट की भूख को कैसे मिटाए यही एक अंतिम सत्या बच गया था। और जब कुवेत की बात सामने आ जाती है तो कार्मेलीन सकारात्मक ढंग से इस समस्या को सुलझाने का प्रयत्न करती है। जैसे बाकी महिलाएं कुवेत में काम कर रही हैं और पैसा कमा रही हैं, धनराशि अपने परिवारजनों को भेजकर उदरनिर्वाह कर रही हैं, ऐसे ही पदचिन्ह को अपनाकर आगे बढ़ना है इस निर्णय पर आ जाती है। कुवेत में आने के बाद निष्ठा से काम करते रहना इस तत्व का पालन कार्मेलीन करती है। पैसा कमाने की इच्छा से वह अरब निसार के घर में काम करती है। किसी भी प्रकार का छल कपट उसके व्यवहार में नहीं है। लेकिन जब पहले जुम्मा के दिन निसार उसका भोग लेता है और भोग के पैसे रखता है, तब उस शरीरसंबंध से मानो वह समझौता कर लेती है। मालक ने खुशी के साथ पैसे ही तो दिए हैं और खुशी से दिए हैं, आखिर वह मेरा मालिक ही तो है, इस विचार से खुद को समझाती है। फिर हर जुम्मे के दिन मानो यह आदत ज़िंदगी से जुड़ जाती है। निसार के साथ जुड़े शरीर संबंध को कार्मेलीन पाप नहीं समझती है। जूझे ने उसे कोई शरीर सुख नहीं दिया था, जूझे का दोस्त रुझार ने छल कपट किया था और बचपन में आग्नेल तो प्यार में दिए वचन से हट गया था। मालिक निसार शरीर सुख का आनंद दे रहा है, साथ में शरीर सुख के अलग से पैसे भी दे रहा है और किसी अन्य स्त्री के पास भी नहीं जा रहा है। उपन्यास में कहीं भी इस बात का नाजायज फायदा भी कार्मेलीन नहीं उठाती है। कार्मेलीन मानो खुद को नसीबवान समझती है। कार्मेलीन उपन्यास में लेखक ने अनेक समस्याओं को चितेरा है। जैसे गांव में आई महामारी, महामारी के कारण टूटते बिखरते परिवार, शराबी पति की मानसिकता, स्त्री-पुरुष के संबंध, अनमेल विवाह, परिवार के परवरिश की कठिनता, गल्फ में ख्रिश्चन समाज की औरतों का प्रयाण, गल्फ में शारीरिक भोग आदि। 1981 में प्रकाशित कार्मेलीन उपन्यास में स्त्री-पुरुष संबंध में मावजो ने धैर्य के साथ चित्रण किया है। कार्मेलीन और आग्नेल, कार्मेलीन और जूझे, कार्मेलीन और रुझार, कार्मेलीन और

निसार के सभी शारीरिक संबंधों को खुले गति से चित्रित किया है। कार्मेलीन ने आग्नेल को मन से चाहा लेकिन आग्नेल वचनों से दूर रहा। कार्मेलीन और जूझे शादीशुदा होकर भी कभी मन से एक नहीं हुए। रुझार ने कार्मेलीन को एक तरह से जाल में फसाकर उसका शरीर अपनाना चाहा और कार्मेलीन ने शरीर की विटंबना की तरह मान लिया। सच्चा शरीर सुख और मन का आनंद उसे निसार के शरीर संबंध से प्राप्त होता है जिसे वह पाप नहीं मानती है और धन के लिए भी शरीर सुख की सीमा बढ़ाती नहीं है। शरीर सुख लेते वक्त मालिक-नौकर की भावना मन में भी रखती है और मालिक हर जुम्मे को सिर्फ मेरे पास आता है इस सुखद भावना में वह पल बिताती है।

यह उपन्यास कथानक, पात्र, संवाद, घटना, भाषा, शैली की दृष्टि से परिपूर्ण है। गोवा की ख्रिश्चन समाज की औरतें गल्फ में जाकर पैसा कमाती हैं इसपर किसी को आपत्ति नहीं होगी, लेकिन अपना शील बेचकर आती हैं इस पर कई प्रश्न उठे थे। मावजों ने कार्मेलीन के माध्यम से शिवधनुष्य उठाया था। बहुत ही धैर्य के साथ उठे सवालों का जवाब लेखक ने दिया है। उपन्यास के शुरुआत में फ्लेशबैक है, कथानक का प्रवाह एक के बाद एक उपन्यास में मिलता है। उपन्यास में आवश्यकता के अनुसार पात्र आए हैं, लेकिन आग्नेल, जूझे, रुझार कथानक के साथ दिखाई नहीं देते हैं।

लेखक ने गोवा के स्वतंत्रता के पहले और पश्चात समय को ध्यान में रखा है। कार्मेलीन जब पाठशाला में भर्ती हुई थी तब वह पुर्तुगेज सत्ता का समय है और बेलिंदा की पढ़ाई गोवा मुक्ति उपरांत की है। पुर्तुगेज सत्ता काल में गोवा में शिक्षा के सोपान सभी के लिए खुले नहीं थे। ग्रेज्युएशन के लिए मुंबई जाना समय की मांग थी। लेकिन बेलिंदा की पढ़ाई गोवा मुक्ति उपरांत की है।

कार्मेलीन उपन्यास में भाषा का प्रयोग दो धरातल पर हुआ है। एक भाषा अंग्रेजी है तो दूसरी ख्रिश्चन समाज बांधवों की है। इसी के साथ साथ अरबी, इंग्लिश, हिंदी, मराठी, पुर्तुगेज भाषा के शब्दों का भी प्रयोग उपन्यास में हुआ है। आग्नेल की अङ्ग्रेज़ी, निसार की अरबी पाठकों का ध्यान खिंचती है। कथानक और पात्रों के माध्यम से वातावरण की निर्मिति करने में लेखक सफल हुए हैं। उपन्यास के समापन में 'आनी सण्ण करून कार्मेलिनालें थापट बेलिंदाल्या पोल्याचर उदेलेँ'<sup>3</sup> (और कार्मेलीन ने बेलिंदा के गाल पर तमाचा दिया।) इस वाक्य से होता है। घर लौटी कार्मेलीन जब फिर से कुवेत जाना चाहती है तब बेलिंदा कहती है - 'ना मांय! हांव कोलेर्जीत वचपार ना !... हांवें चिंतलां मांय ! आतां तूं खंयच वचूं नाका। आतां हांव व्हड जाला न्हू ? आतां हांव जोडटलेँ । हांव वयतलेँ कुवेताक ... आणी तूजेवरीच दुडू जोडटलेँ...'<sup>4</sup> ( नहीं मां! अब मैं कॉलेज में नहीं जाऊँगी!...मैंने सोच

लिया है मां ! .... अब तूम कहीं भी मत जाना । अब मैं बड़ी हो गई हूं न ? अब मैं कमाउंगी । अब मैं कुवेत में जाउंगी ... और तेरी तरह पैसा कमाउंगी ।' बेटी के मुंह से यह शब्द सुनकर कार्मेलीन के होश उड जाते हैं । और वह बेलिंदा के गाल पर तमाचा जड़ देती है और यही पर उपन्यास समाप्त हो जाता है। स्वयं की ज़िंदगी में आए विकल्प और अलग अलग भाव परतें बेटी की ज़िंदगी में न झांके इसलिए कार्मेलिन ने ज़िंदगी भर कोशिश की। जिस बेटी के उज्ज्वल भविष्य के लिए वह खुद खाई में गिरना पसंद करती है , उसी की ओर आकर्षित होती बेटी को लेकर वह कोसों दूर चली जाना चाहती है ।

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महाराष्ट्र के लोक नृत्यों के सांस्कृतिक समावेश का मूल्यांकन  
(Evaluation of cultural inclusion in folk dances of Maharashtra)

- रवींद्र कात्यायन\*

शोध-सार

महाराष्ट्र की सांस्कृतिक विरासत में लोक परंपराओं की अत्यंत महत्वपूर्ण भूमिका रही है। लगभग एक हजार साल से चली आ रही इन लोक परंपराओं की महत्ता स्वयं सिद्ध है। इन परंपराओं में लोक नृत्यों का अत्यंत महत्वपूर्ण स्थान है। आज संचार माध्यमों के विस्फोट के युग में लोक संस्कृति के इन संवाहकों की स्थिति का अध्ययन बहुत आवश्यक है। किंतु आज इनमें से अधिकतर समाप्त होने के कगार पर हैं। इन्हें मुख्य धारा में शामिल करना चुनौतीपूर्ण है। इस अध्ययन में इनकी वर्तमान स्थिति, प्रासंगिकता, व्यापकता, वर्तमान परिप्रेक्ष्य में उनकी लोकप्रियता आदि बिंदुओं का मूल्यांकन अपेक्षित है। इसमें महाराष्ट्र के छः क्षेत्रों में प्रचलित इन प्रमुख लोक नृत्यों का अध्ययन किया जाएगा- लावणी, तमाशा, पोवाड़ा, कोली, गोंधल, शेतकरी।

इस अध्ययन के मुख्य उद्देश्य हैं- महाराष्ट्र के लोक नृत्यों की वर्तमान स्थिति का अध्ययन; महाराष्ट्र की संस्कृति के विकास में लोक नृत्यों का योगदान तथा लोक नृत्यों से जुड़े कलाकारों का सांस्कृतिक व समाजशास्त्रीय अध्ययन।

Keywords: लोक संस्कृति, महाराष्ट्र, नृत्य, अध्ययन, संस्कृति

परिचय

लोक संस्कृति की परंपरा उतनी ही प्राचीन है जितनी मनुष्य के अस्तित्व की कहानी। जब जन का उद्भव हुआ, तभी से उसकी संस्कृति जन्मी। यह जन-संस्कृति विभिन्न काल प्रवाहों को पार करके हजारों वर्षों में यहाँ तक आई है। उसके मार्ग में हमेशा बाधाएँ आई हैं परंतु वह उनसे उबरकर, बचकर अथवा उनके साथ जुड़कर अपने अस्तित्व की रक्षा करती आई है। हजारों वर्षों के इस काल में लोक संस्कृति के अनेक रूप विकसित हुए, तो कई नष्ट भी हो गए। लोक संस्कृति की इस चिरंतन प्रक्रिया में लोक गीतों, लोक नृत्यों, लोक नाट्यों, लोक गाथाओं, लोक वाद्यों, लोक परंपराओं, लोक कथाओं, लोक मिथकों, लोक कलाओं, लोक संगीततथा लोक शिल्प आदि का महत्वपूर्ण योगदान रहा है। इस शोध आलेख में महाराष्ट्र के लोक नृत्यों के सांस्कृतिक समावेश का मूल्यांकन अपेक्षित है।

