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It is a great honour to me to extend my warm greetings and welcome you all to the journal, **Varanasi Management Review**, a refereed journal of multi disciplinary research. The journal, which is a peer-reviewed, will devote to the promotion of multi-disciplinary research and explorations to the South Asian and global community. It is our objective to provide a platform for the publication of new scholarly articles in the rapidly growing field of various disciplines. We are trying to encourage new research scholars and post graduate students by publishing their papers so that they may learn and participate in literary publishing through a professional internship. Scholarly and unpublished research articles, essays and interviews are invited from scholars, faculty researchers, writers, professors from all over the world.

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Hoping all of you shall enjoy our endeavors and those of our contributors.

**Editor**



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# A Study of Aggression among Internet Addicted and Non-Addicted Adolescents

Mansi Singh\*

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## Abstract

*Internet addiction has been associated with increased engagement in aggressive behavior, although the individual characteristics that may elevate the risk for these problematic behaviors are unknown. The present study was undertaken keeping these conditions in mind. Hence, the internet addiction and aggression their relations in adolescences were systematically measured and compared. Additionally the relationships of internet addiction and aggression and combining were also studied. For this, purpose 150 internet addicted and 150 non-addicted adolescences of Bihar were availability selected and they were administered Young's Internet Addition Test and Aggression scale. The t- Test was applied to analyze the data. The results as follows: A significant difference between mean aggression scores of internet addicted and non-internet addicted adolescences was obtained. The study aims in making the adolescences aware of the various The review concludes with a summary of major research findings, as well as a consideration of future directions and implications for practice and policy.*

**Key words:** Internet addiction, Aggression, Male & Female Adolescents.

## Introduction:

Technology has advanced rapidly during the previous few decades. Digital technologies are now present in almost every facet of daily life due to their growing pervasiveness. The Internet's broad use fits into this framework. Obtaining information, communicating with friends, watching films, and playing games no longer need to be physically seated in front of a computer. With only phones, tablets, or other electronic devices, a person may access anything from anywhere thanks to the abundance of internet-enabled connections. Although there is little debate about the usefulness of modern technology, it is quickly becoming clear that using the internet, social media, and online entertainment services excessively has some hazards. Studies on students who show a deterioration in academic performance as they spend more time online emphasize how easily impacted young people appear to be. As people stay up late to speak online, check for developments on social networks, or advance in games, some also suffer health effects from the lack of sleep.

The goal of the current study will be to determine how internet addiction affected both physical health as well as psychological health. The family and educational sectors would greatly benefit from this study for support and to play a role in preventing problems like these from developing in his life. This study, therefore, offers to offer helpful information to a range of organizations, including educators, educational programmers, and parents, in order to increase awareness of the effect that problematic internet addiction has on kids' performance in various academic fields.

## Aggression: meaning and definition

In this study, the first variable is aggression. The term aggression as described in the Oxford dictionary refers to a forceful act or procedure with an intention to dominate or master. In other words it is the practice of setting upon anyone the making of assault or attack. Almost every one of us is familiar with the term aggression, but it connotes different meaning in understanding the concept in the study of human behavior. Moreover we use the word aggression to define the act of assault by a person upon other persons. From this point of explanation it becomes clear that aggression is a behavior of person whose intent is to harm another. More specifically it may be described as any sequence of behavior directed towards an individual to cause harm.

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Social psychologists define aggression as *behavior that is intended to harm another individual who does not wish to be harmed* (Baron & Richardson, 1994).

Myers, et al, (2005) defined aggression as “physical or verbal behaviour intended to hurt someone”. Also Brehm, Kassin and Fein (2005) saw aggression as behaviour that is intended to harm another individual. Based on the above definitions, aggression refers to any act that hurts, harms or destroys which must be intended or deliberate (Onukwufor, 2013). According to Essau and Conradt (2004) aggression in adolescence might be displayed openly or could be hidden (Kruti & Melonashi, 2015).

Aggression is behavior directed towards a goal with the purpose of harming another living being, who is motivated to avoid such treatment. The concept of aggression has received vast amount of attention from psychologists. The most famous supporter of this theory was Freud (1930), he originally conceptualized aggression as a component of the sexual instincts in the form of sadism. Aggression has been explained as a personality traits and behavior act. Aggression as a personality trait is often defined as the degree to which an individual acts by means of aggressive behavior in his environment. On the other hand aggression as a behavioral act is any kind of behavior of one animate individual directed upon another animate individual with the goal to physically or psychologically harm another individual.

#### **Internet Addiction: Meaning and Definition**

In this study, the second variable is internet addiction. The Internet is a worldwide network that is becoming one of the most crucial tools for gaining access to information worldwide. Dr. Ivan Goldberg coined the phrase "Internet addiction" in 1996 to describe pathologically excessive Internet use. Internet addiction has grown to be a major public health concern over the past several years and is now recognized on a worldwide scale. Even the inclusion of Internet addiction in the Diagnostic and Statistical Manual of Mental Disorders' next edition is being discussed.

Addiction-related activities have been linked to poor lifestyle choices and personality damage, particularly in young people. Technology use is being promoted at far earlier ages because to changes in the educational system.

Internet addiction is defined as excessive usage of the Internet to the point that our daily lives are disrupted. Finally, it causes a complete disintegration of our personal and social relationships, work and sleep routines, mood, and cognitive abilities. In other words, excessive Internet usage causes disruptions in our lives. In recent years, there has been significant growth in the usage of the Internet on school campuses and in society. While academic Internet use is largely for learning and research, the Internet has also become a significant element of student life. However, incidences of excessive Internet use have been detected on several campuses from time to time.

#### **Rational of the study:**

Previous studies showed that Internet overuse was strongly associated with aggression in adolescents (Kim, 2013; Obeid et al., 2019). Dhaka and Naris (2019) explored the relationship between Internet addiction and aggressive behavior among the university students and found a positive correlation between the two variables. Lim et al. (2015) IAD (Internet addiction disorder) were prone to aggressive behaviors. Internet had the characteristics of anonymity, so people would become more individualistic and reduced their self-awareness when using the Internet, resulting in increased aggression. Furthermore, when using the Internet, people would be exposed to some violent games and other related contents, which would trigger their negative emotions or thoughts, as well as aggressive behaviors (Obeid et al., 2019).

In addition, a lot of studies have been done to investigate various facets of the problem of internet addiction (Bayraktar, 2001; Ceyhan, 2008; Ersoy ve Yaşar, 2003; Kurtaran, 2008; Tahirolu, elik, Uzel, 5zcan & "vc, 2008). The goal of the current study is to better understand the effect of internet addiction on the level of aggression of adolescences. In contrast to other research, this study was widen this viewpoint by examining the relationship between internet addiction and aggression behaviour of school student and a few particular topic areas to enable the researchers to conduct a more in-depth investigation. As a result, this study promises to provide useful information to a wide variety of organizations, including educators, educational programmers, and parents, to promote awareness of the impact of problematic internet addiction on adolescent performance in certain academic disciplines.

**Hypothesis:**

The following hypothesis was formulated to empirically validate the above objectives:

- There would be significant difference between the level of aggression of the adolescences with and without Internet addiction.

**Sample:**

The proposed study were conducted on sample of 150 internet addicted 150 internet non addicted adolescents was belong to urban and rural residence. Similarly, 75 were girls and 75 were boys include in each group of sample. The age range of boy and girls was be 11 years to 18 years. A purposive sampling technique was used to select the respondents of the study.

**Research design:**

A two groups design (internet addiction and without Internet addiction) was used in the present study. A two-group design is used when the researcher divides his or her subjects into two groups and then compares the results. In the present study, there were two groups, viz, ‘internet addicted and non-addicted adolescences.

**Tools used for data collection:**

There were be two tools used for data collection.

**1. Aggression Questionnaire Buss and Perry (1992):**

Aggression Questionnaire was developed by Buss and Perry (1992). There are 29 items in the scale which measures aggression relating to four factors viz; Physical Aggression (PA), Verbal Aggression (VA), Anger (A) and Hostility (H). Each statement to be rated on the 5-point response category. The respondents are instructed to assign 1 for "not at all" to 5 for "extremely present". Its four dimensions were reported to have alpha coefficient of 0.72 to 0.85, indicating adequate internal consistency and test-retest coefficient of 0.72 to 0.80 showing acceptable reliability. Confirmatory factor analysis performed on a large sample of high adolescences (N = 371) came with satisfactory goodness of it indexes (GFI = 0.90, AGFI = .0.88, RMSEA = 0.042, CFI= 0.97) and confirmed the four-factor structure.

**2. Young’s Internet Addition Test (IAT)**

Young’s Internet Addition Test (IAT) has been developed by Dr. Kimberley young in 2004. The Internet Addiction Test (InAT; Young, 1998) is a 20 item self-report questionnaire that measures problematic internet use or “Internet Addiction”. The IAT can be administered to any internet user from adolescent age onwards (where appropriate language translations exist) to screen for internet addiction. Respondents answer items questions on a 6 point scale (0 = does not apply, 5 = always) and scores can range from 0-100. Scores that are 39 or less indicate average usage, scores from 40 – 69 indicate problematic usage and scores 70 and higher indicate severely problematic usage (Jelenchick, Becker, & Moreno, 2012). Reliability and validity of scale was satisfactory.

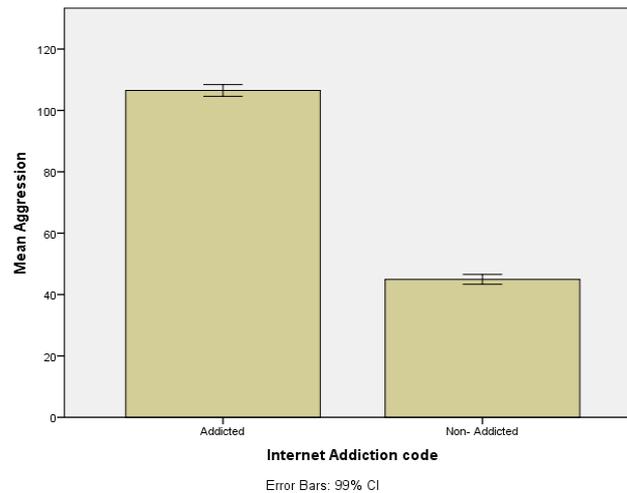
**Results and discussion:**

Obtained data were analyzed with the help of SPSS 27 using different statistical technique and the results were given in the table along with their interpretation and discussion in this chapter. The data were analyzed and tabled in the light of objectives.

**Hypothesis-:** There would be significant difference between the level of aggression of the adolescences with and without Internet addiction.

**Table no. 1: Means, SDs, and SED and results of t-ratio of Internet addicted and Non-internet addicted adolescences on aggression**

Aggression	Groups	N	Mean	SD	SED	T	Sig. Level
	Internet addicted	150	106.50	8.932			
Non-internet addicted	150	44.95	7.592				



**Figure 1: Graphic representation of mean aggression of two (Internet addicted and Non-internet addicted) groups.**

Table- 1 shows that mean aggression score of internet addicted and non-internet addicted adolescences were 106.50 and 44.95 respectively. The SDs of aggression score of internet addicted and non-internet addicted adolescences were found 8.932 and 7.592 respectively. Their respective SED was .957. The t- ratios between means emotional intelligence scores of the two groups were found as 64.301, which was significant at level of 0.01. It means that there is statistical difference on the scores of aggression score of internet addicted and non-internet addicted adolescences. The findings of the present study did confirm the hypothesis -1 which states that “there would be significant difference between the level of aggression of the adolescences with and without Internet addiction” was proved true by the finding of the study.

Since the t-ratio came to be significant it can be said that internet addicted adolescences are significantly more aggression than non-internet addicted adolescences. As we know that internet addiction is closely associated with different psychological impairments, for instance, depression (Yao et al., 2014), anxiety (Azher et al., 2014), decayed cognitive functioning (Jorgenson et al., 2016), and poorer life satisfaction and well-being (Van den Eijnden et al., 2008). Based on literature reviews, internet addiction and aggression are mostly correlated. Furthermore, several studies documented a significant relationship between internet dependency and aggressive behavior (Koo & Kwon, 2014). Nevertheless, it is vague why aggressive behavior may be associated with and contributed by internet addiction. So, empirical evidence is needed to describe this association. Though, very few studies were conducted to explore why internet addiction is linked to aggression. For instance, Agbaria (2021) documented that personal characteristics namely positive or negative affect and self-control that may elucidate why internet addiction is related to aggression. In addition, the general aggression model addressed that both individual characteristics, as well as situational factors, influence aggressive behavior (Anderson & Bushman, 2002).

#### **Conclusion:**

The present study was conducted with the objectives to investigate the difference between male and female adolescences and internet addicted and non-internet addicted on aggression. The t-test was used to find out the difference between internet addicted and non-internet addicted on aggression was applied separately. The following results were obtained: The results of t- test reveal that there was significant difference between internet addicted and non-internet addicted adolescences on aggression. The results were discussed in the high of socio-cultural condition rearing practice and environments to the school. Significantly greater aggression level in male than female was discussed in the high greater social consciousness and expectation of the society.