### लोक नृत्यों का उद्भव व विकास

नृत्य मनुष्य के जीवन की लय निर्धारित करता है। आदिकाल से ही मनुष्य ने जीवन के क्रिया व्यापारों में नृत्य को मनोरंजन के साधनों के रूप में प्रधानता दी है। कृषि प्रधान संस्कृति होने के कारण भारत के सभी क्षेत्रों में जीवन मुख्य रूप से कृषि और कृषक पर ही केंद्रित रहा है। जब अन्न खेतों से घर आता था, तब कुछ दिन का अवकाश मनाया जाता था। इसी से सारे त्योहारों, मेलों और उत्सवों का जन्म हुआ। घर में अन्न आने की प्रसन्नता-आर्थिक समृद्धि का आधार, संबंधों को निभाने की संपन्नता- इसी समय परिवार में आती थी। और इन्हीं परिस्थितियों से जन्म हुआ लोक परंपराओं का- जिसका एक प्रमुख प्रकार है- लोक नृत्य।

भारत के विभिन्न राज्यों में कमोबेश इसी तरह की सांस्कृतिक परंपराओं में लोक नृत्यों का उद्भव हुआ। इन लोक नृत्यों की प्राचीनता का सही अनुमान लगाना संभव नहीं है किंतु इनका ठीक-ठीक स्वरूप लगभग पिछले 1000 वर्ष से अस्तित्व में आया है। इस क्रम में महाराष्ट्र की लोक परंपराओं में वहाँ के लोक नृत्यों का विशिष्ट महत्व है। महाराष्ट्र में बहुत से लोक नृत्य हैं- जैसे लावणी, तमाशा, पोवाड़ा, कोली, धनगर गजा, दिंडी, लेज़िम, गोंधल, शेतकरी, दशावतार। इन लोक नृत्यों ने वहाँ के जन-जीवन को बड़ी गहराई से प्रभावित किया है। यह आलेख महाराष्ट्र के छः क्षेत्रों के इन छः प्रमुख लोक नृत्यों के अध्ययन पर केंद्रित है- लावणी, तमाशा, पोवाड़ा, कोली, गोंधल, शेतकरी।

### लोक नृत्यों की वर्तमान स्थिति

महाराष्ट्र में इन लोक नृत्यों की परंपरा बहुत समृद्ध है। इनमें संगीत है, नृत्य हैं, कथाएँ हैं, महानायकों की गाथाएँ हैं, ईश्वर की आराधना है, प्रसन्नता का उत्सव है और अपने-अपने समुदायों की परंपरा का गान है, अपनी जातीय अस्मिताओं के गौरव का आख्यान है। इन लोक नृत्यों का प्रदर्शन विभिन्न अवसरों पर विभिन्न समुदायों द्वारा किया जाता है। यह नृत्य लोकजीवन की विभिन्न परिस्थितियों को न केवल अभिव्यक्त करते हैं बल्कि उनकी संस्कृति के वाहक भी हैं।

किंतु काल के प्रवाह में इन लोक नृत्यों की स्थिति बहुत ही दयनीय हो गई है। महाराष्ट्र के संदर्भ में विचार करें तो समय के साथ-साथ इन नृत्यों का स्वरूप भी परिवर्तित होता रहा है। न केवल प्रस्तुति, बल्कि संगीत, प्रदर्शन, वेशभूषा, अभिव्यक्तियाँ आदि में भी समयानुसार बदलाव आते रहे हैं किंतु उनकी मूल आत्मा आज भी वही है। कहीं 'काला' नृत्य करनेवाली कोली जनजाति का नृत्य है, तो कहीं भेड़ बकरियाँ चराने वाले धनगरों का 'धनगर गजा' नृत्य, कहीं महाराष्ट्र के महान नेता शिवाजी के गुण गाने वाले मराठों का 'पोवाड़ा', तो कहीं ईश्वर की प्रार्थना करने वाले भक्तों का 'दिंडी'।

इन सभी नृत्यों में गीत-संगीत के साथ ग्रामीण जनता द्वारा प्रदर्शित जीवन की विभिन्न परिस्थितियों के दर्शन होते हैं। उनके समाज और जीवन का अध्ययन इन नृत्यों के द्वारा किया जा सकता है। आज इन लोक नृत्यों की वर्तमान स्थिति, उनकी प्रासंगिकता, उनकी व्यापकता, वर्तमान परिप्रेक्ष्य में उनकी लोकप्रियता आदि का अध्ययन अपेक्षित है। संस्कृति के प्रचार व प्रसार में आज इन लोक माध्यमों की स्थिति का अध्ययन बहुत ही आवश्यक है।

#### अब तक किए गए महत्वपूर्ण कार्य

महाराष्ट्र की समृद्ध संस्कृति में लोक परंपराओं की भूमिका असंदिग्ध है। लोक परंपराएं संस्कृति का वहन करती हैं। संचार क्रांति के युग में इन लोक परंपराओं के संरक्षण और संवर्धन तथा इन लोक-नृत्यों से जुड़े कलाकारों के जीवन-दर्शन को समग्र रूप से समझना आवश्यक है। इस अध्ययन द्वारा लोक-नृत्यों से जुड़े कलाकारों से संबंधित मुद्दों की व्यापक समझ, भविष्य में इन धरोहरों को संजोने से संबद्ध नीति-निर्माण में भी सहायक होगी। इस अध्ययन के मुख्य उद्देश्य इस प्रकार हैं-

- 1) महाराष्ट्र के लोक नृत्यों की वर्तमान स्थिति का अध्ययन
- 2) महाराष्ट्र की संस्कृति के विकास में लोक नृत्यों का योगदान
- 3) महाराष्ट्र के लोक नृत्यों से जुड़े कलाकारों का समाजशास्त्रीय अध्ययन

लोक संस्कृति और लोक नृत्यों पर विचार किया जाए तो विस्तृत रूप से लोक संस्कृति पर अध्ययन बहुत अधिक नहीं हुआ है। जो अध्ययन हुआ भी है वो बहुत बिखरा हुआ है। महाराष्ट्र की लोक संस्कृति व वहाँ के लोक नृत्यों पर राष्ट्रीय अंतरराष्ट्रीय स्तर पर पिछले 60-65 सालों में प्रकाशित विभिन्न पुस्तकों में जो सामग्री प्राप्त हुई है, उसका संक्षिप्त आकलन प्रस्तुत है-

अगरकर ने देश के विभिन्न राज्यों में जो लोक नृत्य प्रचलित हैं उनके समाजों, उनके रीति रिवाजों, उनकी परंपराओं का परिचयात्मक अध्ययन इस पुस्तक में किया है। (अगरकर,1950) जापान और भारत के लोक साहित्य और लोक परंपराओं के विषय में सूचना परक जानकारियाँ मसाहिरो मनाबे द्वारा लिखित पुस्तक में दी गई है। (मसाहिरो,1984) मिशिगन विश्वविद्यालय की डॉ. आशा गुप्त ने भील और मीणा जनजातियों के संदर्भ में राजस्थान की लोक कला एवं लोक संगीत की मूल आत्मा को पहचानने की कोशिश की है। (गुप्ता, 2004) इसी तरह न्यूयॉर्क विश्वविद्यालय प्रेस द्वारा इस दिशा में एक महत्वपूर्ण अध्ययन भारत में ईसाई धर्म के प्रचार प्रसार के पीछे छिपी हुई राजनीति और स्वार्थों की तरफ इशारा करता है जिसका सबसे अधिक नुकसान उस आम जन को होता है, जो अपनी परंपरा व

संस्कृति से ज़बरन काट दिए जाते हैं। (राज और डेम्प्से, 2002) बुंदेलखंड के लोक नृत्यों पर मिशिगन विश्वविद्यालय में बहुत पहले एक शोध किया गया, जिसे मध्य प्रदेश आदिवासी लोक कला परिषद ने डिजिटाइज़ किया है। इसमें बुंदेलखंड में प्रचलित लोक नृत्यों के विषय में विस्तृत जानकारियाँ व वहाँ के कलाकारों से संबंधित कहानियाँ भी दी गई हैं। (शुक्ल, 2006) संबद्ध तरीके से लोक नृत्यों पर पर्याप्त शोध उपलब्ध नहीं हैं जो इन विलुप्त होती लोक संस्कृति के संवर्धन की दिशा में सकारात्मक सोच के साथ रणनीति विकसित करने में सहायता कर सके।

भाषा विभाग, हरियाणा द्वारा संग्रहीत हरियाणा में प्रचलित लोक गीतों के संग्रह में भिन्न-भिन्न अवसरों पर गाए जाने वाले लोक गीत संकलित हैं। (शारदा, 1971) इसी प्रकार हिंदी साहित्य सम्मेलन द्वारा प्रकाशित पुस्तक में भी गढ़वाल के लोक गीतों व लोक नृत्यों का वर्णन प्रस्तुत किया गया है। जिसमें वहाँ के जन जीवन की झांकियाँ दिखाई देती हैं। (नौटियाल, 1981) हिंदी साहित्य सम्मेलन, प्रयाग की शोध पत्रिका- 'सम्मेलन पत्रिका' का लोक साहित्य विशेषांक भारत के लोक साहित्य, लोक परंपरा, लोक संस्कृति को समझने में बहुत सहायक है। उसमें लोक साहित्य एवं लोक संस्कृति से संबंधित विभिन्न आयामों को विस्तार से प्रस्तुत किया गया है।

'Tribal arts and crafts of Madhya Pradesh' में मध्य प्रदेश की लोक कलाओं व लोक शिल्प का अध्ययन वहाँ के जनजातीय जीवन के बरक्स प्रस्तुत किया गया है। (मनिहर और शाह, 1996) एक अन्य पुस्तक में उत्तर भारत में प्रचलित लोक नृत्यों के उद्गम, विकास, प्रकार, विशेषताएँ, प्रवृत्तियाँ व उनके कलाकारों के बारे में समुचित जानकारी दी गई है। (मैत्रेय, 2003)

एक अन्य अध्ययन में भारत के लोक संगीत, संस्कृति व इससे जुड़े सभी पक्षों पर प्रकाश डाला गया है। (शर्मा, 2004) कुल मिलाकर विचार करने पर यह तथ्य सामने आते हैं कि महाराष्ट्र के लोक नृत्यों पर विस्तृत अध्ययन का अभाव दिखाई देता है। जो अध्ययन हुए भी हैं वे वहाँ की लोक संस्कृति एवं लोक परंपराओं के अध्ययन की दिशा में जानकारियाँ तो देते हैं, किंतु वे बहुत गंभीर एवं अद्यतन अध्ययन की श्रेणी में नहीं आते हैं। प्रस्तुत आलेख लोक नृत्यों की धरोहर का मूल्यांकन करने के साथ-साथ उनके सांस्कृतिक समावेश की संभावना और रणनीति तैयार करने की दिशा में एक सार्थक प्रयास होगा।