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# Fundamental Rights of Transgender Person in India: Legal Framework and Challenges

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## Abstract

*The Identity of a person is often influenced by the moral and social standards of society. Those who don't fit these norms, particularly transgender individuals, often end up marginalized, stigmatized, and seen as outsiders. In India, despite the constitution guaranteeing equality and protection against discrimination, transgender people still experience exclusion, violence, and a lack of support from the system. Abandoned by their families and denied education, jobs, and health care, many are left to beg or take on ceremonial roles to survive.*

*Recent legal changes, such as the important NALSA v. Union of India<sup>1</sup> ruling and the passing of the Transgender Persons (Protection of Rights) Act, 2019, show some progress, but there are still big gaps between legal rights and everyday experiences. Social stigma, poor implementation of support programs, and mental health issues, including high levels of depression and suicide, continue to affect the community.*

*This paper aims to offer a thorough look at transgender rights in India, discussing their historical background, struggles in the legal system, and the shifts in judicial attitudes. It also considers the problem of false claims to transgender identity and how these cases impact real community members. Using legal analysis, research data, and international comparisons, the study examines the challenges, advancements, and future possibilities for achieving real equality for transgender individuals in India.*

**Keywords:** Transgender Rights, Legal Framework in India, NALSA, Social Discrimination, Gender Justice

## Introduction

The identity of a person is often shaped by the moral standards and social structures imposed by their surroundings. In India, people who challenge traditional gender norms, especially those who identify as transgender, often face discrimination, social exclusion, and systemic neglect. Despite their long-standing presence in Indian society, where groups such as the Hijras, Aravanis, Jogappas, and Kothis have significant cultural and religious roles, transgender individuals have been marginalized, stereotyped, and denied their fundamental rights.<sup>2</sup>

The traditional view of gender, which is based only on biological sex, excludes a wide range of identities. Transgender individuals, whose gender identity or expression does not match the sex they were assigned at birth, challenge this narrow view. They are often misunderstood, laughed at, and reduced to stereotypes, such as beggars at traffic signals or entertainers at weddings. This perception has led to their ostracization and to the denial of fundamental human rights, including access to healthcare, education, housing, and decent jobs.

The colonial criminalization of non-binary identities and the neglect after independence have made their situation worse. While the Indian Constitution promises equality, dignity, and non-discrimination, the real experiences of transgender individuals are far from these guarantees. Physical abuse, sexual violence, mental trauma, homelessness, and unemployment continue to affect the community. Even law enforcement, which should provide protection, often becomes a source of harassment and ridicule.

However, recent legal changes have started to challenge this deep-rooted inequality. A significant breakthrough came in 2014 with the Supreme Court's NALSA v. Union of India<sup>3</sup> judgment, which recognized the third gender and affirmed the right to self-identify one's gender. This was followed by legislative actions, including the introduction of a third gender category in official documents and the

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<sup>1</sup> (2014) 5 SCC 438.

<sup>2</sup> <https://blog.ipleaders.in/legal-rights-of-transgender-india/>

<sup>3</sup> (2014) 5 SCC 438.

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passing of the Transgender Persons (Protection of Rights) Act, 2019. Despite these positive developments, implementation remains weak, and public attitudes are mostly unchanged.

This research paper aims to explore the social and legal challenges faced by the transgender community in India, examining the gaps between constitutional promises and real-life experiences. It also looks at the complexities of gender identity, the effects of cultural and legal marginalization, and the need for both legal reform and a shift in societal attitudes. By analyzing court decisions, legislative efforts, cultural dynamics, and personal observations, this study seeks to highlight the struggles, resilience, and rights of transgender individuals while advocating for a more inclusive and compassionate society.

### History of Transgender in India

The transgender community in India, known by various regional names like Hijra, Aravani, Kinnar, Jogappa, and Shiv-Shakti, has a long-standing presence in the subcontinent's history, culture, and religious practices. Unlike the modern view of transgender individuals as marginalized or deviant, ancient Indian society often recognized, accepted, and honored gender diversity.

- **Mythological and Religious Foundations** - Indian mythology contains many significant references to transgender and gender-nonconforming individuals. This shows that the understanding of gender in ancient times was much more flexible than today. Hindu epics like the Mahabharata and Ramayana, along with various Puranas, highlight this inclusivity.

One of the most well-known representations is Ardhanarishvara, a composite deity created by merging Lord Shiva and Goddess Parvati. Ardhanarishvara, depicted as half male and half female, symbolizes the balance and unity of masculine and feminine energies, challenging the strict binary view of gender.

In the Mahabharata, Shikhandi, who was born female but later identified as male, plays a vital role in the battle of Kurukshetra. Similarly, Arjuna, one of the Pandavas, temporarily takes on a transgender identity as Brihannala, a dance teacher during his exile. Another important figure is Iravan, Arjuna's son, who is honored by the transgender community in Tamil Nadu during the Koovagam festival, where Iravan is symbolically married and mourned.

The Ramayana also treats transgender figures with respect. A famous story tells of Lord Rama, who, before starting his 14-year exile, asked "men and women" to return to Ayodhya. The transgender individuals, feeling left out, decided to stay and wait for his return. Touched by their devotion, Rama granted them the blessing to bring good fortune during special occasions, a tradition that continues today.

- **Transgender Status in Pre-Colonial India** - During the Mughal era (1526–1857), the Hijra community held respected and powerful roles in royal courts. They acted as political advisors, generals, administrators, and protectors of the royal harem. Their special status allowed them to engage in state matters and even influence imperial decisions. Additionally, some Hijras held religious importance in Islamic institutions showing that gender diversity was accepted in various cultural and religious contexts.

The devadasi tradition in South India, which involved temple dancers and priestesses, also included people who defied traditional gender norms. These individuals were seen as sacred and played a role in religious and cultural life, indicating that Indian civilization had ways to integrate and celebrate gender-nonconforming individuals for centuries.

- **Colonial Era and the Decline of Recognition** - The social and legal status of transgender people plummeted with the arrival of British colonial rule. The imposition of Western values and Victorian standards led to the criminalization of gender variance and non-normative sexual behavior. The introduction of Section 377 of the Indian Penal Code in 1860, which criminalized "unnatural" sexual acts, along with other colonial laws, stigmatized and persecuted transgender individuals. The Hijra community, once held in high regard, was reclassified as a "criminal tribe" under the Criminal Tribes Act of 1871, depriving them of dignity, rights, and livelihood.

This legal marginalization, coupled with societal prejudice introduced by colonial authorities, dismantled the respect that the transgender community had once received. It laid the groundwork for the social exclusion and systemic discrimination that still impact them in post-independence India.

### Legal and Policy Framework for Transgender Rights in India

The legal and constitutional protection of transgender people in India has changed a lot in the past

decade. Based on the values of equality, dignity, and non-discrimination found in the Constitution of India, the framework that protects the rights of transgender individuals relies on both national legal changes and international human rights standards.<sup>4</sup>

### 1. The Constitution of India, 1950

The Indian Constitution is the fundamental legal framework that provides fundamental rights to everyone, including transgender. Part III of the Constitution, where Fundamental Rights are enshrined, has played a pivotal role in developing transgender rights jurisprudence.

- Article 14 provides for equality before the law and equal protection of the laws to all persons.
- Article 15(1) forbids discrimination on a number of grounds including sex. In the historic

NALSA v. Union of India (2014)<sup>5</sup> case, the Supreme Court interpreted "sex" under Article 15 to encompass gender identity and sexual orientation, thus confirming that transgender individuals are covered under this Article against discrimination.

- Article 19(1)(a) assures freedom of speech and expression, which the Court extended to cover the freedom to express gender identity.
- Article 21, which was a guarantee of the right to life and liberty of the person, was enlarged to the inclusion of the right to dignity, autonomy of the body, and self-determination of gender identity.

This shift in jurisprudence was supported in *Navtej Singh Johar v. Union of India* (2018)<sup>6</sup>, in which the Court legalized consensual homosexual relationships and stressed decisional autonomy and freedom to choose a partner, further establishing foundations in safeguarding transgender rights.<sup>7</sup>

### 2. The Transgender Persons (Protection of Rights) Act, 2019 and Rules, 2020

The Transgender Persons (Protection of Rights) Act, 2019 and its corresponding Rules (2020) were created in response to the NALSA decision. They aimed to clarify and implement the constitutional protections for transgender individuals. However, the law has faced criticism for not fully reflecting the intent of NALSA, especially regarding self-identification.<sup>8</sup>

#### Key Provisions of the Act and Rules:<sup>9</sup>

- **Legal Recognition:** - Individuals can apply to the District Magistrate for a Certificate of Identity as transgender. To be legally recognized as male or female, a person must provide proof of gender-affirming surgery certified by a Chief Medical Officer. This requirement is seen as medicalizing identity, which goes against the self-determination principle established in NALSA.
- **Right Against Discrimination:** The Act forbids discrimination in education, employment, healthcare, housing, access to public spaces, and political activities.
- **Employment Protections:** Employers must have an Equal Opportunity Policy, set up a grievance redressal process, and keep an employee's gender identity confidential.
- **Inclusive Education:** Educational institutions must offer non-discriminatory and inclusive education, as well as access to recreation and leisure.

They must also create anti-discrimination committees (Rule 10) and hold sensitization programs.

- **Healthcare Rights:** The State must provide access to hormonal therapy, gender-affirmative surgery, and counseling. It also needs to establish dedicated healthcare facilities, such as separate wards, update the medical curriculum, and ensure insurance coverage for transition-related procedures.
- **Welfare Measures:** The government must make sure people have access to welfare schemes, vocational training, livelihood programs, and rehabilitation services.
- **Penal Provisions (Section 18):** Actions like forcing a transgender person to leave home, denying access to public places, or committing physical, sexual, or emotional abuse are crimes. These acts can lead to imprisonment for six months to two years, along with a fine.

<sup>4</sup>Rights of Transgender Persons in India: A Legal and Social Analysis - International Journal of Research Publication and Reviews, Vol (6), Issue (5), May (2025), Page – 13815-13820

<sup>5</sup> (2014) 5 SCC 438.

<sup>6</sup>(2018) 10 SCC 1

<sup>7</sup>Indian kanoon. (n.d.). Retrieved from Indiankanoon.org: <https://indiankanoon.org/doc/367586/>

<sup>8</sup>Government of India. (2019). The Transgender Persons (Protection of Rights) Act, 2019. Ministry of Law and Justice.

<sup>9</sup>The Transgender Persons (Protection of Rights) Act, 2019

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- National Council for Transgender Persons: The Act creates a Council to advise the government on policy-making, oversee welfare programs, and address grievances from the transgender community.

### 3. International Human Rights Standards: Yogyakarta Principles (2006)

The Yogyakarta Principles are a set of international human rights guidelines that focus on sexual orientation and gender identity (SOGI). Created by human rights experts in 2006, they interpret existing international human rights law in the context of SOGI. They stress non-discrimination, privacy, freedom of expression, employment, healthcare, education, and protection from violence.<sup>10</sup>

Notably, these principles: Affirm the right to legal recognition without medical requirements. Define gender identity and gender expression. Emphasize the State's duty to prevent and respond to human rights violations against LGBTQ+ individuals.

The Indian Supreme Court used the Yogyakarta Principles in both the NALSA and Navtej Johar judgments, showing their important role in Indian constitutional law.<sup>11</sup>

### 4. Yogyakarta Principles Plus 10 (YP+10), 2017

In 2017, the YP+10 Principles were added to enhance the original Yogyakarta Principles. These updates reflect changing human rights norms and new concepts like sex characteristics and gender expression. Key additions include:

- 9 new principles and 111 extra State obligations.
- More detailed guidance on issues such as: Torture and ill-treatment, Asylum and refugee protection, Healthcare access, Rights of human rights defenders, Protection from digital and online violations.

These updated principles provide a thorough framework for States to protect the rights of gender-diverse individuals. They continue to serve as a standard for international human rights compliance.<sup>12</sup>

### Landmark Judicial Decisions related to Transgender

I. **Right to Marriage, Family and Relationship** - The right to marry and select a partner of one's choice is an essential element of privacy and autonomy, recognized by the Supreme Court in Justice **K.S. Puttaswamy v. Union of India (2016)**<sup>13</sup>. Indian courts have recognized that transgender individuals, on the basis of their self-defined gender identity, are also entitled to this right.

In **Arunkumar v. Inspector General of Registration (2019)**<sup>14</sup>, the Madras High Court held that a trans woman is a "bride" for the purposes of the Hindu Marriage Act. Courts have also seen alternative kinship structures such as the guru-chela system in **Sweety v. General Public (2016)**<sup>15</sup> and **Shivani Shiv Bhat v. State of NCT of Delhi (2015)**<sup>16</sup>, which protected inheritance and protection claims. In **Supriyo v. Union of India (2023)**<sup>17</sup>, while the Supreme Court failed to equate marriage as a fundamental right, it confirmed the implication of heterosexual marriages of transgender individuals. These decisions demonstrate a greater court orientation towards inclusive interpretations of family, marriage, and personal laws.

II. **Legal Recognition of Change in Name and Gender** - Legal recognition of gender and name change is an important right of transgender individuals, established by the Supreme Court in the NALSA verdict and legislated in the Transgender Persons (Protection of Rights) Act, 2019

Section 7(3) of the Act makes individuals eligible to change their name and gender on all documents after obtaining a certificate of identity. Even with these provisions, most come up against bureaucratic obstacles and are compelled to seek legal recourse. In cases such as

**Mulla Faizal v. State of Gujarat (2000)**<sup>18</sup> and **Vihaan Peethambar v. Manipal University (2024)**, courts

<sup>10</sup>The Yogyakarta Principles. (2007). Principles on the application of international human rights law in relation to sexual orientation and gender identity. International Commission of Jurists

<sup>11</sup>Transgender Equality: Court Decision on Transgender Rights in India - Centre for Law & Policy Research

<sup>12</sup>Transgender Rights in India - © 2020 IJCRT | Volume 8, Issue 11 November 2020 | ISSN: 2320-2882

<sup>13</sup>AIR 2017 SC 4161

<sup>14</sup>AIR 2019 Mad 265

<sup>15</sup>AIR 2016 HP 148

<sup>16</sup>W.P (CrI) 2133/2015

<sup>17</sup>2023 INSC 920

<sup>18</sup>GJ HC 2000

have stressed the necessity of administrative reforms that ensure an easy process. Ensuring easy legal gender affirmation is crucial to preventing discrimination and maintaining transgender dignity.

- III. **The Right to Gender Identity** - The gender self-determination right is at the heart of transgender rights in India and was strongly enshrined by the Supreme Court in **NALSA v. Union of India (2014)**<sup>19</sup>. The Court acknowledged that citizens possess the constitutional right to be recognized as male, female, or transgender through Articles 14 and 15, which enshrined equality and non-discrimination. This was further entrenched in **K.S. Puttaswamy v. Union of India (2017)**<sup>20</sup>, wherein the Court held that privacy encompasses autonomy over personal choices such as gender identity and sexual orientation. Extending this, **Navtej Singh Johar v. Union of India (2018)**<sup>21</sup> legalized same-sex relationships. NALSA continues to be the bedrock of transgender law in India, with subsequent judgments and legal safeguards being based thereon.
- IV. **The Right to Social Security** -The Supreme Court in NALSA instructed the government to develop social welfare schemes for transgender individuals, underpinned by Section 8 of the Transgender Persons (Protection of Rights) Act, 2019, which requires states to formulate welfare boards and review current schemes to include transgender people.

Nonetheless, welfare access is still restricted, even needing court intervention. In the time of COVID-19, courts actively provided transgender individuals with food, medicines, and relief. In **Ashish Kumar Mishra v. Bharat Sarkar (2015)**<sup>22</sup>, the Court supported the right of transgender individuals to be accepted as heads of household under the National Food Security Act for the purpose of food security entitlements. In **Jasmine Kaur Chhabra v. Union of India (2024)**<sup>23</sup>, the Delhi High Court advocated for the provision of dedicated public toilets for transgender individuals, supporting access to basic facilities. In **Kabeer C alias Aneera Kabeer v. State of Kerala (2020)**<sup>24</sup>, the Kerala High Court instructed the government to issue rations, medical relief, and identity cards to transgender people during the pandemic.

In **Veera Yadav v. Bihar (2020)**<sup>25</sup>, the Court referred strongly to the State's duty under Articles 14, 19, and 21 and the Transgender Persons Act to safeguard transgender rights and directed granting rations and welfare programs, such as employment and sensitization programs.

These decisions reflect the judiciary's play in implementing social security and fundamental rights for transgender individuals, particularly in times of crisis.

- V. **Right to Equal Opportunity in Public Employment for Transgender Persons** - The Supreme Court in **NALSA v. Union of India (2014)**<sup>26</sup> ruled that transgender individuals have a right to equal opportunity in public service, instructing the government to recognize them as socially and educationally backward classes and grant reservations on this basis. Few states have acted on this, though, with Karnataka being an exception in granting 1% horizontal reservation to transgender individuals. Transgender candidates frequently experience discrimination, including exclusion from application forms or dismissal after medical tests, but courts have repeatedly asserted their right to self-identification and compete on an equal basis. For instance, in **T. Thanusu v. Secretary to Govt of Tamil Nadu (2014)**<sup>27</sup>, the court held that medical tests cannot determine gender identity and directed the appointment of a transgender woman as a police constable. In **Atri Kar v. Union of India (2017)**<sup>28</sup>, the court extended NALSA protections to state-owned agencies such as SBI, making it compulsory to include a "third gender" choice in application forms. Lastly, in **Swapna & Ors. v. Chief secretary & others (2016)**<sup>29</sup>, the court instructed the state to consider making certain

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<sup>19</sup>(2014) 5 SCC 438

<sup>20</sup>AIR 2017 SC 4161

<sup>21</sup>(2018) 10 SCC 1

<sup>22</sup>AIR 2015 ALL 124

<sup>23</sup>W.P ( C ) 2997/2021

<sup>24</sup>WP ( C ) 9890/2020

<sup>25</sup>W.P (C) 8766/2021

<sup>26</sup>(2014) 5 SCC 438

<sup>27</sup>W.P No. 16539/2014

<sup>28</sup>SCC ONLINE CAL 3196

<sup>29</sup>W.P No. 31091/2013

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reservations or post-based quotas for transgender individuals, realizing that coverage under the Most Backward Classes category alone is not enough. Overall, these rulings uphold transgender individuals' constitutional right to equal employment opportunities, legal recognition of their gender identity, and affirmative action support.

- VI. **Criminal Law and Transgender** - Indian criminal laws are mostly conceived in a gender-binary framework, which tends to leave transgender individuals outside the realm of protection, particularly with regard to sexual assault and harassment. Transgender Persons Act, 2019, acknowledges offenses against transgender persons, but the courts have consistently asserted that the privacy right of self-determination regarding gender identity, as established in **NALSA v. Union of India (2014)**<sup>30</sup>, should inform the application of these laws.

For example, in **Ms. X v. State of Uttarakhand (2019)**<sup>31</sup>, a transwoman reported a complaint of sexual assault under Section 377 (unnatural offences) instead of rape statutes, which reflects the legal difficulties arising from gender-segregated provisions. Likewise, in **Anamikav. Union of India (2018)**<sup>32</sup>, the court recognized Section 354-A (sexual harassment) for transgender victims, affirming their protection through current IPC provisions. The Ms. X case also established that for legal reasons, gender has to be grounded in self-identification and psychological identity and not biological sex so that transwomen can be entitled to protection under Sections 375 and 376 (rape).

Moreover, in **Karan Tripathi v. NCRB (2020)**<sup>33</sup>, the court directed the inclusion of transgender individuals as a distinct category in prison records so that their rights would be better recognized and protected in prison environments. These decisions as a whole emphasize the courts' attempts to evolve criminal law structures to protect the rights and dignity of transgender individuals beyond discriminatory gender dichotomies.

### Challenges for implementation of Laws and Ground realities

1. **Administrative and Bureaucratic Obstacles** - The administrative and bureaucratic setup is also one of the biggest challenges in the implementation of transgender rights. Government officials do not have a proper grasp of transgender identities and the particular legal safeguards and requirements resulting from court decisions and legislation. This lack of knowledge generates obstacles whenever transgender persons attempt to avail themselves of services such as identity documents, welfare programs, or reservation benefits. Process for these services is very dissimilar from one state to another, and there are no uniform protocols set. There is no training or clear instructions, and administrative staff do not adequately implement transgender-inclusive policies, leading to uneven access to services and rights.<sup>34</sup>
2. **Access to Healthcare and Discrimination** - Access to healthcare continues to be an issue of concern for transgender individuals. Healthcare providers often have no training on transgender-specific health concerns, which means unequal and discriminatory care. The majority of transgender persons report insensitivity or harassment in healthcare institutions, which keeps them from accessing care. Gender-affirming care like hormone therapy and surgery is costly and unavailable in public health facilities, so many are prompted to look for expensive private care or go without treatment. Besides, mental health interventions specific to transgender individuals are rare because of social stigma and a shortage of specialized resources, which results in a major gap in comprehensive healthcare access.
3. **Challenges of Educational Inclusion** - Exclusionary practices have made educational establishments struggle to provide inclusive spaces for students who are transgender. Such challenges include access to suitable hostel facilities, gender-neutral toilets, and relaxed attire policies. Most transgender students experience harassment and bullying from their peers, while school or college officials' support is meager. In addition, bureaucratic problems like issuing identity cards that best represent a student's gender identity contribute to the exclusion of transgender students, affecting their

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<sup>30</sup>(2014) 5 SCC 438

<sup>31</sup>W.P (C) No. 28/2019

<sup>32</sup> MANU/DE/4785/2015

<sup>33</sup>W.P (C) No. 9596/2020

<sup>34</sup>Bureaucratization of Transgender Rights: Perspective from the Ground : Socio legal review , volume 11 , issue 1

educational experience and performance overall.<sup>35</sup>

4. **Workplace Discrimination** - In spite of legal protections, transgender people suffer widespread discrimination in the workplace. Most of them are subjected to bias in hiring, workplace harassment, and few opportunities for promotions or career advancement. A sizable number of transgender individuals are employed in the informal economy, which does not have regulatory coverage against discrimination and exploitation. Implementation of anti-discrimination law is weak, as few avenues exist for monitoring workplace treatment of transgender workers or bringing violators to justice, sustaining inequality in working settings.
5. **Social Acceptance and Cultural Barriers** - Social perceptions of transgender individuals in India are still mixed and multifaceted. While cities show greater acceptance and understanding of gender variation, rural places retain traditional attitudes which exclude transgender identities. Stigma inherited from colonialism continues to frame public opinion, even though there exists a strong indigenous tradition of gender variation. Media depictions more often than not perpetuate stereotypes than understanding, although greater visibility has aided publicity. Social acceptance comes from continuous efforts such as education campaigns and mobilization of religious and community leaders to counteract prejudices and encourage respect for transgender rights.<sup>36</sup>
6. **Economic Marginalization** - Economic marginalization ranks amongst the most urgent realities of transgender individuals. As a result of rampant discrimination in regular jobs, most are driven to stigmatized or vulnerable livelihoods such as begging or prostitution. Transgender people do have skill development and vocational training programs brought to them by certain states, but these are restricted and under-financed. Transgender businesspeople also experience systemic obstacles in access to finance, business registration, and market entry because of discrimination in financial and commercial institutions. These barriers greatly limit their prospects for achieving economic independence and stability.

### Conclusion

The evolution of transgender rights in India marks a profound journey from historical marginalisation to constitutional recognition and legal empowerment. Landmark judicial pronouncements such as the NALSA judgment and subsequent legislative measures have laid the groundwork for securing the fundamental rights of transgender individuals. These developments reflect the adaptability and progressive potential of the Indian legal and constitutional framework.

However, the persistent gap between statutory rights and their practical realization highlights the urgent need for effective implementation, social acceptance, and systemic reform. Legal protections must translate into tangible access to healthcare, education, employment, and social dignity. This transformation requires a multi-stakeholder approach—coordinated efforts by the government, civil society, and citizens alike.

The growing role of social media and digital awareness has empowered the transgender community to unite, advocate, and assert their rights more strongly than ever before. Yet, social discrimination, economic marginalization, and entrenched stigma continue to be formidable barriers. It is essential to recognize that gender diversity is not a disorder but a human reality—neither inferior nor deviant.

For true equality to flourish, Indian democracy must uphold its deeper values of dignity, inclusion, and justice. Transgender persons deserve not only legal recognition but also societal respect and equal opportunity. Ending discrimination and building a safe, inclusive environment is not merely a legal obligation but a moral imperative. Only when transgender rights are universally acknowledged as fundamental human rights can we truly claim progress and unity as a nation. Let us work together to dismantle stigma, celebrate diversity, and ensure that every individual, regardless of gender identity, can live with freedom, dignity, and pride in a truly inclusive India.



<sup>35</sup>Breaking the Binary: Legal and Social Recognition of Non-Binary and Transgender Rights in India available on <https://afpr.in/breaking-the-binary-legal-and-social-recognition-of-non-binary-and-transgender-rights-in-india/>

<sup>36</sup>Evolution of transgender rights in India: Better late than never ,available on [onlinelibrary.wiley.com](https://onlinelibrary.wiley.com)

# Understanding India's Financialization through Retail Investor-Driven Market Democratization

Dr. Syamlal G.S.\*

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## Abstract

*This research paper examines India's rapid financialization process through the unprecedented growth in retail investor participation in capital markets. Using data from the National Stock Exchange (NSE) Market Pulse July 2025, this study analyzes how the democratization of financial markets has transformed India's economic landscape. The research reveals that retail investors now constitute a significant portion of market participation, with unique registered PANs reaching 11.6 crore as of June 2025. The study demonstrates how technological advancement, regulatory reforms, and increased financial literacy have facilitated mass participation in equity and derivatives markets. Through comprehensive analysis of trading patterns, investor demographics, and market dynamics, this paper argues that India's financialization represents a unique model of bottom-up market development driven by retail participation rather than institutional dominance. The findings suggest that this democratization has significant implications for capital formation, economic growth, and financial inclusion in India.*

**Keywords:** Financialization, Retail Investors, Market Democratization, NSE, Capital Markets, Financial Inclusion, India

## 1. Introduction

Financialization, defined as the increasing role of financial motives, markets, actors, and institutions in the operation of domestic and international economies, has become a defining characteristic of modern economic systems. In the Indian context, this phenomenon has taken a distinctive form, characterized by unprecedented retail investor participation and market democratization. Unlike the traditional Western model of financialization driven primarily by institutional actors, India's financial transformation has been marked by the mass participation of individual investors across diverse geographical and socio-economic segments.