## लोक नृत्यों की समावेशी संस्कृति

### महाराष्ट्र के लोक नृत्यों की वर्तमान स्थिति

महाराष्ट्र के लोक नृत्य आज विलुप्त होने के कगार पर हैं। इनसे जुड़े हुए कलाकारों का जीवन अत्यंत दयनीय हो चला है। इन्हें न तो सामाजिक रूप से कोई विशेष सहायता मिलती है न ही सांस्कृतिक रूप से कोई इन्हें महत्वपूर्ण मानता है। यह तो इन कलाकारों की जिजीविषा है कि वे हर मुश्किल सहते हुए, अभावों में भी अपनी कला के प्रति न केवल प्रतिबद्ध हैं बल्कि उसके उन्नयन लिए सदैव तत्पर रहते हैं। इनके जीवन की दशा आर्थिक, सामाजिक, सांस्कृतिक रूप से सामान्य से बहुत कमतर है। ये तो बस अपनी कला के लिए इनकी भावनाएं ही हैं जिनके बल पर ये जीवित हैं। न तो समाज में इनके परिवार के लिए कोई खास सम्मान है, न ही इनके बच्चों के लिए कोई खास सुविधाएं। असल में तो बुनियादी आवश्यकताओं के लिए भी इन्हें भटकना पड़ता है। यदि कोई ऐसा सोचता है कि ये कलाकार बहुत पैसे कमाते हैं तो यह कोरा भ्रम है। एक तो यह समस्या है कि इनकी कला 12 महीने प्रदर्शित नहीं होती है। दूसरी बात यह है कि इनके लिए अपने जीवन की मूलभूत सुविधाएं जुटा लेना ही इनका परम लक्ष्य होता है। कुछ कलाकार इसके अपवाद हो सकते हैं जिनका प्रवेश सिनेमा आदि में हो गया है, परंतु अधिकतर की स्थिति बदतर ही है। ऐसी स्थिति में अपनी कला को बचाए रखने का संकट और चुनौती दोनों इनके सामने हैं। समाज इनकी कला का आनंद तो लेना चाहता है किंतु इन्हें मुख्यधारा में अपने कंधे से कंधा मिलाकर चलने लायक सुविधाएं तक नहीं देना चाहता है। इसीलिए इन लोक नृत्यों की वर्तमान स्थिति अत्यंत दयनीय हो गई है। तमाशा एवं लावणी के नाम पर सिनेमा में भी बहुत कुछ शुरू हो गया है। इससे इतना हुआ है कि तमाशा और लावणी की स्थिति अन्य लोक नृत्यों से थोड़ी बेहतर हुई है लेकिन तमाशा और लावणी के आम कलाकारों को इसका कोई खास फायदा नहीं मिला है। आज आवश्यकता है कि इन कलाकारों की आर्थिक, सामाजिक तथा सांस्कृतिक स्थिति के उन्नयन के लिए समाज एवं सरकार द्वारा साझा प्रयास किए जाएं, तभी हमारे देश की अनमोल धरोहर इन लोक नृत्यों को संरक्षित किया जा सकता है। भारतीय सिनेमा में भी लावणी और तमाशा काफी प्रचलित हुए हैं जिसमें 'मला जाऊ दे ना घरी' और 'अप्सरा आली' जैसे गीतों प्रसिद्ध नृत्य गीतों का बड़ा योगदान है।

### महाराष्ट्र की संस्कृति के विकास में लोक नृत्यों का योगदान

महाराष्ट्र की संस्कृति सदा से ही समावेशी रही है। संस्कृति का विकास पिछले हजार वर्षों के कालखंड में इन लोक परंपराओं, लोक नृत्यों, लोक गाथाओं आदि के द्वारा हुआ है। पूरे देश में विभिन्न भाषाओं में इन लोक परंपराओं तथा लोक नृत्यों, लोक कथाओं, लोकगीतों आदि का उद्भव करीब 1000 साल पहले से हुआ है। भारत में कृषि

संस्कृति की प्रधानता रही है। देश की उन्नति का आर्थिक एवं सामाजिक आधार कृषि ही रही है। जब खेतों में अनाज पक जाता था और घर आता था तब कुछ दिनों के लिए किसानों को अवकाश मिलता था और उन दिनों वे त्योहारों के रूप में, उत्सवों के रूप में सामूहिक मनोरंजन करते थे, और इन्हीं से उत्पन्न हुई ये लोक परंपराएं और लोकनृत्य, क्योंकि ये लोक परंपराएं समाज के सामूहिक उत्सवों, पर्वों, त्योहारों तथा धार्मिक व सामाजिक अनुष्ठानों, रीति-रिवाजों तथा संस्कारों आदि के सामूहिक आयोजनों से उपजी हैं इसलिए इनमें समाज के सभी वर्गों की सामाजिक व सांस्कृतिक स्थितियों का समावेश हुआ है। इन लोक नृत्यों में भी समाज के विभिन्न वर्ग अपनी-अपनी तरह से मिलजुल कर अपनी कला का प्रदर्शन करते हैं और सबको साथ लेकर चलते हैं।

लोक संस्कृति देश के विकास का महत्वपूर्ण हिस्सा हैं। लोक में फैली संस्कृति अपने आचार-विचार, अपनी आस्थाएं, अपनी मर्यादाएं, अपने मूल्य, अपनी नैतिकताएं अपनी सामूहिकता से निर्मित करती हैं। इस सामूहिकता में लोक के समग्र का छायांकन है। इसमें एक दूसरे से अलग होकर या फिर विभाजन कारी भावनाओं को पाल पोस कर आगे बढ़ने की बात बिल्कुल नहीं होती है। सामूहिक रूप से मिलजुल कर भोजन करना, एक तरह के वस्त्र पहनना, शादी ब्याह तथा अन्य संस्कारों के समय एक तरह की परंपराओं का पालन करना तथा अपने प्रतीकों, मिथकों तथा पहचान को सामूहिक रूप से जाहिर करना और आगे बढ़ाना इन लोक नृत्यों का समावेशी चरित्र रहा है। चाहे कोली जनजाति हो या धनगर, इनके लिए अपनी कला, अपना समाज और अपने साथ प्रदर्शन करने वाले व्यक्तियों को एक साथ लेकर चलने की बात ही प्रमुख होती है। आगे बढे तो सब, मनोरंजन हो तो सबका और जो सुविधाएं हों तो वो भी सबके लिए हैं हों- यही इन कलाओं की समावेशी संस्कृति का चरित्र है।

महाराष्ट्र के इन लोक नृत्यों का सांस्कृतिक एवं समाजशास्त्रीय मूल्यांकन होना शेष है। वहाँ के प्रमुख लोक नृत्यों और उनसे जुड़े कलाकारों के जीवन के सामाजिक परिप्रेक्ष्यों को समझने की कोशिश होनी चाहिए। उन कलाकारों के जीवन यापन की चुनौतियाँ, उनके जीवन के संघर्ष, उनके सामाजिक परिवेश, उनके स्थानीय संदर्भ, उनकी अपेक्षाएँ, उन्हें मिलने वाली सरकारी व गैर सरकारी सहायता, उन्हें मिलने वाला सहयोग, उनके आपसी संबंध, उनकी सहभागिता, उनके सुख-दुःख, उनके जीवन की विसंगतियाँ, त्रासदी एवं आशाओं, आकांक्षाओं का अध्ययन आज की महती आवश्यकता है।

#### **लोक नृत्य से जुड़े कलाकारों का समाजशास्त्रीय अध्ययन**

महाराष्ट्र के लोक कलाकारों का जीवन स्तर सुधारने का प्रयास समाज और सरकार का होना चाहिए। इंटरनेट के इस युग में लोक नृत्यों तथा लोक संस्कृति के क्षेत्र में थोड़ी जागरूकता अवश्य आई है, लेकिन वह भी छिट पट लोगों के

कुछ प्रयासों से ही विकसित हुई है। यदि हमें इन लोक नृत्यों का संरक्षण एवं संवर्धन करना है, तो इनके बारे में सार्थक रूप से प्रयास किए जाने आवश्यक हैं। यूट्यूब, सोशल मीडिया तथा नेटवर्किंग आदि के द्वारा हम न सिर्फ इन लोक नृत्यों का संरक्षण कर सकते हैं, बल्कि इनके विकास के लिए भी सार्थक कदम उठा सकते हैं। इसके लिए समाज, मीडिया और सरकार की सकारात्मक भूमिका अत्यंत आवश्यक है।

सुदूर ग्रामीण क्षेत्रों में जो विलुप्त प्राय दुर्लभ लोक नृत्य बचे हैं, उनका संरक्षण करना आवश्यक है। इसके लिए उनका प्रचार प्रसार करके उनका सहयोग किया जा सकता है। मीडिया में उनके बारे में सार्थक प्रचार तथा अभियान चलाया जाना चाहिए, जिससे सारे संसार में उनको बचाने के लिए एक सार्थक पहल शुरू हो। इसी के साथ इन लोक नृत्यों की पहचान करके इनके संरक्षण तथा दस्तावेजीकरण के व्यापक प्रयास करने पड़ेंगे, जिनमें उनको दृश्य श्रव्य माध्यम पर रिकॉर्ड करके उनकी प्रस्तुतियों को यूट्यूब के माध्यम से प्रदर्शित करवाना होगा। इससे उनको पूरे संसार में देखने वाले दर्शकों का सहयोग मिल सकता है। इसी के साथ सरकार की सकारात्मक भूमिका से स्कूलों, महाविद्यालयों और विश्वविद्यालयों में इन्हें पाठ्यक्रमों में पढ़ाया जाए तो इनके संरक्षण और संवर्धन तथा मानक रूप को बचाया जा सकता है।

नई शिक्षा नीति 2020 भी इन बातों पर जोर देती है कि हमें अपनी सांस्कृतिक धरोहर को बचाना है तथा भारतीय भाषाओं के लोक कला रूपों को, लोक परंपराओं को आगे बढ़ाना है। शैक्षिक पाठ्यक्रमों में इन्हें शामिल करने से इनके संवर्धन के लिए अत्यंत महत्वपूर्ण कार्य हो सकते हैं। लोक नृत्यों तथा लोक परंपराओं के प्रचार प्रसार के लिए शहरों और गांवों में सामंजस्य स्थापित किया जाना आवश्यक है, जिससे सब जगह इनके बारे में लोग जान सकें और उनका सम्मान कर सकें।

### उपसंहार

लोकनृत्य किसी भी संस्कृति की अमूल्य धरोहर हैं। ये हमारी सांस्कृतिक पहचान हैं। समाज के सांस्कृतिक विकास में इनकी भूमिका अत्यंत महत्वपूर्ण है। लेकिन वर्तमान संदर्भ में लोक-कलाकारों के जीवन में अनगिनत संघर्ष तथा असंख्य चुनौतियां हैं- व्यक्तिगत तथा सार्वजनिक दोनों स्तरों पर।