The National Stock Exchange (NSE), as India's largest multi-asset class exchange and the world's largest derivatives exchange by volume, serves as a crucial lens through which to examine this transformation. With a market capitalization of US\$5.35 trillion as of June 2025 and coverage of 99.85% of PIN codes across India, NSE represents the infrastructural backbone of India's financial democratization. This paper investigates how retail investor-driven participation has fundamentally altered India's financial landscape, creating new patterns of capital formation, risk distribution, and economic participation. The analysis draws on comprehensive data from NSE's Market Pulse report for July 2025, which provides insights into trading patterns, investor demographics, and market dynamics that characterize this unique form of financialization.

## 2. Review of Literature

### 2.1 Theoretical Framework of Financialization

Financialization theory, as developed by scholars like Epstein (2005) and Krippner (2011), traditionally focuses on the dominance of financial markets and institutions over the real economy. However, recent scholarship has begun to recognize alternative models of financialization that emphasize democratization and inclusion rather than exclusion and concentration (Van der Zwan, 2014).

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## **2.2 Financial Inclusion and Market Participation**

Research by Demirgüç-Kunt et al. (2018) on global financial inclusion highlights the transformative potential of technology-driven financial services in emerging markets. In the Indian context, studies by Chakrabarty (2013) and Thomas (2019) have documented the role of digital platforms in expanding financial access to previously underserved populations.

## **2.3 Retail Trading and Market Dynamics**

The phenomenon of retail trading has gained significant academic attention, particularly following events like the GameStop saga. Research by Barber and Odean (2000, 2001) established foundational understanding of retail investor behavior, while more recent work by Welch (2022) and others has examined the implications of mass retail participation for market efficiency and stability.

## **2.4 Indian Capital Market Development**

Studies specific to Indian capital markets, including work by Shah and Thomas (2000) and Patil (2020), have traced the evolution of market infrastructure and regulatory frameworks that have enabled mass participation. However, limited research has examined the broader implications of this participation for India's economic financialization.

## **2.5 Research Gap**

While existing literature provides insights into various aspects of financial inclusion and retail trading, there is limited comprehensive analysis of how retail investor-driven participation constitutes a distinct model of financialization in emerging markets. This study addresses this gap by examining India's experience through the lens of market democratization.

## **3. Objectives and Statement of the Study**

### **3.1 Primary Objective**

To analyze and understand India's financialization process through the lens of retail investor-driven market democratization, using NSE data to examine patterns, trends, and implications of mass financial market participation.

### **3.2 Specific Objectives**

1. To examine the growth trajectory and characteristics of retail investor participation in Indian capital markets
2. To analyze the geographical and demographic distribution of market participation
3. To assess the impact of retail investor participation on market dynamics and capital formation
4. To evaluate the role of technological and regulatory infrastructure in enabling market democratization
5. To identify the implications of this model of financialization for economic development and financial stability

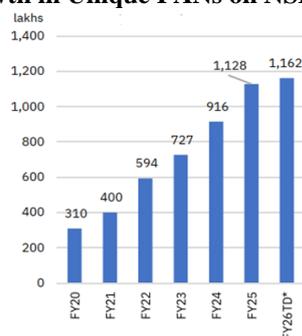
### **3.3 Statement of the Study**

The study posits that India's financialization represents a unique bottom-up model characterized by mass retail participation, enabled by technological innovation and supportive regulatory frameworks. This model differs significantly from traditional top-down financialization patterns observed in developed economies and has significant implications for economic development, capital formation, and financial inclusion.

## **4. Analysis**

### **4.1 Scale and Scope of Market Democratization**

The data reveals the unprecedented scale of India's financial market democratization. As of June 2025, NSE recorded 11.6 crore unique registered PANs, representing a substantial portion of India's adult population. This figure has grown consistently from 310 lakh in FY20 to 1,162 lakh in FY25, indicating a compound annual growth rate of approximately 30%.

**Figure 1 : Growth in Unique PANs on NSE (FY20-FY26TD)**\* As of June 30<sup>th</sup>, 2025

Source: NSE Market Pulse July 2025

The geographical distribution of new investor registrations provides insights into the spatial dimension of this democratization. The top five states (Uttar Pradesh, Maharashtra, Tamil Nadu, West Bengal, and Karnataka) account for 45.8% of new registrations in June 2025, indicating both concentration in economically developed regions and significant penetration into populous states with emerging middle classes.

#### 4.2 Market Participation Patterns

Analysis of segment-wise participation reveals distinct patterns in retail investor behavior:

##### 4.2.1 Cash Market Participation

In the cash market segment, individuals account for 34% of gross turnover (Rs 4,558 thousand crore), making them the second-largest category after proprietary traders (29%). This substantial participation indicates that retail investors are not merely speculative participants but are actively engaged in equity investment.

##### 4.2.2 Derivatives Market Engagement

The derivatives market shows even more pronounced retail participation:

- **Equity Options:** Individuals contribute 35% of premium turnover (Rs 2,372 thousand crore)
- **Equity Futures:** Individual participation stands at 18% (Rs 3,670 thousand crore)

**Figure 2 : Category-wise Market Participation in CM, Equity Options, and Equity Futures**

Client category	CM		Equity options#		Equity futures	
	Value (Rs '000 Cr)	Share (%)	Value (Rs '000 Cr)	Share (%)	Value (Rs '000 Cr)	Share (%)
Corporates	510	4	153	2	1,360	7
DIIIs	1,783	13	10	0	2,283	11
FIs	2,028	15	601	9	5,466	27
Individuals	4,558	34	2,372	35	3,670	18
Others	582	4	148	2	966	5
Prop	3,781	29	3,489	52	6,804	33

# Based on premium turnover \* FY26 data is as of June, 2025

Source: NSE Market Pulse July 2025

#### 4.3 Temporal Evolution of Trading Activity

The evolution of average daily turnover (ADT) across segments demonstrates the growing sophistication of retail participation:

- **Cash Market ADT:** Reached Rs 82,000 crore in FY26TD, showing steady growth
- **Equity Options ADT:** Increased dramatically to Rs 55,000 crore in recent years
- **Equity Futures ADT:** Maintained levels around Rs 48,000 crore

This data suggests that retail investors are increasingly comfortable with complex financial instruments, indicating growing financial literacy and market sophistication.

#### 4.4 Capital Formation and Economic Impact

The democratization of capital markets has had significant implications for capital formation:

##### 4.4.1 Primary Market Activity

Between FY22-FY26, total equity capital raised reached Rs 11.3 lakh crore, with 2,758 companies listed. This represents a substantial increase in corporate access to capital markets, facilitated by the expanded investor base.

##### 4.4.2 Market Capitalization Growth

NSE's market capitalization has grown from approximately Rs 200 lakh crore in FY16 to current levels, with the market cap to GDP ratio reaching significant levels, indicating the growing importance of equity markets in the economy.

**Figure 3 : NSE Market Capitalization and Market Cap to GDP Ratio (FY16-FY26)**



\* Market cap to GDP is based on 3M avg. market cap and nominal GDP for the last four quarters. #As of June 30<sup>th</sup>, 2025

Source: NSE Market Pulse July 2025

#### 4.5 Infrastructure and Technological Enablers

The democratization has been enabled by robust technological and regulatory infrastructure:

- **Geographic Coverage:** 99.85% PIN code coverage ensures accessibility across India
- **Trading Infrastructure:** 1,305 trading members facilitate widespread access
- **Passive Investment Growth:** US\$101.9 billion in passive AUM tracking Nifty indices indicates sophisticated investment products

#### 4.6 Implications for Financial Stability

The analysis of net inflows reveals important stability considerations:

- **FPI Flows:** Foreign portfolio investments showed volatility, with outflows of Rs 77,900 crore in 2025 (till June)
- **DII Participation:** Domestic institutional investors contributed Rs 3,57,575 crore in net inflows
- **Individual Participation:** Net outflows of Rs 1,222 crore indicate more balanced buying and selling

This pattern suggests that retail participation provides stability through domestic institutional intermediation rather than direct market impact.

#### 4.7 Macroeconomic Context

The financialization occurs within a favorable macroeconomic environment:

- GDP growth projections remain robust at 6.5% for FY25
- Inflation at six-year lows increases probability of accommodative monetary policy
- Fiscal consolidation with increased capital expenditure supports market development

## 5. Conclusion

This study reveals that India's financialization represents a distinctive model characterized by retail investor-driven market democratization. Unlike traditional financialization patterns observed in developed economies, where institutional actors dominate, India's experience demonstrates how technological innovation, regulatory support, and economic growth can enable mass participation in financial markets.

The key findings indicate:

1. **Scale of Participation:** With 11.6 crore unique PANs, India has achieved unprecedented retail market participation, representing a fundamental shift in the relationship between citizens and capital markets.
2. **Geographic Inclusivity:** The 99.85% PIN code coverage and distributed pattern of new registrations demonstrate that financialization in India is not confined to metropolitan areas but extends across the country's diverse geography.
3. **Sophistication of Engagement:** Significant retail participation in derivatives markets (35% in equity options) indicates growing financial sophistication among individual investors.
4. **Capital Formation Impact:** The democratization has facilitated substantial capital formation, with Rs 11.3 lakh crore raised between FY22-FY26, supporting economic growth and corporate expansion.
5. **Stability Considerations:** The balanced pattern of individual flows, combined with strong domestic institutional participation, suggests that this model of financialization may be more stable than purely speculative retail trading.

The analysis demonstrates that India's financialization is not merely about increasing financial market activity but represents a fundamental transformation in how ordinary citizens engage with the economy. This bottom-up model of financialization has significant implications for economic development, as it creates direct links between household savings and productive investment while potentially reducing dependence on volatile foreign capital flows.

## 6. Suggestions

Based on the analysis, several recommendations emerge for policymakers, market participants, and researchers:

### 6.1 Policy Recommendations

1. **Financial Literacy Enhancement:** Continued investment in financial education programs to ensure that increased participation is accompanied by adequate understanding of risks and opportunities.
2. **Regulatory Framework Evolution:** Development of adaptive regulatory frameworks that can accommodate growing retail participation while maintaining market integrity and investor protection.
3. **Infrastructure Development:** Continued investment in digital infrastructure to maintain accessibility and reduce participation costs.
4. **Data Transparency:** Enhanced data collection and dissemination to better understand and monitor the implications of mass retail participation.

### 6.2 Market Development Suggestions

1. **Product Innovation:** Development of more sophisticated yet accessible financial products that cater to diverse retail investor needs and risk profiles.
2. **Risk Management Tools:** Implementation of better risk management and investor protection mechanisms specifically designed for retail participants.
3. **Technology Integration:** Continued integration of advanced technologies like AI and machine learning to improve market efficiency and participant experience.

### 6.3 Research Directions

1. **Longitudinal Studies:** Long-term studies tracking the evolution of retail investor behavior and market impact over extended periods.

2. **Comparative Analysis:** Cross-country comparisons of different models of financial market democratization.
3. **Behavioral Analysis:** Detailed behavioral studies of retail investor decision-making in the Indian context.
4. **Stability Impact Assessment:** Comprehensive assessment of the implications of retail-driven financialization for systemic financial stability.

#### 6.4 Stakeholder Recommendations

1. **For Investors:** Emphasis on education, diversification, and long-term investment strategies rather than speculative trading.
2. **For Intermediaries:** Development of advisory services and tools specifically designed for retail investor needs.
3. **For Regulators:** Balance between enabling participation and ensuring adequate investor protection and market stability.

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# Legal Framework for Gender-Neutral Laws in India

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## Abstract

*This research article examines the urgent need for gender-neutral laws in India. It looks at how the country's legal system has changed from a historically biased framework to a more inclusive and fair structure. Traditionally, Indian laws, especially in areas like criminal justice, domestic violence, and personal law, have assumed that men are the main offenders and women are the main victims. While laws such as Section 85 of the Bhartiya Nyaya Sanhita and the Protection of Women from Domestic Violence Act aim to protect women from real harm and discrimination, they are increasingly criticized for being misused, especially in false allegation cases against men.*

*The article highlights important court rulings such as *Sejalben Tejasbhai Chovatiya vs. State of Gujarat*<sup>1</sup> and *Arnesh Kumar vs. State of Bihar*<sup>2</sup>. These cases show the growing concerns about the misuse of gender-specific laws. Through a review of legal provisions, court cases, and statistical data, the study reveals how the current legal framework often provides one-sided protection, leaving men and transgender individuals vulnerable and lacking proper legal options.*

*Beyond discussing the legal and constitutional problems caused by these imbalances, the article compares India's legal position with international practices in countries that have implemented gender-neutral laws. It argues that legal reforms, including penalties for false complaints, stricter examination of allegations, and gender-neutral definitions of offenses, are crucial for restoring trust in the justice system.*

*The article also stresses the importance of public awareness, education, and societal change in challenging traditional gender stereotypes. By adopting a gender-neutral legal framework, India can move closer to realizing the constitutional ideals of equality, justice, and human dignity for everyone, regardless of gender identity or sexual orientation.*

**Keywords:** Gender-neutral laws, Bhartiya Nyaya Sanhita, Legal reform in India, Gender equality, Judicial activism

## Introduction

Gender-neutral laws are legal provisions that do not discriminate or differentiate based on gender identity or expression. Unlike traditional laws, which often categorize people strictly as male or female, gender-neutral legislation recognizes a range of gender identities, including transgender and non-binary individuals. These laws aim to ensure equal rights, responsibilities, and protections for everyone. They foster an inclusive legal environment that respects human dignity and equality.

India's legal system has historically reflected patriarchal social structures and colonial influences, leading to several laws with gender bias. Many laws, especially concerning marriage, inheritance, domestic violence, and sexual offences, are designed with the assumption that men are perpetrators and women are victims. While such laws have played an important role in protecting women's rights and addressing systemic gender inequalities, they often overlook other vulnerable groups. This includes men and transgender individuals who may also be victims of violence or discrimination. For instance, Section 497 of the Indian Penal Code, which criminalized adultery only when a man committed it, reinforced gender stereotypes and did not protect women equally.<sup>3</sup>

The need for gender-neutral laws is rooted in constitutional principles of justice, equality, and liberty, as well as India's obligations under international human rights treaties like the Universal

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<sup>1</sup>2016 SCC GUJ 6333

<sup>2</sup>AIR 2014 SC 2756

<sup>3</sup>Sushma Singh and Deepanjali, "GENDER NEUTRALITY: ITS ROLE AND IMPACT IN SOCIETY" unknown, 2023 available at: [https://www.researchgate.net/publication/375029825\\_GENDER\\_NEUTRALITY\\_ITS\\_ROLE\\_AND\\_IMPACT\\_IN\\_SOCIETY](https://www.researchgate.net/publication/375029825_GENDER_NEUTRALITY_ITS_ROLE_AND_IMPACT_IN_SOCIETY)

Declaration of Human Rights (UDHR)<sup>4</sup>, the International Covenant on Civil and Political Rights (ICCPR)<sup>5</sup>, and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). These international frameworks stress non-discrimination and equal protection for all, making the adoption of gender-neutral legislation both a moral and legal necessity. While gender-specific protections remain necessary to address past disadvantages, a balanced approach is essential. This approach should ensure that laws are inclusive, fair, and responsive to the evolving understanding of gender. This paper critically examines the need for gender-neutral laws in India. It highlights challenges, best practices, and recommendations to make the legal system consistent with constitutional and international mandates for equality and human dignity.<sup>6</sup>

### **Historical Overview of Gender Laws in India**

The legal framework governing gender in India has been heavily shaped by indigenous traditions and colonial rule, both historically reflecting and reinforcing patriarchal values. Before gaining independence in 1947, Indian society and its laws were influenced by customs that put women in subordinate roles. The British colonial legal system, based on English common law, carried gender biases that were heightened by local customs. For example, Hindu law, as outlined in ancient texts like the Manusmriti, defined specific roles and restrictions for men and women, often denying women equal status and independence. Islamic law also limited women's rights related to property and inheritance, generally placing them below men.

During colonial times, some reforms aimed to improve women's status were introduced. The abolition of Sati in 1829 and the Hindu Widow Remarriage Act of 1856 are significant examples. However, such reforms were irregular and faced social pushback. The British administration prioritized maintaining social order instead of promoting gender equality, thus upholding patriarchal norms in the legal system.

### **Post-Independence Developments**

After gaining independence, India aimed to establish a democratic legal system based on equality and justice. The Constitution of India, adopted in 1950, enshrined fundamental rights including equality before the law (Article 14) and prohibited discrimination based on sex (Article 15). This set the stage for addressing gender biases in law.

Significant legal reforms followed, particularly with the Hindu Code Bills in the 1950s. Acts like the Hindu Marriage Act (1955), Hindu Succession Act (1956), Hindu Minority and Guardianship Act (1956), and Hindu Adoptions and Maintenance Act (1956) were groundbreaking. They granted women rights to divorce, inheritance, and guardianship that had previously been restricted. These reforms marked a shift toward gender neutrality and provided greater protection for women under personal law.<sup>7</sup>

From the late 20th century onward, India saw a stronger focus on gender neutrality in law, driven by activism and judicial involvement. A significant development was the 2014 Supreme Court ruling in *National Legal Services Authority vs. Union of India*, which recognized transgender persons as a third gender and affirmed their fundamental rights. It called for non-discrimination in education, employment, and social life.

Recent legislative changes reflect a growing recognition of gender diversity. The Criminal Law (Amendment) Act, 2013, developed after the 2012 Delhi gang rape case, broadened the definition of sexual offenses to include victims of any gender, though perpetrators are still primarily described using masculine terms. Laws addressing domestic violence and sexual harassment, including the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, also take steps to protect all victims. However, there are still calls for true gender neutrality in these laws.

With the introduction of the **Bhartiya Nyaya Sanhita, 2023 (BNS)**, which aims to replace the Indian Penal Code (IPC), expectations were high for a comprehensive gender-neutral overhaul of criminal laws. The BNS retains much of the existing structure but introduces certain provisions

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<sup>4</sup>Universal Declaration of Human Rights, G.A. Res. 217A (III), U.N. Doc. A/810 (1948).

<sup>5</sup>International Covenant on Civil and Political Rights, Dec. 16, 1966, 999 U.N.T.S. 171, Art. 26

<sup>6</sup>A Critique of gender neutrality in India (2021) International Journal of Law Management & Humanities. Available at: <https://ijlmh.com/paper/a-critique-of-gender-neutrality-in-india/>

<sup>7</sup><https://blog.ipleaders.in/what-are-the-laws-on-gender-neutrality-in-india/>

emphasizing equality and neutrality. For instance, offenses related to sexual violence and cruelty now incorporate language that does not restrict victims or perpetrators based on gender, signaling a move towards inclusivity. However, some critiques argue that the BNS still falls short of completely neutralizing gendered assumptions in all relevant provisions.

The journey toward gender-neutral laws in India is ongoing. While the country has made considerable progress in moving from patriarchal and gender-specific legal norms toward a more inclusive framework, challenges persist. Addressing deep-seated social biases and ensuring legal protections for all genders requires sustained reform and societal change. The historical development of gender laws in India shows a shift from rigid gender hierarchies to a contemporary legal landscape increasingly focused on equality, dignity, and inclusion.

#### **Need for Gender Neutral Laws in India**

1. **Constitutional Equality and Legal Rights-** The foundation for gender-neutral laws lies in the constitutional guarantee of equality. Article 14 of the Indian Constitution provides every individual the right to equality before the law and equal protection of laws. This means that all citizens, regardless of gender, should be treated equally under the legal system. When laws are crafted to benefit or apply to only one gender, such as women, they may unintentionally violate this fundamental right by excluding others-like men or transgender individuals-from legal protection or remedies. A truly fair legal framework must align with this constitutional principle by being inclusive of all genders.
2. **Discrimination Based on Sex is Prohibited** - Article 15(1) of the Constitution prohibits the State from discriminating against citizens solely based on sex. Although Article 15(3) allows the government to make special provisions for women and children (such as protective laws or affirmative action), this was never intended to justify the exclusion of other genders from legal protections. Special provisions should not translate into unequal treatment for others. Gender-neutral laws are essential to ensure that legal protections and rights do not unfairly benefit one gender at the cost of another.
3. **Promoting Equality and Addressing Stereotypes** -Gender-neutral legislation is a crucial step toward achieving substantive equality. It helps break traditional gender stereotypes, such as the belief that only women can be victims of sexual or domestic violence and only men can be aggressors. These outdated assumptions ignore the reality that men and transgender persons can also be vulnerable to abuse. By removing gender-based presumptions, the law can more accurately reflect the diverse experiences of individuals and ensure justice is served without bias.
4. **Preventing Misuse of Gender-Specific Laws** -One of the practical concerns with gender-specific laws is their potential for misuse. For example, Section 498A of the Indian Penal Code, meant to protect women from cruelty by their husbands and in-laws, has often been misused in cases of false allegations. While the original intent of such laws was protective, the lack of gender neutrality has led to legal abuse and wrongful prosecution. A more balanced, gender-neutral approach would allow laws to target genuine offenders, regardless of gender, and protect against false accusations.<sup>8</sup>
5. **Gender Bias in IPC Provisions on Sexual Offences** -Several sections of the Indian Penal Code-such as Sections 354, 375, and 376—are inherently gender-specific. These laws assume that only men commit sexual offences and only women are victims. This perspective was shaped by historical needs to protect women from widespread patriarchal violence. However, it no longer reflects current societal understanding. By excluding male and transgender victims, the law fails to protect a significant section of society that also faces sexual violence and trauma.
6. **Exclusion of Non-Female Victims in Rape Laws** -Section 375 of the IPC, which defines the offence of rape, explicitly recognizes only women as victims. This legal definition excludes men and transgender individuals from its ambit, even if they experience the same kind of trauma. As a result, these victims are left without the same legal recognition or access to justice, despite suffering similar violations of bodily autonomy and dignity. This exclusion is not just a legal oversight but also a societal injustice.

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<sup>8</sup>Gender neutral laws in India, iPleaders. Available at: <https://blog.ipleaders.in/what-are-the-laws-on-gender-neutrality-in-india/>

7. **Inadequate Reforms in the 2013 Criminal Law Amendment** -The Criminal Law (Amendment) Act, 2013, brought in after the Nirbhaya case, made significant changes to the definitions and punishment of sexual offences. However, despite these progressive reforms, the amendment retained gender-specific language in most provisions. This limited the scope of protection and failed to address the experiences of male and transgender survivors. The partial reform shows that while the law evolved, it did not fully embrace inclusivity.
8. **Global Trends Toward Gender-Neutral Legislation** -Several countries, including Canada, Australia, and the United Kingdom, have adopted gender-neutral language and provisions in their laws concerning sexual assault and rape. These countries recognize that anyone—regardless of gender—can be a victim or perpetrator of sexual crimes. Such inclusive legal systems better address the complexities of modern-day sexual violence and are considered more progressive and equitable. India, too, can learn from these examples and modernize its legal framework to reflect the same sensitivity and inclusiveness.
9. **Missed Opportunity with the Bhartiya Nyaya Sanhita, 2023** -The introduction of the Bhartiya Nyaya Sanhita (BNS), 2023, which is set to replace the Indian Penal Code, was seen as an opportunity for comprehensive legal reform. However, the BNS retained the same gender-specific language, especially in laws related to rape and sexual assault. Despite introducing various other changes in criminal law, it did not take the step toward making sexual offence laws gender-neutral. This shows a reluctance to move away from traditional legal thinking and a failure to address the needs of all survivors.
10. **Reinforcement of Gender Stereotypes and Invisibility of Victims** -By keeping sexual offence laws gender-specific, the legal system continues to reinforce stereotypes about gender and crime—namely, that men cannot be victims and women cannot be perpetrators. This not only distorts the reality of sexual violence but also creates a climate where male and transgender victims are either ignored or disbelieved. The law, in its current form, contributes to the invisibility of these survivors and prevents them from accessing justice.<sup>9</sup>
11. **Urgent Need for Gender-Neutral Legal Reform** -As India becomes more socially aware and inclusive, it is imperative for the legal system to reflect these changes. Gender identity and sexual orientation are diverse, and the law must evolve to protect every individual without bias. Gender-neutral criminal laws are essential to ensure that justice is not determined by the gender of the victim or accused but by the facts and circumstances of each case. Reforming sexual offence laws to be inclusive and equitable will strengthen the justice system and uphold the constitutional ideals of equality and non-discrimination.

#### **Provisions for Gender Neutrality in India**

**I. Constitution of India** - The Constitution of India, adopted in 1950, establishes the basic principles of equality and non-discrimination. It provides a solid foundation for gender-neutral laws. While it does not explicitly mention "gender-neutral," several articles support inclusivity and equal treatment. Article 14 guarantees equality before the law and equal protection of the law for all individuals, regardless of gender, caste, or religion. This article is essential for interpreting laws in a gender-neutral manner. Article 15(1) prohibits discrimination based on religion, race, caste, sex, or place of birth. Article 15(3) allows the State to create special provisions for women and children, but it generally promotes inclusivity rather than exclusion. Article 16 ensures equal opportunity in public employment, preventing gender discrimination in hiring and promoting merit-based selection.<sup>10</sup>

- Directive Principles of State Policy Though not legally enforceable, the Directive Principles guide the government in making policies to create a just society.

Article 39(a) advocates for equal livelihood opportunities for citizens of all genders. Article 39(d) supports equal pay for equal work, addressing the wage gap between genders. Article 39 calls for fair distribution of resources and equal pay, promoting gender

<sup>9</sup>Tannvi Tannvi and Sharmila Narayana, "The challenge of gender stereotyping in Indian courts," 8 Cogent Social Sciences (2022).

<sup>10</sup>Constitution of India

equality in economic participation. Article 42 mandates fair working conditions and maternity relief, benefiting primarily women but potentially extending protections to all genders. Article 44 proposes a Uniform Civil Code to replace personal laws, potentially addressing gender biases related to marriage, divorce, and inheritance.