हमारी सांस्कृतिक धरोहर को हमारी समावेशी पहचान के रूप में संरक्षित और विकसित करना आवश्यक है। आज इन कलाओं को डिजिटल तकनीक के द्वारा संरक्षित करके वैश्विक स्तर पर उपलब्ध कराया जाना चाहिये, जो हमारी समावेशी सांस्कृतिक पहचान को मज़बूत बनाने के साथ-साथ इसके प्रचार-प्रसार में सहायक होगी। इनका डिजिटलाइज़ेशन देश की दुर्लभ लोक संस्कृति की पहचान को व्यापक स्तर पर विश्व में स्थापित करने की दिशा में सहायक होगा, जो सभी के लिए, विशेष तौर पर आने वाली पीढ़ियों के लिए मार्गदर्शक सिद्ध होगा।

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## IMPACT OF INTERNET ADDICTION ON SELF ESTEEM AND SOCIAL ANXIETY

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### Abstract

*Internet has emerged as a double-edged sword with its benefits on one hand and addictive nature on another. Internet Addiction has been a subject of research since 1996 yet suffers from lack of progress and clear theories and results. This study was conducted to understand whether the level of internet addiction reflects on the level of self-esteem and social anxiety of Indian youth. (18-25 years). The study used a survey design with purposive sampling. The study entailed 229 Participants from India (62 Males and 127 females) aged between 18-25 years. All participants were screened for internet addiction using the Internet Addiction Test (Young, 1998) first and then Rosenberg Self Esteem Scale (Rosenberg, 1965) and Liebowitz Social Anxiety Scale (Liebowitz, 1987) were administered respectively. The inferential statistic of the Independent sample Mann-Whitney U - test was used to analyse the data. The findings indicate that the level of internet addiction reflects in the level of social anxiety. The results also indicate that the level of internet addiction does not reflect in the level of self-esteem. Despite supporting past studies, it was found that there was no significant impact.*

*In conclusion, there is a need to focus on mental health with regard to internet addiction, as problematic internet use is increasingly being reported and young Internet users are more at risk of becoming Internet addicts and socially anxious.*

**Keywords:** Internet Addiction, Self Esteem, Social Anxiety.

### Introduction

According to American Psychiatric Association, Addiction is a complex condition, a brain disease manifested by compulsive substance use despite harmful consequences. People with such addiction have an intense focus on using specific substance(s), (alcohol, drugs, etc) to the point that it takes over their life despite knowing it will cause problems. Such people have distorted thinking patterns, deteriorated behaviour and body functions. Due to changes in the brain's wiring, they have intense cravings for the drug making it hard to

stop using the drug. These substances cause harmful alterations in brain structure and function and can last long after the immediate effects of the drug.

A new addition to the list of addiction disorders (alcohol, nicotine, marijuana, opioids, caffeine, gambling etc.) is Internet Addiction Disorder (IAD) Internet is used for education, work, entertainment, business, etc. in fields like medicine, education, commerce, research and other recreational purposes. However, Internet in the recent times, has emerged as a double- edged sword, beneficial on one hand and addictive on the other which has led to serious effects on physical, mental, psychological and social well-being of people. The idea that problematic internet use met the criteria for addiction and should be included in the Diagnostic and Statistical Manual of Mental Disorders 4th ed. Text Revision (DSM IV TR) - was first proposed by Kimberly Young, in her seminal 1996 paper.

A study was conducted (Young,1996) on the emergence of a new clinical disorder - Internet Addiction Disorder. The existence and extent of problems caused by overuse of internet were studied. In the absence of an exclusive criteria to differentiate addictive from non addictive Internet usage, a brief eight-item questionnaire - Diagnostic Questionnaire (DQ) was devised along with a modified version of pathological gambling criteria (DSM-IV) to provide a screening instrument for addictive Internet use . Based on this criteria, case studies of 396 dependent Internet users (Dependents) and a control group of 100 non-dependent Internet users (Non-Dependents) were collected. Results showed a significant difference in:

- Usage Differences,
- Length Of Time Using Internet,
- Hours Per Week,
- Applications Used and
- Extent of Problem between Dependents and Non Dependents.

Dependents also reported "cravings" or feeling "completely hooked" to the internet. It was concluded that internet itself wasn't addictive, but it was certain interactive applications that led to lack of impulse control. Newcomers were found to be more prone to addiction than experienced users.The disorder is accompanied by changes in mood, preoccupation with

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the Internet and digital media, the inability to control time spent, need for new game to achieve a desired mood, withdrawal symptoms, adverse work or academic consequences etc.

The American Society of Addiction Medicine (ASAM) recently released a new definition of addiction as a chronic brain disorder, proposing that addiction is not limited to substance use. All addictions, whether chemical or behavioural, share specific characteristics including salience, compulsive use (loss of control), mood modification and the alleviation of distress, tolerance and withdrawal, and the continuation despite negative consequences.

Nevertheless, the optimal diagnostic criteria for IAD remains controversial although proposed to meet inclusion in DSM - 5 yet whether it is a behavioural addiction, impulse control disorder (ICD) or manifestation of other underlying psychiatric disorders continues to be a topic of debate.

Irrespective of the above, IAD is a fairly new disorder which requires more investigation in order to decipher a distinguishing theory for itself. There are existing theories of addiction which have been merged and generalised to understand the models of addiction.

1. **Biological model** : emphasizes on genetics and the biological forces of nature like brain chemistry, structure, and genetic abnormalities which cause human behaviour and thus addiction.
2. **Disease model**: highlights the differences between people with and without the disease. According to this disease model, addiction is a brain disease caused by altered brain structure and functioning.
3. **Psychological models**: proposed several possible causes of addiction. First, people may engage in harmful behaviours because of brain abnormality that manifests itself as mental illness. (Psychopathological model) Second, people may 'learn' unhealthy behaviour (Watson, J.B. 1913) in response to their environment. (Behavioural model) Third, people's thoughts and beliefs create their feelings which in turn causes their behaviour. They can be unrealistic or dysfunctional, causing similar behaviours. (Cognitive-Behavioural Model)
4. **Theory of compensatory internet use**: was proposed by Kardefelt-Winther D. (2014) according to whom negative life situations can give rise to a motivation to go online

to alleviate those negative feelings which can then have positive or negative outcomes: positive because the individual feels better as he gets the desired stimulation and negative because he may then become addicted and dependent solely on the internet for such stimulation.

As IAD is not biological but behavioral in nature and the other two variables of this study are cognitive constructs - Self Esteem and Social Anxiety; the theory used in this study is Cognitive Behavioural Theory (CBT). Unlike IAD, there are distinguished theories that define these variables namely:

- Sociometer theory: defines self-esteem as a psychological gauge of the extent to which people apprehend that they are relationally valued and socially accepted by other people. (Leary, M.R. 2003).
- Cognitive theories: (Beck, A.T. 1976) of social anxiety are based on the assumption that individuals high in social anxiety show biases toward processing socially threatening information at several levels within the information-processing system. Looking at the history of IAD, primarily two schools of thought emerged: those that believed IAD merits classification as a new psychiatric disorder itself and those that believed that it was an underlying vulnerability within people (psychopathology, personality or gender difference, age, usage, etc.) that led to IAD.

Despite a lack of sound research, the evidence supports the second perspective one such being a study done by Shapira, N. A., Goldsmith, T., Keck, P., Khosla, U., and McElroy, S. (2000) on 20 individuals with Problematic Internet Use (PIU). Semi-structured interviews about internet use, Structured Clinical Interview for Diagnostic and Statistical Manual -IV (SCID-IV), family psychiatric history and the Yale-Brown Obsessive-Compulsive Scale (Y-BOCS) modified for internet use were administered. The results showed that 100% of subjects' with IAD met DSM-IV criteria for an impulse control disorder (NOS). It was concluded that PIU may be associated with Axis 1 disorders.

Another synonymous study was conducted in Lebanon by Hawi, N. (2012) with 833 intermediate and secondary students who completed a web-based questionnaire entailing demographic and Internet usage information and an Arabic version of Young's Internet Addiction Test (YIAT). Results showed that 4.2% of the sample had significant problems,

the more PIU was, the more it was used for entertainment, believed to be driven by deficiency needs fueled by available interactive applications. Other findings were that adolescents most vulnerable to PIU were the youngest due to their vulnerable age with Internet usage almost doubling on holidays.

Similar results were reiterated through several cross-sectional studies conducted in India one such being on medical students (Gedam, S. R., Ghosh, S., Modi, L., Goyal, A., & Mansharamani, H. 2017) in Maharashtra. A total of 846 students were included in the study aged 17-24 years and were assessed using semi-structured data, Internet Addiction Test and Mental Health Inventory.

It was concluded that psychiatric symptoms such as anxiety, depression, loss of emotional/ behavioural control, emotional ties, life satisfaction, psychological distress, and lower psychological well-being had a significant association with IAD except general positive affect, which had no significant correlation. Mostly mobile phones were used to access the internet especially during the night whilst the purpose was educational and social networking.

The Internet itself is a fairly new medium, as this study was conducted in the pre-COVID times and is used mostly by students-groups of learners being highly malleable often fall prey to their perceptions of their own self-worth, and their self-esteem. To study how internet plays a role in shaping self-esteem a total of 371 British students responded to the Pathological Internet Use (PIU) scale, the General Health Questionnaire (GHQ-12), a self-esteem scale, and two measures of disinhibition (Niemz. K, Griffiths. M and Banyard. P, 2005) Results showed that 18.3% of the sample were pathological Internet users, leading to academic, social, and interpersonal problems. Other results showed that pathological internet users had lower self-esteem and were more socially disinhibited. No significant difference in GHQ scores was found.

In the following year Valkenburg, P., Peter, J., and Schouten, A. (2006) investigated the consequences of friend networking sites on adolescents' self-esteem and well-being. A survey was conducted with 881 adolescents with an online profile on a Dutch friend networking site. Using structural equation modeling, it was found that frequency with which adolescents used the site had an indirect and dependent effect on their social self-esteem and well-being. Positive feedback on the profiles enhanced adolescents' social self-esteem and well-being, whereas negative feedback decreased the same.

The internet seems to not only affect one's own view of self but also instills fear of other's view of oneself, thereby causing social anxiety. 174 Taiwanese college-age online players were surveyed to collect data on the potential effects of online games on the quality of interpersonal relationships and levels of social anxiety. (Lo, S., Wang, C., and Fangs, W. 2005). It was found that quality of interpersonal relationships decreased, and the amount of social anxiety increased as the amount of time spent playing online games increased.

The very same year, in a study on children aged 11-16 years, it was predicted that children whomisrepresent themselves on the Internet would have less well-developed social skills, lower levels ofself-esteem, and higher levels of social anxiety and aggression. (Harman, J., Hansen, C., Cochran, M., and Lindsey, C. (2005).) The frequency of Internet use was assessed with Questionnaires including the query of Internet behaviors, the Matson Evaluation of Social Skills with Youngsters Appropriate Social Skills and Inappropriate Assertiveness subscales, Rosenberg Self-esteem Scale, and Social Anxiety Scale for Children-Revised. It was found that children who reported the most faking behavior on the Internet had poorer social skills, lower levels of self-esteem, higher levels of social anxiety, and higher levels of aggression.

## **Methodology**

The current study was primarily carried out to examine the understanding of whether the level of internet addiction impacts the levels of self-esteem and social anxiety. The sample size was 229 Indian participants, both males, and females aged between 18 - 25 years who were purposively sampled. The data was collected from the internet, using Google Forms. The researcher provided information to the participants regarding the objective of the research, scales and the principle of confidentiality. The data was collected using the survey method. The Internet Adduction Test (Young, 1998), the Rosenberg Self-Esteem Scale (Rosenberg, 1965) and The Liebowitz Social Anxiety Scale (Liebowitz, 1987) were administered to each of the participants. The standardised instructions were provided before the administration.

## **Results**

The result of the collected data was quantitatively analysed. There is one independent variable - Internet Addiction and two Dependent variables; Self Esteem and Social Anxiety

respectively. The inferential statistics used was Independent Samples Mann Whitney U Test. The analysis of the data was carried out using Statistical Package for Social Sciences (SPSS student 14 days trial version). The descriptive statistics of the entire data revealed that the mean value for the participants' internet addiction scores was 38.66 with SD of 18.03. On the other hand, statistical results of self-esteem scores, of the overall data showed that the mean was 17.81 and SD was 5.63.

The mean and SD for scores of all the participants on the social anxiety scale were 50.31 and 26.62 respectively.

**Table 4.1: Descriptive statistics of the variables**

	<i>Me</i> <i>an</i>	<i>SD</i>	<i>N</i>
<i>Internet Addiction</i>	38.66	18.03	229
<i>Self Esteem</i>	17.81	5.63	229
<i>Social Anxiety</i>	50.31	26.62	229

The scores obtained on the Independent Variable were divided using median split. The value for median split was 36. Hence there were two levels of the Independent Variable, i.e. high and low. The participants, who scored above 36, fall under the higher level of internet addiction whereas the participants who scored lower than 36 had lower level of internet addiction.

**Table 4.2 Descriptive statistics of the levels of variables**

	<b>IAD</b>		<b>SELF-ESTEEM</b>		<b>SOCIAL ANXIETY</b>	
	<b>Low</b>	<b>High</b>	<b>Low</b>	<b>High</b>	<b>Low</b>	<b>High</b>
Mean	24.37	53.65	17.29	18.46	45.30	55.92
N	113.00	109.00	113.00	108.00	113.00	109.00
SD	7.64	13.60	5.77	5.55	23.45	28.97

The descriptive statistics of the dependent variable of self-esteem; revealed that the mean value for the participants who scored high on internet addiction was 18.46 with SD of 5.54. On the other hand; statistical results of self-esteem, of participants who scored a lower level of internet addiction showed that the mean was 17.29 and SD was 5.76. The scores obtained ranged between 3 and 30.

The mean and SD of participants scoring a high level of internet addiction on social anxiety was 55.91 and 28.96 respectively. On the contrary; statistical results of social anxiety, on participants who scored a lower level of internet addiction showed that the mean was 45.30 and SD was 23.45. The scores obtained ranged between 4 and 126.

The obtained score for participants having lower level of internet addiction, on self-esteem was 17.29 and the self-esteem score of participants with high internet addiction was 18.46. It was observed that the level of significance was .127. Since the obtained value is more than 0.05 level of significance; the data calculated is not significant.

The results revealed that the level of internet addiction had no statistically significant impact on the level of self-esteem. Thus, the Null hypothesis that there is no statistically significant difference in self-esteem due to internet addiction was validated and retained.

Thus, it shows that people who score high on internet addiction may not score low on self-esteem. Although there have been various studies to show that low self-esteem is a risk factor or predictor for developing an addiction, there aren't enough studies to prove direct causality. A research conducted by Alavi H.R (2011) consisted a sample of 300 individuals, 200 of whom were those with record of addiction, theft and prostitution in the central prison of Kerman city, and 100 ordinary people, within which 283 questionnaires were analysed. The instrument used was Eysenck Self-esteem Inventory. The findings showed that self-esteem had a very meaningful role in the individual's tendency to addiction, theft and prostitution i.e those who were involved in addiction, theft and prostitution had a lower self-esteem compared to the ordinary person.

Therefore, low self-esteem maybe a strong cause for developing addictions, including internet addiction as per common belief, the opposite may not always be true. Moreover, there can be various other factors for self-esteem to be lowered, other than the internet itself. Rosenberg claimed that self-esteem was built on an evaluation of the self in comparison



with others. It can be seen here that this comparison however may not necessarily be virtual, with awareness about misrepresentation over the internet. Also, the sample in this study was that of young adults between 18-25 years possibly less vulnerable and having such awareness. This could be a possible reason for no statistically significant impact of internet addiction over self-esteem in the present study. On the other hand, the obtained score for participants having lower level of internet addiction, on social anxiety was 45.30 and the social anxiety score of participants with high internet addiction was 55.92. It was observed that the level of significance was 0.010. Since the obtained value is less than 0.05 level of significance; the data calculated is significant.

The results revealed that the level of internet addiction had statistically significant impact on the level of social anxiety. Thus, the Null hypothesis that there is no statistically significant difference in social anxiety due to internet addiction was rejected. The results obtained were in line with previously done study where the association between Internet addiction and social anxiety was investigated. Two samples of 120 university students were taken. (Weinstein et al, 2015). A correlation was found between Internet addiction and social anxiety in 2 samples ( $r = .411, P < .001$ ;  $r = 0.342, P < .01$ ) respectively. Secondly, no difference between males and females on the level of Internet addiction was found. Finally, a preference of social network among participants with high levels of social anxiety was also not found. Thereby supporting the co-occurrence of Internet addiction and social anxiety.

In order to prove the social compensation hypothesis, it was tested whether individuals higher in social anxiety use the internet as a compensatory social medium, and whether such use is associated with greater well-being. (Weidman & Rodebaugh, 2012). In Study 1, individuals high in social anxiety reported greater feelings of comfort and self-disclosure when compared to less socially anxious individuals.

In Study 2, social anxiety was associated with lower quality of life and higher depression more strongly for individuals who communicated frequently online. The results suggested that social anxiety may be associated with using the internet as an alternative to face-to-face communication, but such a strategy may result in poorer well-being, due to increased internet use. Other demographic observations made were that this study, predominantly had more females (127) than males (62). So, it cannot be assumed due to their number that females are more likely to have higher levels of internet addiction as compared to their male counterparts, when the existing literature proves the opposite. It was

observed that from the given age range of 18-25 years, internet was accessed more by people above 21 years of age compared to the younger dimension. It was also observed that internet was accessed more from the metro cities of the country as compared to the non-metros although this deviation was not a prominent one. It was found that internet was accessed mostly from mobile phones than from laptops/desktops and rarely from cyber cafes. It was also found that the participants used the internet mainly for activities like Social Networking Sites followed by information gathering, online shopping, online gaming and least for pornography, the reason for such a response could be social desirability.

In conclusion, there is a need to focus on mental health with regard to Internet Addiction, as problematic internet use is increasingly being reported and young Internet users are more at risk of becoming Internet addicts and socially anxious. This study, conducted in pre-COVID times highlighted how Internet Addiction was a mental health concern then. With COVID, the Internet taking on the guise of a safety measure, has led to the danger of addiction being camouflaged as safety, the proverbial wolf in sheep's clothing.

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## A RELATIONSHIP BETWEEN SOCIAL MEDIA USAGE, SOCIAL ANXIETY AND SOCIAL COMPARISON IN YOUNG ADULTS

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### Abstract

*Social Media usage has been growing rapidly, since the last decade. It still remains unclear whether social media usage is making people emotionally healthy or less. The purpose of the study was to understand the relationship between Social Media Usage, Social Anxiety and Social Comparison among young adults in Mumbai. The sample consisted of 148 people, 74 male and 74 female in the age group of 20 - 35 years of age in Mumbai, Thane and Navi Mumbai. The Social Networking Usage (Liyaqat Bashir & Savita Gupta, 2018), Liebowitz Social Anxiety Scale (Michael Liebowitz, 1987) and INCOM (Simone Schneider & Jurgen Schupp, 2011) were used in this study. A Pearson's Product Moment Correlation was computed between social media usage, social anxiety and social comparison. Results stated that there was a significant positive correlation found between social media usage and social anxiety ( $r=0.781$ ,  $p<.01$ ), social media usage and social comparison ( $r=0.683$ ,  $p<.01$ ) and social anxiety and social comparison ( $r=0.811$ ,  $p<.01$ ). Further,  $t$ -tests were computed to understand the differences between gender as well as student and working population. There was an insignificant difference found between gender and student & working population. These findings add knowledge on how social media usage is affecting an individual's physical and emotional wellbeing. Further implications of the study suggest that conducting workshops or awareness on self-acceptance, positive attitude towards oneself, proper social media usage will increase physical and emotional wellbeing.*

**Keywords:** Social Media Usage, Social Anxiety, Social Comparison, Young Adults.

### Introduction

The world that now adults are living in is far more different from their parents, largely because of advances in technology. A generation ago concepts like Facebook, Instagram, whereas even mobile phones or the internet were unheard of. But now it is like a central element to everybody's lives. Social media is one of the most wide-ranging inventions of current times. Social Media helps one connect with a person sitting thousands

of miles away on a messaging service app and one can have the world at the tap of a button. It helps individuals in building relationships and connecting with consumer's to promote and advertise one's brand. From sharing one's expertise and knowledge to increasing awareness and educating people, social media offers a lot. In the Covid-19 times, social media platforms turned into helplines for everybody around the globe. Social media acted like an aiding ear for the one's in difficulty.

As with the increased use of social media, there are also heightened worries that social media use might lead to social anxiety in individuals (Jelenchick et al. 2003). Researcher's state that social anxiety can arise by managing a large network of social media friends, feeling jealous of their lives and comparing it, also the thought of 'fear of missing out' on activities with online interaction (Hampton et al. 2015). The term social comparison is particularly relevant to social media. For example, Facebook sets out as a platform for people to represent themselves and their lives to others or audiences. This representation is unlikely to relate very closely to the individual's actual life. People tend to create a collocated version, either consciously or unconsciously deciding how they want to portray themselves, their likes/dislikes, their activities, their opinions and their environments. On some level, we usually understand that what we see in the posts of others is highlights rather than a reflection of the whole, but still individuals feel inferior about the same.

### **Review of Literature**

A significant study conducted by Shaohai Jiang and Annabel Ngien (2020) aimed at investigating the effects of Instagram use, social comparison and self-esteem on social anxiety. This study was conducted in Singapore. Snowball method was used to select 388 participants who had obtained some degrees or college-pass out for this research. The scales used in this study are Iowa-Netherlands Comparison Orientation Measure, Rosenberg Self Esteem Scale and Social Interaction Anxiety Scale. The results indicated that Instagram use did not directly increase social anxiety but social comparison and self-esteem acted as mediating roles to complete the mediation effects i.e. it indirectly increased social anxiety.