- **Fundamental Rights** - The Fundamental Rights in the Indian Constitution create a strong legal framework to fight discrimination and uphold equality.

The Right to Equality (Articles 14-18) ensures equal treatment before the law and bans discrimination, including the abolition of untouchability. These provisions indirectly promote gender neutrality by ensuring no one is disadvantaged due to their gender. The Right to Freedom (Articles 19-22) guarantees freedoms such as speech, expression, and movement without gender-based limitations. Article 21 protects the right to life and personal liberty, which courts have interpreted to include the rights and dignity of transgender individuals.<sup>11</sup>

- **Judicial Precedents**

In the significant *NALSA v. Union of India* (2014)<sup>12</sup> case, the Supreme Court recognized transgender individuals as a third gender, confirming their equality under Articles 14, 15, and 21. Similarly, the *Navtej Singh Johar v. Union of India*<sup>13</sup> (2018) ruling decriminalized homosexuality under Section 377 IPC, marking an important step toward greater inclusivity for individuals with diverse sexual orientations.:

## **II. Transgender Persons (Protection of Rights) Act, 2019**

This important Act protects the rights of transgender persons and promotes their inclusion in society. It bans discrimination in education, healthcare, employment, and access to public services and affirms the right of individuals to self-identify their gender. However, the requirement for gender reassignment surgery for legal recognition has faced criticism for being intrusive and exclusionary. Additionally, penalties for crimes against transgender persons remain relatively lenient.

## **III. Sexual Harassment of Women at Workplace (POSH) Act, 2013**

While mainly intended to protect women, the POSH Act has provisions that can be interpreted in a gender-neutral way. It does not explicitly exclude men or LGBTQ+ individuals and penalizes false complaints regardless of gender. Amending the Act to clearly include protections for all genders could improve workplace safety for everyone.

## **IV. Protection of Children from Sexual Offences (POCSO) Act, 2012**

The POCSO Act is a progressive, gender-neutral law that protects minors from sexual offences. It defines a “child” as anyone under 18, regardless of gender, and covers a wide range of offenses. The Delhi High Court, in *Rakesh v. State of NCT of Delhi* (2023)<sup>14</sup>, reaffirmed the Act’s gender-neutrality and highlighted its importance in safeguarding all children.<sup>15</sup>

## **V. Criminal Law Amendment Bill, 2019**

This Bill aimed to update criminal laws by making sexual offences gender-neutral, recognizing male and transgender victims as well as female. It sought to extend protections against rape, harassment, and stalking to all genders. However, the Bill remains pending, highlighting slow progress in adopting comprehensive gender-neutral reforms.

## **VI. Bhartiya Nyaya Sanhita, 2023**

This Bill intends to replace the colonial-era Indian Penal Code and emphasizes inclusivity. It replaces gendered terms with neutral language, such as “child” instead of “minor girl,” and addresses modern crimes like cyber offences in a gender-neutral way. Its passage and

<sup>11</sup>“Constitution of India,” available at: <https://indiankanoon.org/doc/237570/>

<sup>12</sup>AIR 2014 SC 1863

<sup>13</sup>AIR 2018 SC 4321

<sup>14</sup>*Rakesh v. State of NCT of Delhi* CA No.75/2022

<sup>15</sup>Part 2: The Argument for a Gender-Neutral PoSH Legislation,” Rainmaker Blog available at: <https://rainmaker.co.in/blog/view/part2-the-argument-for-a-gender-neutral-posh-legislation>.

effective implementation, along with proper training for law enforcement, will be crucial for its success.<sup>16</sup>

## VII. Uniform Civil Code (UCC)

The UCC, proposed under Article 44, aims to replace religious personal laws with a common civil law for all citizens. Its adoption could eliminate gender inequalities in marriage, divorce, and inheritance laws and better recognize LGBTQ+ and transgender rights. However, resistance from religious and cultural groups makes drafting an inclusive code complicated.

### Challenges and Barriers to Implementing Gender-Neutral Laws

- 1. Societal Norms and Resistance** - One major challenge in implementing gender-neutral laws in India is the strong societal norms and resistance to change. Indian society, with its diverse cultural and traditional background, often holds rigid views on gender roles and stereotypes. These conventional beliefs, such as the idea that men cannot be victims of domestic violence or that women are the primary caregivers, heavily influence how laws are made and enforced. Such deep-rooted ideas hinder the acceptance and effectiveness of gender-neutral legislation, making it hard to create a legal framework that truly recognizes and protects the rights of all individuals.
- 2. Legislative and Judicial Hesitancy**- Another significant obstacle is the reluctance among lawmakers and judges to fully embrace gender neutrality in laws. Despite achievements, like the decriminalization of homosexuality and the recognition of transgender rights, many lawmakers and judges are cautious about changing existing laws or creating new gender-neutral legislation. This caution stems from political concerns, possible backlash from conservative groups, and the complexities involved in revising long-standing laws. The judiciary, while making progressive rulings in landmark cases, often balances legal precedents with existing societal norms, resulting in a slow instead of swift adoption of gender-neutral principles across all areas of law.
- 3. Lack of Awareness and Sensitization** - A significant challenge to effective implementation is the widespread lack of awareness about gender-neutral laws among the public, legal practitioners, and law enforcement agencies. Many people do not know their rights and the protections available under gender-neutral legal provisions, leading to underreporting of violations and ineffective enforcement. Additionally, law enforcement officers and judiciary members often lack training and sensitivity to handle cases involving diverse gender identities. Without thorough education and sensitization programs, these stakeholders may continue to operate with traditional gender biases, limiting the impact of gender-neutral laws.<sup>17</sup>
- 4. Legal Ambiguities and Protection Concerns**- Legal challenges also arise from ambiguities and unintended consequences linked to replacing gendered language with neutral terms. Many gender-specific laws were originally designed to protect historically vulnerable groups, especially women facing domestic violence, sexual harassment, and workplace discrimination. Critics say that making these laws gender-neutral could weaken protections for these groups, possibly diminishing safeguards aimed at addressing long-standing inequalities. Balancing the need for inclusive laws while maintaining effective protections for vulnerable populations is a complex legal issue.
- 5. Inadequate Data and Research**- Another significant barrier is the lack of thorough data collection and research on gender identity beyond the male-female binary. Many institutions and governments do not gather detailed data on the experiences and challenges faced by transgender and non-binary individuals. This data gap makes it difficult to assess whether gender-neutral laws are achieving their goals or unintentionally perpetuating inequalities. Without solid evidence, refining and improving legal frameworks to ensure they are fair and effective becomes a challenge<sup>18</sup>.

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<sup>16</sup>Bhartiya Nyaya Sanhita Available on <https://www.indiacode.nic.in/handle/123456789/20062>

<sup>17</sup>"Gender Neutrality in India," ProBono India available at: <https://probono-india.in/blog-detail.php?id=63>

<sup>18</sup>United Nations Entity for Gender Equality and the Empowerment of Women, Gender Equality and the 2030 Agenda for Sustainable Development (2018), available at <https://www.unwomen.org/en/digital-library/publications/2018/2/gender-equality-and-the-2030-agenda-for-sustainabledevelopment>.

**Conclusion**

The pursuits for gender-neutral laws in India is an important step towards achieving the constitutional ideals of equality, justice, and human dignity for everyone, regardless of gender identity or expression. India's legal history shows deep-rooted patriarchal norms that have often left non-female victims and diverse gender identities without full legal protection. Although there has been significant progress through key court decisions and legislative changes, the legal framework still does not fully embrace true inclusivity, especially in areas like sexual offenses and personal laws. Gender-neutral laws are crucial for breaking down harmful stereotypes that hinder justice and addressing the realities faced by men, transgender, and non-binary individuals who experience discrimination and violence. The constitutional mandate against discrimination, along with India's international human rights commitments, calls for reforms that protect vulnerable groups while ensuring everyone has access to legal protections.

However, achieving gender neutrality in law comes with challenges, such as societal resistance, legislative hesitation, lack of awareness, and fears that existing protections might weaken. Overcoming these obstacles needs ongoing education efforts, strong data collection, and a thoughtful approach to legal reform that promotes true equality without undermining the needs of historically disadvantaged groups. India's current legal reforms, like the Bhartiya Nyaya Sanhita and the Transgender Persons (Protection of Rights) Act, offer hopeful frameworks for inclusion, but effective implementation is vital. Ultimately, adopting gender-neutral laws will modernize India's legal system and help create a fairer, more equitable, and inclusive society where the rights and dignity of every individual are recognized and upheld.



# Socio-Economic and Psychological Determinants of Life Satisfaction among Parents of Children with Autism Spectrum Disorder in Bihar

Dr. Raju Kumar\*

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## Abstract

*The life satisfaction of parents raising children with Autism Spectrum Disorder (ASD) is influenced by a complex interplay of socio-economic and psychological factors. This study explores the determinants of life satisfaction among parents of children with ASD in Bihar, with a particular focus on socio-economic conditions, family support systems, stress levels, and coping strategies. Drawing on both theoretical frameworks and empirical studies, the research highlights how variables such as income, education, employment status, and access to healthcare intersect with psychological variables like stress, resilience, and coping mechanisms to shape parental well-being. Findings indicate that lower socio-economic status correlates with reduced life satisfaction, while higher educational attainment and stronger social support systems enhance coping and resilience. Psychological factors, especially stress and depression, emerged as strong predictors of diminished life satisfaction, whereas effective coping strategies significantly improved parental adjustment. The study emphasizes the need for community support programs, financial assistance, and mental health interventions to improve the quality of life for parents of children with ASD in Bihar.*

**Keywords:** Autism Spectrum Disorder, Life Satisfaction, Parents, Socio-economic Factors, Psychological Determinants, Bihar

## Introduction

Autism Spectrum Disorder (ASD) is a neurodevelopmental condition characterized by challenges in social interaction, communication, and repetitive behaviors (APA, 2013). The diagnosis of ASD has a profound impact not only on the affected child but also on the family, particularly the parents, who bear the primary responsibility of caregiving. In India, the prevalence of ASD is increasing, yet awareness, resources, and support services remain limited, especially in rural and semi-urban areas such as Bihar.

Life satisfaction, broadly defined as an individual's overall assessment of their quality of life, is an important measure of psychological well-being (Diener et al., 1985). Parents of children with ASD often face significant stressors, including financial burdens, social stigma, emotional strain, and limited access to therapeutic and educational resources (Kumar & Singh, 2020). These challenges may adversely impact their life satisfaction, though socio-economic and psychological determinants play a crucial role in shaping outcomes.

This study aims to examine how socio-economic factors (income, education, occupation, family structure, access to resources) and psychological factors (stress, coping strategies, resilience, mental health) influence the life satisfaction of parents of children with ASD in Bihar.

## Review of Literature

### Life Satisfaction and Parenting Children with ASD

Research has shown that parents of children with ASD report lower life satisfaction compared to parents of typically developing children (Ekas & Whitman, 2010). Stress levels are elevated due to constant caregiving demands, uncertainty about the child's future, and limited societal support.

### Socio-economic Determinants

Socio-economic status (SES) strongly influences parental well-being. Families with higher income and education are more likely to access therapies, healthcare, and educational services for

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children with ASD (Karande et al., 2009). In Bihar, economic constraints and lack of specialized institutions exacerbate the difficulties for parents, particularly in rural areas.

### **Psychological Determinants**

Psychological well-being is shaped by factors like coping strategies, resilience, and social support. Parents who adopt problem-focused coping report higher life satisfaction, whereas those relying on avoidance strategies tend to experience higher stress and reduced well-being (Smith et al., 2013). Support from extended family and community has been found to buffer the negative effects of stress (Hastings & Taunt, 2002).

### **Indian Context**

Studies in India suggest that cultural stigma associated with disability adds an additional burden on parents (Daley, 2004). In Bihar, limited mental health resources, financial hardships, and lack of awareness about ASD amplify stress levels and reduce life satisfaction.

### **Objectives of the Study**

1. To examine the socio-economic factors influencing life satisfaction of parents of children with ASD in Bihar.
2. To analyze the role of psychological determinants (stress, resilience, coping strategies) in shaping parental life satisfaction.
3. To suggest possible interventions for enhancing the well-being of these parents.

### **Methodology (Proposed Framework)**

- **Population:** Parents of children diagnosed with ASD in Bihar.
- **Sample Size:** Approximately 100 parents (50 each from Patna and Saran districts).
- **Sampling Method:** Purposive sampling through special schools, therapy centers, and NGOs.
- **Data Collection Tools:**
  - *Satisfaction with Life Scale (SWLS)* (Diener et al., 1985)
  - *Perceived Stress Scale (PSS)* (Cohen et al., 1983)
  - Socio-demographic questionnaire
- **Statistical Analysis:** Correlation and regression analysis to determine the impact of socio-economic and psychological factors on life satisfaction.