A study conducted by Emily, Richard and Heimber (2021) aimed at investigating the relationship between social media use, social anxiety and loneliness. This study is the systematic review of 52 studies. In all these studies Facebook and Instagram was considered. Results indicated that socially anxious and lonely people engage more in problematic use of

social media because they are lacking in personal relationships. It further indicated that increased use of social media leads to increased levels of social anxiety.

A study by Sang Yup Lee in 2014 aimed at investigating whether people compare themselves with others on social network sites. This study was done on college students who use social media sites, especially Facebook. This study used Social networking usage questionnaires and INCOM measures. This study used correlational inferential statistics. Results indicated a positive relationship between Facebook use and increased social comparison. Furthermore it also indicated that there was negative feeling arising from social comparison.

### **Aim and Objectives**

The current study aims to examine the relationship between Social Media Usage, Social Anxiety and Social Comparison among young adults.

1. To study the relationship between Social Media Usage and Social Anxiety among young adults.
2. To study the relationship between Social Media Usage and Social Comparison among young adults.
3. To study the relationship between Social Comparison and Social Anxiety among young adults.

### **Methodology**

The study consisted of 148 young adults who are using social media and have been residing in Mumbai (including Thane and Navi Mumbai). Data was collected by the method of convenience and purposive sampling across the city of Mumbai, through online method using Google forms. The Google form consisted of consent forms, demographic details sheets (codes and initials were given to preserve their anonymity) and psychological scales i.e. Social Networking Scale, Liebowitz Social Anxiety Scale and Social Comparison Scale which were circulated for data collection. The Social Networking Usage Questionnaire was developed by Liyaqat Bashir and Savita Gupta in the year 2018 and it consists of 19 items. The Liebowitz Social Anxiety Scale was developed in the year 1987 by Michael Liebowitz who's a psychiatrist and a researcher and it consist of 24 items. The Iowa- Netherlands Comparison Orientation Measure (INCOM) was developed by Simone Schneider and Jurgen Schupp in the year 2011 and it comprises of 11 items. The data collected was kept confidential and

only accessible to the supervisor and the researcher. The collected data was analyzed by appropriate statistical software and computation for correlation and t-test were conducted.

### Results and Discussions

The study consisted of 148 young adults who are using social media and have been residing in Mumbai (including Thane and Navi Mumbai). There were 74 males and 74 females in this study. The mean and standard deviation for age of 148 participants was found to be 1.31 and 0.53 respectively. Pearson Product Moment Correlation analysis was conducted for the three variables i.e. Social Media Usage, Social Anxiety and Social Comparison (for three hypotheses) and further independent t-tests were conducted to analyze the gender differences and differences between student and working participants (ancillary observations).

**Table 1**

**Correlation between Social Media Usage, Social Anxiety and Social Comparison for N=148.**

Pearson's Correlations

Variables			Social Media Usage	Social Anxiety	Social Comparison
Social Media Usage	Pearson's r	—			
	p-value	—			
Social Anxiety	Pearson's r	0.781	***	—	
	p-value	< .001		—	
Social Comparison	Pearson's r	0.683	***	0.811	***
	p-value	< .001		< .001	—

\*\*\*p<.001



Table 1 indicated the correlation trends between the variables of the study. The analysis showed that Social Media Usage and Social Anxiety were calculated at  $r=0.781$  which was found to be significant at  $p<.01$  level. Furthermore, Social Media Usage and Social Comparison were calculated at  $r=0.683$  which was found to be significant at  $p<.01$  level. Anxiety and Social Comparison were calculated at  $r=0.811$  which was found to be significant at  $p<.01$  level. Therefore the entire three hypotheses were validated.

The first hypothesis stated that there will be a positive relationship between Social Media Usage and Social Comparison among young adults. Results showed a significant positive association between social media usage and social anxiety among all the participants of the sample and the results were validated. Individuals are constantly involved in checking their likes, followers, photo sharing, video sharing, video calls etc and staying offline from social media or not checking updates on it can lead to constant thoughts in the individual's mind which may result in social anxiety. Hence a high positive correlation was expected here. A study conducted by Casale and Fioravanti on undergraduate students found out that social anxiety had a significant effect on general problematic Internet use for both women and men (S, Casale, G. Fioravanti, 2015).

The second hypothesis stated that there will be a positive relationship between social media usage and social comparison. In the second hypothesis, a significant positive correlation was found between social media usage and social comparison. Individuals view photos of others, and feel that others have better lives than they do or others are doing better than they are, such thoughts lead to social comparison and hence it was expected to have a high positive correlation between the two variables and our results tell us about the same. A significant study conducted by Fukubayashi aimed at investigating social comparison among social media users which also increases career frustration. This study included 309 Japanese employees from the same company and it was a self reported survey. Results indicated that viewing other employee's positive career posts led to career frustration and employee's involvement in social comparison highly (Fukubayashi & Fuji, 2016).

The third hypothesis stated that there will be a positive correlation between social anxiety and social comparison. Results showed a positive significant correlation between social anxiety and social comparison. Social anxiety and social comparison go hand in hand and are very interrelated variables. Individuals often feel that others are living a great life and this thought may lead to FOMO, social anxiety because it is human's nature to compare

themselves with others. In the case of social anxiety, an individual's fear and anxiety about being judged by others may increase in a setting where it's easy to compare oneself with others or feel evaluated by others positively or negatively. A study aimed at investigating negative social comparison on Facebook and depressive symptoms: rumination as a mechanism. This study consisted of 268 young adults who had to complete an initial online survey and 3 week follow up. Results were found out that social comparison increased one's social anxiety. They further mentioned that social media users often compare themselves with others' appearance, ability, popularity, and social skills (Feinstein et al., 2013).

**Table 2**

**Independent t-test comparing Social Networking Usage Questionnaire, Social Anxiety Questionnaire and Social Comparison Questionnaire between male and female.**

Variable	Value of <i>t</i>	Df	Sig. (2-tailed)
Social Media Usage	-0.838	146	0.403
Social Anxiety	-1.727	146	0.086
Social Comparison	-1.827	146	0.070

A series of independent t-tests were computed to examine the difference between males and females, across three variables- Social Media Usage, Social Anxiety and Social Comparison. As can be seen from in table 2, the t value for Social Media Usage is -0.838 which is not significant at 0.403 ( $p < 0.05$ ). The t value for Social Anxiety is -1.727 which is not significant at 0.086 ( $p < 0.05$ ). The t value for Social Comparison is -1.827 which is not significant at 0.070 ( $p < 0.05$ ). Hence, there does not exist a difference between males and females for all the three variables i.e. Social Media Usage, Social Anxiety and Social Comparison.

Social media usage is central to every individual's lives in recent times, for some their day starts with the social media updates and ends with the same. It is like an irreplaceable aspect of lives and hence it is difficult to differentiate between the social media usage for men and women. Men use social media for their business purposes, gaming, etc whereas women are involved in personal interaction, business, cooking ideas, etc. Hence

reasons could be different for the usage, but there is no significant difference seen in the current study. Social anxiety and social comparison has also no significant difference; they almost equally feel anxious about how people are going to react on their posts and tend to get involved in the process of social comparison. For example, a significant male might want to develop a strategic Instagram profile like some of his friends who were good at academics in the thought to fit with him. And if he fails to do so, he might have thoughts like, I'm not able to do anything, what will people think about me? Individuals have this constant need of approval arising too.

**Table 3**

**Independent t-test comparing Social Media Usage, Social Anxiety and Social Comparison between male and female.**

Variable	Value of <i>t</i>	Df	Sig. (2-tailed)
Social Media Usage	-0.025	146	0.980
Social Anxiety	1.391	146	0.166
Social Comparison	1.796	146	0.075

A series of independent t-tests were computed to examine the difference between student and working population, across three variables- Social Media Usage, Social Anxiety and Social Comparison. As can be seen from in table 4.6, the t value for Social Media Usage is -0.025 which is not significant at 0.980 ( $p < 0.05$ ). The t value for Social Anxiety is 1.391 which is not significant at 0.166 ( $p < 0.05$ ). The t value for Social Comparison is 1.796 which is not significant at 0.075 ( $p < 0.05$ ). Hence, there does not exist any difference between males and females for all the three variables i.e. Social Media Usage, Social Anxiety and Social Comparison.

Understanding why there is no significant difference, there are several reasons which might help us understand the reasons for the results. Social media has been playing a significant role be it in a student's life or in somebody who is working. Students use it for entertainment purposes, to gain information, to communication with peers, friends, teachers, to know the latest trends, make a living, etc. Working individuals use it for entertainment purposes as well; and also to build relevant networks, to look for various opportunities

related to career, profession, personal relations, professional relations, to communicate, etc. The reasons to use social media might be different, but they are actively using it. Hence, from a student's perspective, he/she might always feel their profile should be updated so that the friend circle is expanded, popularity will rise and in this process, the focus isn't on oneself, ends up feeling socially anxious and comparing oneself with others to set their identity which according to them is accepted by the society. This can also affect their academic performance. A person who's working can have this constant race of thoughts to not fumble in the meeting, to expect everybody to follow their opinions, to prove oneself as superior in the office culture as they've been already portraying themselves on social media. This in turn also reduces productivity and efficiency some days.

### **Limitations**

The sample size of the population was relatively small which might have affected the generalizability for the population. The age range for this study was very varied and hence there's an uneven distribution between the samples which can reduce the generalizability of the results. The sample was only collected from regions of Mumbai, Thane and Navi Mumbai and hence there are chances that the result cannot be applicable to other regions.

Since the scales used are self-report measures there are chances for social desirability, under reporting, and self-report bias. Furthermore, the study may not have been able to control for the effect of mediating variables (such as shame, income level, fear of missing out, etc) that may have had an indirect effect on the results of the study.

Lastly, the variables that were opted for this study have not been extensively explored in the Indian context; therefore relevant Indian researches were not obtained to support the findings.

### **Practical Implications**

This study contributes to the social media literature, identifies the connecting and intermediate outcomes and the effect of social media on emotion-related concerns. This study has focused on social media usage within the context of social i.e. social comparison and personal i.e. social anxiety which will help in spreading awareness about the levels of social media usage and its effects on mental health, physical health and social life. This will help

in making them mindful about their social media use and try to avoid frequently comparing abilities and opinions with others.

This study will also help health educators, promoters, counselors and clinicians to enhance the significance of emotional well-being. Social media influencers can take a step ahead by promoting emotional well-being.

### **Suggestions for Future Research**

The variables can be studied under longitudinal research. Specific age range should be a part of the study. Example: College student. In this study, the number of hours spent on social media was not directly considered as it was not a primary variable under investigation, so future research can utilize this for greater accuracy. Operationalizations of other variable such as memory, attention concept related to social media usage like hyper focus, flow. Various socio-economic backgrounds and educational qualifications in India can be considered as well.