### **Result and Analysis**

**Table 1: Socio-Demographic Profile of Parents (N = 100)**

<b>Variables</b>	<b>Categories</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
<b>Gender</b>	Male	62	62%
	Female	38	38%
<b>Age</b>	25–34 years	28	28%
	35–44 years	46	46%
	45 years & above	26	26%
<b>Education</b>	Primary & below	14	14%
	Secondary	28	28%
	Graduate	34	34%
	Postgraduate & above	24	24%
<b>Occupation</b>	Unemployed	22	22%
	Unskilled worker	18	18%
	Service/Business	42	42%
	Professional	18	18%
<b>Monthly Income</b>	< ₹10,000	32	32%
	₹10,001–₹20,000	38	38%
	₹20,001–₹40,000	20	20%
	> ₹40,000	10	10%
<b>Family Type</b>	Nuclear	66	66%
	Joint	34	34%

**Table 2: Psychological Measures (N = 100)**

Psychological Factor	Categories	Frequency (n)	Percentage (%)
Perceived Stress (PSS)	Low Stress	22	22%
	Moderate Stress	48	48%
	High Stress	30	30%
Resilience	Low	26	26%
	Moderate	44	44%
	High	30	30%
Coping Strategy	Problem-focused	41	41%
	Emotion-focused	36	36%
	Avoidance	23	23%

**Table 3: Life Satisfaction Scores (Satisfaction with Life Scale - SWLS)**

Score Range (SWLS)	Level of Life Satisfaction	Frequency (n)	Percentage (%)
5–9	Extremely Dissatisfied	12	12%
10–14	Dissatisfied	22	22%
15–19	Neutral	28	28%
20–24	Satisfied	26	26%
25–30	Extremely Satisfied	12	12%

**Table 4: Correlation between Psychological Determinants and Life Satisfaction**

Variables	Correlation Coefficient (r)	Significance (p-value)
Stress ↔ Life Satisfaction	-0.62	p < 0.01 (Significant)
Resilience ↔ Life Satisfaction	+0.54	p < 0.01 (Significant)
Coping (Problem-focused) ↔ Life Satisfaction	+0.48	p < 0.05 (Significant)

**Interpretation of Tables**

**Socio-demographic data (Table 1):**

Most parents belonged to the 35–44 age group and lived in nuclear families. Clear variations were observed in income and education levels.

**Psychological findings (Table 2):**

About 30% of parents reported high stress, but at the same time, 30% showed good resilience, indicating mixed psychological outcomes.

**Life satisfaction (Table 3):**

Only 38% of parents (Satisfied + Extremely Satisfied) were found to be satisfied with their life, highlighting lower overall life satisfaction among the group.

**Correlation (Table 4):**

Stress had a negative impact on life satisfaction, whereas resilience and problem-focused coping strategies showed a positive impact on life satisfaction.

**Discussion**

The findings suggest that both socio-economic and psychological determinants significantly influence life satisfaction among parents of children with ASD. Parents with higher income and educational background reported greater access to support services, which in turn improved their satisfaction with life. Conversely, parents from lower-income backgrounds struggled with financial stress, lack of resources, and limited community support, leading to reduced satisfaction.

Psychological factors were equally critical. Parents experiencing higher stress and depressive symptoms reported lower life satisfaction. However, resilience and adaptive coping strategies—such as seeking social support, problem-solving, and positive reframing—were found to mitigate the negative impact of stress. Social stigma, particularly in rural Bihar, further complicated the psychological burden, isolating families and discouraging them from seeking help.

The results align with previous studies (Ekas & Whitman, 2010; Karande et al., 2009) showing that both structural (socio-economic) and personal (psychological) factors jointly determine parental well-being. This highlights the necessity for holistic interventions that address financial, social, and mental health needs.

### **Conclusion**

The study demonstrates that life satisfaction among parents of children with Autism Spectrum Disorder in Bihar is strongly influenced by socio-economic and psychological determinants. Lower income, limited education, and lack of access to resources reduce life satisfaction, while psychological resilience and effective coping strategies enhance it. Interventions such as financial support programs, community-based counseling, parent training workshops, and awareness campaigns are essential to improve the well-being of these families.

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# A Study of Mental Health and Adjustment among Elder People

Dr. Noori Jamal\*

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## Abstract:

*With an emphasis on comprehending how sociodemographic factors impact these dimensions and how they interact, the current study examines mental health and adjustment in older adults. Numerous physical, psychological, and social obstacles come with ageing, making adaptability and mental health important factors in determining one's quality of life. The study used a quantitative, survey-based approach and included 200 senior citizens (60 years of age and over) from Bihar, India's rural and urban areas who were chosen by simple random sampling. Data was gathered using standardised tools, such as Bell's Adjustment Inventory (BAI) and the Mental Health Inventory (MHI-38), in addition to a demographic data sheet.*

*The sample had moderate levels of adjustment and mental health, according to descriptive data. Males and those living with family reported considerably better mental health and adjustment than females and those living alone or in assisted living facilities, according to independent samples *t*-tests. Socioeconomic status had a substantial impact on both mental health and adjustment, according to a one-way ANOVA, with people from higher SES backgrounds performing better. According to Pearson's correlation analysis, adjustment and mental health are significantly positively correlated ( $r = .62, p < .01$ ), indicating that those who are more psychologically healthy are better equipped to cope with stressors in life and age-related changes.*

*The results highlight the value of socioeconomic factors, gender-sensitive therapies, and family support in fostering mental health and adjustment in senior citizens. The need to create focused initiatives, improve community involvement, and incorporate mental health services into senior care are among the ramifications for legislators and healthcare professionals. The work adds to the expanding corpus of gerontological research in India by emphasising the relationship between adjustment and mental health, providing both theoretical understanding and useful suggestions for improving older individuals' well-being.*

**Keywords:** mental health, adjustment, elderly, aging, socio-demographic factors, India

## Introduction

Rapid population ageing is a feature of the demographic shift that the globe is currently experiencing. According to **World Health Organisation (2021)** projections, one in five people worldwide will be 60 years of age or older by 2050. In India, the elderly already make up more than 10% of the population, and their numbers are predicted to increase significantly over the next several decades. Physical deterioration, retirement, financial difficulties, and a loss of social roles are all common aspects of ageing. Together, these elements have an impact on older persons' mental health, making them more susceptible to illnesses like loneliness, anxiety, and depression.

In many developing nations, the psychological and social aspects of aging—particularly mental health and adjustment—remain comparatively understudied, despite the biology aspects receiving a great deal of scientific attention. The ability to manage age-related changes and preserve psychological health is referred to as adjustment in old age. Poor adjustment can lower quality of life by increasing mental health problems. This is an urgent field of research since the transition from joint to nuclear family structures in collectivist nations like India exacerbates the adjustment challenges faced by the elderly.

It is important to comprehend how older adults' adjustment and mental health interact for a number of reasons. In order to provide focused interventions, it first educates legislators and

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healthcare professionals about the psychosocial requirements of senior citizens. Second, it emphasises how crucial it is to fortify family and community support networks in order to enhance adjustment results. Finally, by offering empirical insights that connect local realities with international discourses on healthy ageing, it adds to the body of literature in geriatric psychology.

In order to find trends, obstacles, and solutions that can improve their general well-being, this study intends to investigate the connection between senior citizens' mental health and adjustment.

### **Literature Review**

#### **Mental Health in Later Life**

One important factor affecting an older person's quality of life is their mental health. According to numerous studies, bereavement, chronic disease, or a reduction in social interaction are common causes of the increased risks of sadness, anxiety, and cognitive deterioration that older people encounter (**Blazer, 2020**). Depression is the most prevalent mental illness, affecting 15% of individuals over 60 worldwide (**WHO, 2021**). According to research by **Sahoo and Khess (2019)**, older adults in metropolitan areas of India report higher levels of psychological discomfort than those in rural areas, primarily as a result of isolation and fewer family interactions.

#### **Adjustment and Aging**

The term "adjustment" describes people's capacity to adjust to changing situations while preserving their mental stability. This includes managing physical deterioration, retirement, family structure changes, and social role changes as one ages. Successful adjustment is associated with lower psychological morbidity and increased life satisfaction, according to **Sharma (2020)**. According to **Mishra and Singh's (2018)** research, older people in joint families reported better adjustment and lower stress levels than those in nuclear families, demonstrating the protective function of conventional support networks.

#### **Interplay between Mental Health and Adjustment**

Gerontological research has established a strong link between adjustment and mental health. According to **George (2018)**, poor adjustment frequently takes the form of pessimism, reliance, and feelings of worthlessness, all of which can worsen mental health issues. On the other side, senior citizens who have successfully adjusted—as evidenced by resilience, proactive coping mechanisms, and robust social support—report improved psychological outcomes (**Kaur & Khandelwal, 2017**). **Knight and Poon's (2020)** long-term investigation verified that adjustment acts as a mediator between stresses such as chronic illness and widowhood and mental health.

#### **Indian Context**

The sociocultural context of India offers a distinctive setting for studying senior adjustment. Nuclear homes are gradually replacing conventional joint family structures due to growing urbanisation and migration, which has resulted in new psychosocial issues. According to **Rani and Thomas (2019)**, older people who live alone or in assisted living facilities had poorer adjustment levels and greater depression ratings than those who live with family. Similar to this, **Gupta and Kumar (2020)** pointed out that socioeconomic position has a big impact on adjustment and that older people who are financially stable have better mental health outcomes.

#### **Research Gap**

Fewer studies have examined the empirical relationship between mental health and adjustment in the Indian context, despite the fact that a significant amount of research has addressed the issues surrounding the mental health of the aged. Furthermore, the majority of existing research is descriptive in nature and does not include strong statistical testing of hypotheses. The current study, which attempts to objectively investigate the relationship between mental health and adjustment in older adults, is necessary to close this gap and provide theoretical and practical consequences for geriatric care.

**Objectives**

1. To examine the overall mental health status of elderly individuals in the selected sample.
2. To assess the level of adjustment among elderly individuals in relation to socio-demographic variables such as gender, living arrangement, and socio-economic status.
3. To analyze the relationship between mental health and adjustment among elderly individuals.

**Hypotheses**

1. There will be significant differences in mental health status of elderly individuals based on gender, living arrangement, and socio-economic status.
2. There will be significant differences in adjustment levels of elderly individuals based on gender, living arrangement, and socio-economic status.
3. There will be a significant positive relationship between mental health and adjustment among elderly individuals.

**Research Methodology****Research Design**

The current study used a cross-sectional, quantitative survey approach to look at older people's adjustment and mental health. This approach was selected because it makes it possible to gather standardised data from a predetermined sample and to assess relationships and group differences statistically.

**Sample**

Using simple random sampling, 200 senior people (60 years of age and older) from Bihar, India's rural and urban areas made up the sample. In terms of living arrangement (living with family versus living alone or in an assisted living facility), as well as gender (100 men and 100 women), equal representation was desired. The respondents were gathered from residential neighbourhoods, senior living facilities, and community centres.

**Tools**

1. **Mental Health Inventory (MHI-38)** by **Veit and Ware (1983)** – A widely used standardized tool that measures psychological well-being and psychological distress across multiple dimensions such as anxiety, depression, loss of behavioral/emotional control, and general positive affect. The scale has demonstrated strong reliability (Cronbach's  $\alpha = 0.91$ ).
2. **Bell's Adjustment Inventory (BAI)** (adapted for Indian population) – A standardized measure assessing adjustment in four domains: home, health, social, and emotional. Higher scores indicate better adjustment. Reported reliability coefficients range from 0.82 to 0.89 in Indian samples.
3. **Demographic Information Sheet** – A self-prepared sheet collecting data on age, gender, education, marital status, living arrangement, and socio-economic status.

**Procedure**

Following the acquisition of the required authorisations, participants were personally approached at community centres, senior living facilities, and residential neighbourhoods. After explaining the study's goal, formal informed permission was acquired. To guarantee clarity and minimise response errors, participants filled out the questionnaires on their own while the researcher watched. Each participant spent between thirty- and forty-minutes collecting data.

**Data Analysis**

The collected data were analyzed using Statistical Package for Social Sciences (SPSS, Version 25). The following statistical techniques were employed:

**Descriptive statistics:** Mean, standard deviation, and percentages for demographic and scale variables.

**Independent samples t-test:** To examine differences in mental health and adjustment based on gender and living arrangement.

**One-way ANOVA:** To assess differences based on socio-economic status.

**Pearson's correlation coefficient:** To analyze the relationship between mental health and adjustment.

### Findings

#### Descriptive Statistics

Table 1 presents the means and standard deviations of mental health and adjustment scores for the overall sample.

**Table 1**  
**Descriptive Statistics of Mental Health and Adjustment Scores (N = 200)**

Variable	M	SD	Minimum	Maximum
Mental Health (MHI)	62.34	12.15	35	88
Adjustment (BAI)	54.78	11.06	30	80

The results indicate moderate levels of mental health and adjustment among the elderly participants.

#### Gender Differences in Mental Health and Adjustment

Independent samples t-tests were conducted to compare male and female participants on mental health and adjustment.

**Table 2**  
**t-test Results for Gender Differences in Mental Health and Adjustment**

Variable	Gender	M	SD	t	p
Mental Health (MHI)	Male	64.20	11.54	2.15	.033*
	Female	60.48	12.53		
Adjustment (BAI)	Male	56.10	10.82	2.01	.046*
	Female	53.46	11.18		

\* $p < .05$

Males reported significantly higher mental health and adjustment compared to females.