### **Conclusion**

The aim of the study was to understand the relationship between social media usage, social anxiety and social comparison among young adults in Mumbai. The researcher particularly wanted to assess; whether there was an association between social media usage, social anxiety and social comparison among young adults. The purpose of choosing the variables was to see how the variables were interconnected and whether there was any relationship between them. The findings for the study indicated that social media usage was positively associated with social anxiety. A positive association was found between social media usage and social comparison. Lastly, a positive association was found between social anxiety and social comparison. For ancillary, independent t-test was found to be insignificant between male and female as well as student and working population. These findings add knowledge on how social media usage is affecting an individual's physical and emotional wellbeing.

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## MINDFUL SELF-CARE, SELF-EFFICACY AND RESILIENCE IN COLLEGE STUDENTS

*Neha Bhansali\*, Ms. Chaitri Dave\*\**

### **Abstract**

*This study aimed to study the relationship between Mindful self-care, self-efficacy and resilience in college students. The sample was 146 under-graduate and postgraduate students studying in urban areas of Maharashtra of which 126 were female and 23 were male. This study used the Mindful self-care scale (Cook -Cattone et al, 2018), the General self-efficacy (Schwarzer & Jerusalem, 1995) scale and the Brief Resilience scale (Smith et al, 2008). The results were in line with the first hypothesis which stated that there will be a positive correlation between Mindful self-care and self-efficacy in college students ( $r=0.52$ ). The results were in line with the second hypothesis which stated that there will be a positive correlation between self-efficacy and resilience in college students ( $r=0.30$ ). The study found a positive correlation between Mindful self-care and resilience in college students ( $r=0.51$ ) which was in line with the third hypothesis. The results also supported the fourth hypothesis which stated that self-efficacy will mediate the relationship between mindful self-care and resilience.*

**Keywords:** Mindful Self-Care, Self-Efficacy, Resilience, College Students

### **Introduction**

Established as the new domain of Psychology in the APA in 1998 by Martin Seligman, Positive Psychology aims to build strengths and qualities in life, and shift focus away from pathology. That is, making strength building and future prevention as much of a priority as treatment and assessment. Formerly, treatment and assessment have been the forerunners for the field of Psychology and Therapy. The focus on well-being, flourishing and happiness of this fourth wave of Psychology is inculcated within several Indian perspectives. According to Kiran Kumar Salagame, it is not wrong to consider Indian Psychology and Positive Psychology as birds of the same feather that flock together (Salagame, 2006).

Mindfulness as defined by Ellen Langer (1989) is a flexible state of Mind - an openness to novelty, a process of actively drawing novel distinctions. The social psychologist differentiates it from mindlessness; a counterproductive counterpart of mindfulness, which is a rote behavior, performing familiar and scripted actions without much thought. To be more mindful, Langer has proposed three steps: accepting the uncertainty of life, reducing self-evaluation, and overriding stereotyped or scripted (mindless) behavior. Some elements of Mindfulness have been found to have their roots in ancient Western and Eastern perspectives and culture. Asian culture, more specifically, Buddhism and Hinduism have included mindfulness as a practice, since time immemorial. Both promoted meditation as a way to achieve mindfulness. Ancient Indian scriptures mention meditation practiced through silence or chanting of a word or phrase and acceptance of self with the greater power. They expand further on abolishment of ego, acceptance of oneness with higher/greater power, as a way to live mindfully and as a route to happiness.

Mindfulness achieved through concentrative meditation as prescribed by several Indian philosophies, along with yoga, addresses it as an accumulation of power or energy. The ultimate goal of such meditation is self-purification - the cleansing of wants. Most Indian traditions insist on meditation being taught or passed down from 'guru' (the teacher) to 'shishya' (the student). The insistence of this teacher allows a frame of reference or lens for the student to learn or acquire to deal with the world. In a way, this is a form of mindfulness that inculcates within itself the ethics, morals, and practice of equanimity.

Defined by Norcross and Guy Jr in 2007, self-care is the daily process of being aware of and attending to one's basic physiological and emotional needs, this includes the shaping of one's daily routine, relationships, and environment as a need to promote self-care. By this definition, self care may be the most primary health care that adults engage in everyday or when an illness occurs. Self-care may include behaviors to reduce, eliminate symptoms and/or improve overall health. Here, the word health includes both, physical and mental health. Self-care is seen as the foundational work required for physical and emotional well-being. Self-care is associated with positive physical health, emotional well-being, and mental health (Cook-Cottone, 2015, p. 297). Catherine P. Cook-Cottone defines mindful self care as an iterative process that involves (a) mindful awareness and assessment of one's internal needs and external demands and (b) intentional engagement in specific practices of self-care to address needs and demands in a manner that serves one's well-being and personal

effectiveness (Cook-Cottone 2015a). Rather than a set of prescribed behaviors performed to attain an externally constructed objective, such as increased health according to various medical markers, mindful self-care is a set of practices that support positive embodiment, a way of inhabiting the body (Cook-Cottone 2015a ;Piran 2015 ; Piran and Teall 2012 ). When not positively embodied, an individual may experience a sense of disconnection, burnout, conflict, or self-harm as in dissociation, disturbance of body image or body dissatisfaction, substance-use problems, and disordered eating (Cook-Cottone 2015; Homan &Tylka, 2014; Woertman 2012). Giving form to positive embodiment, mindful self-care extends traditional self-care conceptualizations by integrating mindful awareness, active mindful practices, and mindful care of each aspect of the self. (Cook-Cottone&Guyker, 2018).

Considered as one of the positive individual traits that allow individuals to thrive in life, Resilience is defined by APA as, the process of adapting well in the face of adversity, trauma, tragedy, threats or significant sources of stress - such as family and relationship problems, serious health problems or workplace and financial stressors. This adaptation can be internal, that is positive psychological well being, or external, that is meeting the social, educational, and occupational expectations of society. According to Masten and Reed (2002), study of resilience requires, one - defining the approach to determine good adaptation, and second - the past and/or the current conditions that pose a threat to good adaptation.

Self efficacy refers to an individual's belief in his or her capacity to execute behaviors necessary to produce specific performance attainments (Bandura, 1977, 1986, 1997). These beliefs affect how an individual thinks, feels, motivates themselves, and acts. These beliefs about self are more concerned about the perception or judgment of being able to accomplish a specific goal, but this may not globally be felt by the individual for other similar goals. A robust sense of self efficacy, according to Bandura, in an individual promotes human accomplishments as well as personal well-being. This stronger sense of self efficacy also helps recover faster from failures and losses. Comparatively, those with lower sense of self efficacy are more likely to view tasks outside of their skill set as personal threats and may take longer to recover from failure. Bandura proposed five developmental antecedents for self-efficacy in individuals: success in previous similar experiences, modeling others who have been successful in the similar situations/field, imagining behaving effectively, arousal and emotion, and verbal persuasion by other people who are powerful, trustworthy, expert, and attractive. The type of persuasion one receives as well as modeling those who are

successful in the field is heavily influenced by the culture the individual is in.

As the number of stressors increases for college students, including hassles and upcoming major life events, the recent corona pandemic has only added on it. The lifestyle changes from school to college, that include changes in rules to be followed, freedom of choice, expression and time, etc, as well more responsibilities of becoming an adult, like managing finances, dealing with relationship problems, connecting with newer people, adjusting to changes in friendship, as well as any upcoming major life event. College students, whose focus had been pure academics in school, are often unequipped to deal with emotional as well as physical changes occurring on top of the changes in the environment and relationships. Therefore, self-care that is mindful in nature helps in enhancing physiological stability and support emotional regulation (Linehan 1993; McCusker et al. 2015; Riegel et al. 2012). Study done by S?nb?l et al in 2018, concluded that all the mindful self - care dimensions significantly predict well-being in students in the Mental health field. Understanding that mindful self - care is important in establishing routines that help students to deal better, it also adds on their resilience and self-efficacy. With healthy coping mechanisms form self-care, and a strong belief in their own capabilities, helps students in building their resilience in face of challenges and obstacles, and work through them.

### **Aims and objectives**

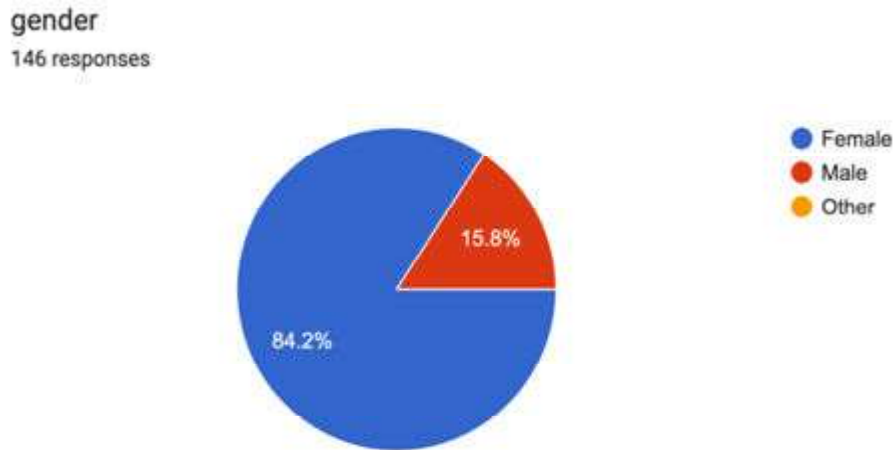
The current study aims to study the relationship between Mindful self-care, self-efficacy and resilience in college students.

1. To study the relation between mindful-self-care and self-efficacy.
2. To study the relation between self-efficacy and resilience
3. To study the relation between mindful self-care and resilience
4. To study whether Self-efficacy mediates the relationship between mindful self-care and resilience

## Methodology

### Sample

The study was conducted on 146 undergraduate and postgraduate students from urban cities of P Mumbai and Pune. 123 responses were from females and 23 from males. The mean age of the participants was 20.49 years of age. 80 students were pursuing their degree in Humanities and social sciences, 20 from commerce, 22 engineering and 24 were from other miscellaneous courses.



### Hypotheses

1. There will a positive correlation between mindful self-care and self-efficacy in college students
2. There will be a positive correlation between self-efficacy and resilience in college students
3. There will be positive correlation between mindful self-care and resilience in college students
4. Self-efficacy mediates the relationship between mindful self-care and resilience in college students

## Tools Used

### *Brief-Mindful Self-Care Scale*

Cook-Cottone & Guyker (2013). B-MSCS is a 24-items briefer version published in 2019 and it is a self-report measure of frequency with which people perform mindful self-care practices. The items are measured on a 5-point Likert scale ranging from 1 (never) to 5 (regularly). Test-taker's responses are summed to give the mindful self-care score. The lowest score possible is 24, indicating that the test-taker never performs any self-care acts, while the highest score possible is 120, indicating that the test-taker performs a wide range of self-care acts regularly. In support of internal consistency of the MSCS, Cronbach's coefficient alpha was observed to be 0.89 for the total 24-item MSCS. Moderate to high Cronbach's coefficients were observed for the 6 subscales, namely Physical care, Supportive relationships, Mindfulness awareness, Self-compassion and purpose, Mindful relaxation and Supportive Structure

### *General Self-efficacy scale*

Developed by Schwarzer & Jerusalem in 1995, the General Self-Efficacy Scale is a 10 item scale, assessing a general sense of perceived self-efficacy with the aim in mind to predict coping with daily hassles as well as adaptation after experiencing all kinds of stressful life events. The construct of Perceived Self-Efficacy by Schwarzer, 1992, reflects an optimistic self-belief. Responses are made on a 4 point Scale, a sum on all 10 items gives a composite score within the 10 to 40 range.

In samples from 23 nations (the scale is reported to be available in 33 languages), Cronbach's alphas ranged from .75 to .90, majority lying the high .80s. The scale is uni-dimensional in nature

### *Brief Resilience scale*

Smith, Dalen, Wiggins, Tooley, Christopher, & Bernard, 2008, created Brief Resilience Scale to assess the ability to bounce back or recover from stress. The six-item scale includes both, positively as well as negatively worded items, and has 5-point scale responses of Strongly Disagree, Disagree, Neutral, Agree, and, Strongly Agree. The positively worded items are 1, 3 and 5 that are scored with Strongly disagree assigned 1 to Strongly Agree

being 5. Reverse scoring for negatively worded items, that is, items 2, 4, and 6. Adding the responses varying from 1-5 for all the six items giving a range from 6-30. The total sum is then divided by the total number of questions answered to get a score on the scale. The higher the score, higher the resilience. The BRS with Chinese population ( $\alpha = 0.71$ ) showed better internal consistency than the BRCS ( $\alpha = 0.59$ ).

### Results and Discussion

**Table 1 .Descriptive Statistics for N=146**

	Mindful self-care	Self-Efficacy	Resilience
N	146	146	146
Mean	88.29	32.71	3.12
Std. Deviation	12.11	5.38	0.47
Minimum	53	18	1.83
Maximum	115	44	4.33

**Table 2. Descriptive Statistics for males and females**

	Mindful self-care		Self-Efficacy		Resilience	
	Female	Male	Female	Male	Female	Male
N	123	23	123	23	123	23
Mean	87.74	91.22	32.17	35.57	3.08	3.30
SD	12.29	10.90	5.49	3.63	0.49	0.30

Note: MR= Mental Relaxation, PC= Physical Care, SC&P = Self Compassion and Purpose, SR= Supportive Relationships, SS= Supportive Structure, MA= Mindful Awareness, SE= Self Efficacy, Res= Resilience

**Table 3. Pearson's Correlations for 3 primary variables**

Variable	Mindful self-care	Self-efficacy	Resilience
Mindful self-care	—		
Self-Efficacy	0.52***	—	
Resilience	0.30**	0.51**	—

\*p<0.05, \*\*p<0.01, \*\*\*p<0.001

**Table 4 - Pearson's' Correlation between subscales of mindful self-care, self-efficacy and resilience**

Variable	MR	PC	SC&P	SR	SS	MA	SE	Res
MR	-							
PC	-0.03	—						
SC&P	0.09	0.23*	—					
SR	0.06	0.29*	0.38**	—				
SS	0.07	0.46*	0.38**	0.52**	—			
MA	-0.05	0.23*	0.52**	0.30**	0.49**	—		
SE	0.03	0.30*	0.36**	0.26**	0.45**	0.52**	—	
Res	-0.05	0.29*	0.136	0.148	0.20*	0.20*	0.52**	—

Note: MR= Mental Relaxation, PC= Physical Care, SC&P = Self Compassion and Purpose, SR= Supportive Relationships, SS= Supportive Structure, MA= Mindful Awareness , SE= Self Efficacy, Res=. Resilience \*p<0.05, \*\*p<0.01, \*\*\*p<0.001



**Table 5.1 Mediation Analysis with Self-efficacy mediating relationship between Mindful self-care and resilience**

*Direct effects*

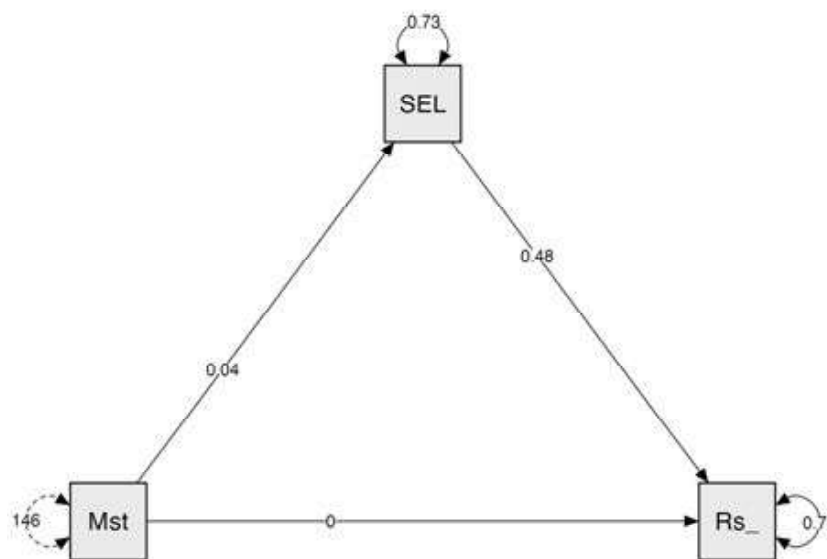
			Estimate	Std. Error	z-value	p
Mindful self-care	→	Resilience	0.0018	0.0087	0.57	0.57

**Table 5.2 Mediation Analysis with Self-efficacy mediating relationship between Mindful self-care and resilience**

*Indirect effects*

				Estimate	Std. Error	z-value	p	
Mindful self-care	-	Self-efficacy	→	Resilience	0.00	0.02	4.53	0.00006

**Fig 2. Path Plot for Self-efficacy mediating relationship between**



The results are in line with the first hypothesis which stated that there will be a significant positive relationship between mindful self-care and self-efficacy.

The results are in line with the second hypothesis which stated that there will be a positive relationship between self-efficacy and resilience. Resilience is the ability to bounce back from any adversity or setback. Self-efficacy is the belief that one can deal effectively and be able to deal with situations. Past studies have found that more resilient individuals also seem to perceive themselves as being efficient in dealing with their day-to-day problems. (Sagone & de Caroli, 2013)

The results are in line with the third hypothesis which stated that there will be a positive relationship between mindful self-care and resilience. Past studies have shown that mindful self-care and resilience are positively correlated and can together predict variables like flourishing, well-being and quality of life.

The obtained results also support the fourth hypothesis which states that self-efficacy mediates the relationship between mindful self-care and resilience. Table 6.3 shows that the direct effects of mediational path analysis to study the relationship between mindful self-care and resilience was not significant. However, the indirect effect mediated via self-efficacy was found to be significant. Past studies have discussed the mediating role of self-efficacy as a mediator for relationship between various positive psychological variables and resilience (Okur et al., 2021; Sabouripour et al., 2021; Superva et al., 2022). Mindfully taking care of oneself improves self-efficacy which could make students more resilient in the face of adversities.

Ancillary result analysis (see table 4) also showed that except mindful relaxation subscale, all the other subscales of mindful self-care were correlated with self-efficacy. Supportive Structure, mindful awareness and physical care were found to be correlated with resilience.

Other studies have studied the relationship of self-efficacy and resilience with other variables like optimism, depression and academic related variables in students (Sabouripour et al., 2021; Superva et al., 2022). The role of mindful self-care is essential to study in the post covid period. Future studies could explore how mindful self-care strategies help using a qualitative design. A mixed method approach may help in triangulation of findings. Intervention strategies to improve self-efficacy and mindful self-care may make the college students more resilient to face their adversities and bounce back.

## Conclusion

The present study established relationship between mindful self-care, self-efficacy and resilience in college students and found a positive correlation between the two. The study also found that self-efficacy mediated the relationship between mindful self-care and resilience . Mindful self-care can be further explored in context of trait and state mindfulness to see if certain strategies help in building more mindful and resilient individuals. The study can further also tap more academic related variables like academic engagement, academic motivation , procrastination etc.

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## Smt. Sunderbai Hansraj Pragji Thackersey (11-06-1885 to 12-01-1980)

Smt. Sunderbai, a soul of religion and education, selfless service and philanthropy, had lived a meaningful life, just short of only five years, to become a Centenarian.

At just the blooming age of 12 years, she was honoured with the nuptial sanctity in the year 1897, with Shri Hansraj Pragji Thackersey, the grand son of Shri Thackersey Muljiset. At a very young age, Shri Hansraj Pragji Thackersey had settled down well in business and won laurels in the social and political arena as well.

At the age of 39 years, having lived a wedded life for 27 years, the cruel fate snatched away from her, Sheth Shri Hansraj. At that time, though miserably bereaved of the life's partner, her profound faith in Almighty and her religious mental spirit, accorded in her great courage and strength, to take up faithfully and creatively all the responsibilities of unfulfilled assignments and cherished dreams of her loving counter-part.

She created a Trust, "Hansraj Pragji Thackersey Education Fund" in memory of her late husband and from its corpus, set up the Hansraj Pragji Thackersey Girl's School.

She channelised her wealth for many good causes. Her donations for the development and maintenance of educational institutions in Dwarka and a college at Nasik are worth the note in the history of the progress of education for girls.

She had made a royal donation to Vanita Vishram, at Bombay and Surat, and offered her devoted services, for about three decades, on its Managing Committee.

She also encouraged many students to go abroad for studies or business. For more than half century, this spacious building at Maharshi Karve Road (Queen's Road) stands monument, now housing the Gujarati medium H. P. T. Girl's School, an English medium - The Blossoms Sunderbai Thackersey English High School, and a large Assembly Hall, popularly known as Sunderbai Hall.

She was also one of the pioneers and the main supporter of the Bhatia General Hospital, which she equipped with the latest equipment and made it as one of the leading hospitals. Here she rendered her services as the Hon. Secretary for many years.

She, under the close association with Lady Premlila Thackersey, her nearest relative, the founder of the S.N.D.T. Women's University, Mumbai, had directed her donations to this University and to-day, in her memory, stands SHPT School of Library Science and SHPT College of Science at Mumbai and one of the Sections of Polytechnic of this University at the Juhu Campus. She was a member of the Senate of this University, for a number of years.

The heritage she has left behind her, is benevolently utilised with the same zeal and spirit, bearing in mind her ideals of life, by her devoted loyal Trustees, who execute her cherished dreams, with no axe to grind.

She had lived a life in the service of humanity, keeping her goal, "Work is Worship".