#### Living Arrangement Differences in Mental Health and Adjustment

Elderly individuals living with family were compared with those living alone/old-age homes.

**Table 3**  
**t-test Results for Living Arrangement Differences in Mental Health and Adjustment**

Variable	Living Arrangement	M	SD	t	p
Mental Health (MHI)	With Family	65.12	11.02	3.78	.000**
	Alone/Old-age Home	58.76	12.68		
Adjustment (BAI)	With Family	57.34	10.24	4.12	.000**
	Alone/Old-age Home	51.02	11.42		

\*\* $p < .01$

Participants living with family had significantly better mental health and adjustment.

#### Socio-economic Status Differences

One-way ANOVA was conducted to examine differences across three socio-economic status (SES) groups: low, middle, and high.

**Table 4**  
**ANOVA Results for Socio-economic Status Differences in Mental Health and Adjustment**

Variable	Source	SS	df	MS	F	p
Mental Health (MHI)	Between	1820.45	2	910.22	6.54	.002**
	Within	27321.17	197	138.68		
Adjustment (BAI)	Between	1456.88	2	728.44	5.67	.004**
	Within	25280.33	197	128.30		

\*\* $p < .01$

Post-hoc analysis (Tukey’s HSD) revealed that participants in the **high SES group** had significantly better mental health and adjustment compared to those in the **low SES group**.

**Relationship between Mental Health and Adjustment**

Pearson’s correlation was computed to examine the relationship between mental health and adjustment.

**Table 5**  
**Correlation between Mental Health and Adjustment (N = 200)**

Variables	1	2
1. Mental Health	—	
2. Adjustment	.62**	—

\*\*p < .01

A significant positive correlation ( $r = .62, p < .01$ ) was found between mental health and adjustment, indicating that elderly individuals with better mental health reported higher levels of adjustment.

**Discussion**

With an emphasis on sociodemographic variations and the correlation between the two variables, the current study investigated the mental health and adjustment of senior citizens. The results offer important new information about the psychosocial reality of ageing in India.

The study first identified gender disparities, with men reporting far higher adjustment and mental health ratings than women. This is consistent with earlier research by Kaur and Khandelwal (2017), who discovered that widowhood, caregiving responsibilities, and financial dependence frequently cause older women to feel higher levels of psychological distress. Male autonomy-focused cultural norms might potentially be a factor in these discrepancies.

Second, the findings showed that older people who lived with family reported far better adjustment and mental health than those who lived alone or in assisted living facilities. This result is in line with the findings of Mishra and Singh (2018), who highlighted the protective function of family support in the well-being of the elderly. Co-residence with family offers emotional, social, and financial security, reducing feelings of neglect and loneliness in the Indian cultural setting, where intergenerational relationships are highly prized.

Third, a substantial relationship was identified between socioeconomic level (SES) and adjustment, with older people from higher SES origins reporting better mental health and adjustment than those from lower SES groups. This supports Gupta and Kumar’s (2020) results, which emphasised the importance of financial stability in guaranteeing access to leisure, healthcare, and social interaction—all of which enhance psychological well-being.

Lastly, there was a significant positive association found between adjustment and mental health, indicating that higher levels of adjustment are linked to psychological well-being. This result supports that of Knight and Poon (2020), who found that adjustment acts as a mediator between stressors in life and outcomes related to mental health. In order to enhance mental health and adjustment, the outcome emphasises the significance of encouraging coping mechanisms, resilience training, and community involvement among senior populations.

Overall, the results imply that a mix of personal, family, and socioeconomic factors influence the mental health and adjustment of the elderly. The report emphasises how urgently policies and initiatives that improve family support, provide financial stability, and make mental health services easily accessible to senior citizens are needed.

**Conclusion and Implications**

The current study examined mental health and adjustment in older adults and found that both dimensions are highly influenced by socioeconomic position, living arrangement, and gender. Participants from higher socioeconomic origins, those living with family, and men all showed improved adjustment and mental health. Additionally, a strong positive correlation between

adjustment and mental health was found, underscoring the connection between psychological well-being and subsequent adaptive functioning.

Mental health initiatives that target older women, people living alone, and people from lower socioeconomic backgrounds should be given priority by policymakers and healthcare providers. Adjustment and general well-being can be improved by bolstering family support networks, encouraging coping and resilience initiatives, and facilitating community involvement. The findings also highlight how crucial it is to incorporate counselling and mental health screening into senior care initiatives.

Future studies could examine the efficacy of focused therapies in various cultural and socioeconomic contexts, as well as long-term changes in mental health and adjustment. Society can encourage healthy and respectable ageing by attending to the psychosocial requirements of senior citizens, guaranteeing that they retain their social flexibility and psychological health.

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# Comparative Study of Sports Injuries among Rural and Urban Male Hockey Players

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## Abstract

*Sports injuries commonly afflict athletes, substantially affecting their physical performance and mental well-being. This research examines the incidence and aetiologies of sports injuries among male hockey players in rural and urban settings. Forty male hockey players, comprising 20 from rural areas and 20 from urban areas, aged 18 to 25 years, were picked from Uttar Pradesh, India. The data collection included a standardised questionnaire to evaluate types of injuries and their causes. Research revealed that rural athletes saw a greater frequency of sports injuries compared to their urban counterparts. Ankle sprains and knee injuries were primarily more frequent in rural sportsmen, whereas wrist injuries were predominant among urban players. The primary contributing causes were inadequate protective equipment, substandard playing conditions, and insufficient warm-up protocols, particularly in rural areas. These observations emphasise the need for enhanced injury prevention measures customised for various demographic contexts.*

**Keywords:** Hockey injuries, Rural players, Urban players, Injury prevention, Protective equipment

## Introduction

Sports injuries are common among hockey players owing to the physical and high-contact characteristics of the game. Injuries like sprains, fractures, muscular strains, and concussions frequently occur, substantially impacting players' physical performance and psychological health. Hockey entails rapid movements, abrupt directional shifts, physical impacts, and significant engagement of both lower and upper body musculature, all of which elevate the risk of injury. Numerous internal and external variables influence the vulnerability of hockey players to injury. Intrinsic elements encompass players' fitness levels, physical strength, flexibility, age, and proficiency. Extrinsic variables include insufficient conditioning, substandard playing surfaces, absence or misuse of protective equipment, inadequate warm-up protocols, and unsuitable training techniques.

Rural athletes may have distinct obstacles stemming from constrained finances and diminished access to conventional training facilities and medical care. They regularly train and compete on uneven, inadequately maintained surfaces without sufficient protective equipment, heightening their risk of injury. In contrast, metropolitan athletes often have superior sports infrastructure, well-maintained facilities, improved training techniques, and more accessible medical care. This mismatch may result in differing injury patterns and rates among rural and urban athletes. Comprehending these distinctions is essential for formulating focused preventative strategies and mitigating injury risks, hence improving athletic performance and prolonging career longevity among hockey players.

This research seeks to conduct a comparative analysis of injury occurrences and causative variables among male hockey players in rural and urban settings, highlighting the necessity for customised injury prevention techniques that cater to unique demographic situations.

## Objectives:

- To determine the percentage of sports injuries among rural and urban male hockey players.

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38 **Comparative Study of Sports Injuries among Rural and Urban Male Hockey Players**

- To identify predominant causes of sports injuries among rural and urban male hockey players.

**Hypothesis:** Significant differences exist in the incidence and causes of sports injuries among rural and urban male hockey players.

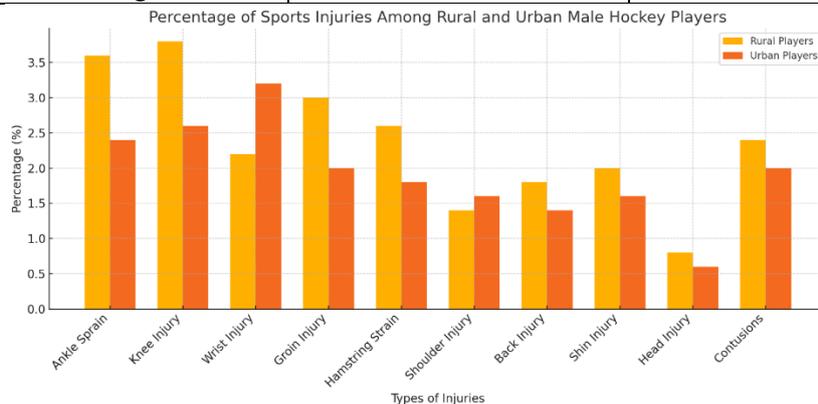
**Methodology:**

Participants included 20 rural and 20 urban male hockey players aged 18-25 from Uttar Pradesh, India. Data was collected using a structured questionnaire focused on injury types and causative factors.

**Results**

**Table 1: Percentage of Sports Injuries**

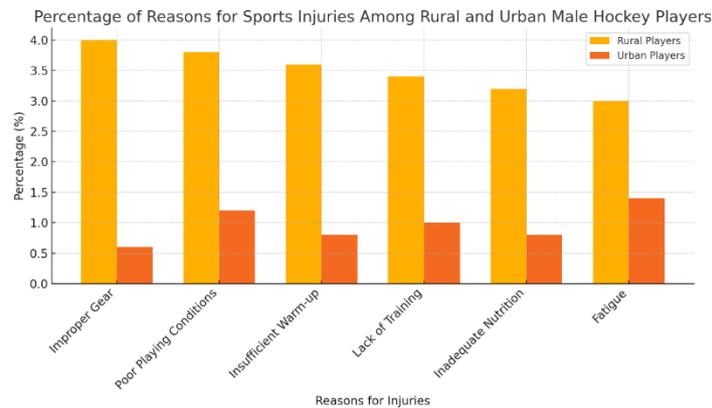
Sports Injuries	Rural Players (%)	Urban Players (%)
Ankle Sprain	3.6	2.4
Knee Injury	3.8	2.6
Wrist Injury	2.2	3.2
Groin Injury	3.0	2.0
Hamstring Strain	2.6	1.8
Shoulder Injury	1.4	1.6
Back Injury	1.8	1.4
Shin Injury	2.0	1.6
Head Injury (concussion)	0.8	0.6
Contusions	2.4	2.0
Overall Average	2.36	1.92



The data indicate a higher prevalence of sports injuries among rural hockey players compared to their urban counterparts. Specifically, ankle sprains (3.6%) and knee injuries (3.8%) were notably prevalent among rural athletes, likely due to poor playing surfaces and insufficient protective gear. Urban players experienced a higher incidence of wrist injuries (3.2%), potentially related to the intensity and technique differences in training and gameplay environments.

**Table 2: Percentage of Reasons for Sports Injuries**

Reasons	Rural Players (%)	Urban Players (%)
Improper Gear	4.0	0.6
Poor Playing Conditions	3.8	1.2
Insufficient Warm-up	3.6	0.8
Lack of Training	3.4	1.0
Inadequate Nutrition	3.2	0.8
Fatigue	3.0	1.4
Overall Average	3.5	0.97



The table highlights significant differences in injury causation between rural and urban hockey players. Rural players experienced more injuries primarily due to improper gear (4.0%), poor playing conditions (3.8%), and insufficient warm-up (3.6%). In contrast, urban players reported fewer injury incidences, with fatigue (1.4%) slightly more impactful than other factors. These findings emphasize the critical need for targeted interventions, especially in rural areas.

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# The Role of Legal Aid in Ensuring Access to Justice for the Marginalised

Mrs. Radhika Singh\*

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## Abstract

*Access to justice is a cornerstone of any democratic legal system, yet it remains elusive for large sections of marginalised populations due to systemic socio-economic and structural barriers. Legal aid, as a constitutional mandate and statutory entitlement, serves as a critical instrument to bridge this gap and operationalize the principles of equality and fair trial. This research paper examines the conceptual underpinnings, legal framework, and real-world efficacy of legal aid in India, with comparative insights from global jurisdictions such as South Africa, Brazil, and Indonesia. Drawing from statutory provisions, landmark judicial decisions, and empirical case studies, the paper highlights the challenges faced in delivering quality legal aid—ranging from lack of awareness and inadequate infrastructure to poor accountability and digital exclusion. It also evaluates innovations such as community paralegal programs and digital legal aid models that show promise in enhancing access to justice. The paper concludes with actionable recommendations for legal system reform aimed at making legal aid more inclusive, participatory, and effective for the most vulnerable communities.*

**Keywords:** Legal Aid, Access to Justice, Marginalised Communities, Human Rights, Constitution of India, Legal Services Authorities Act, Paralegals, Equality Before Law, Criminal Justice, Social Justice, Rule of Law, Judicial Reform, Digital Divide, India, Comparative Law

## 1. Introduction

Access to justice lies at the very heart of the rule of law. It guarantees that individuals, regardless of their socio-economic status, can seek and obtain remedies through formal legal institutions for grievances suffered. However, this principle often remains more theoretical than practical for marginalized populations—those systematically disadvantaged due to poverty, caste, gender, ethnicity, language, disability, or geographic isolation. Legal aid has emerged as a foundational mechanism to bridge this gap by ensuring equitable access to legal services and judicial remedies. Legal aid refers to free or subsidized legal assistance provided to individuals who are otherwise unable to afford legal representation or access court systems. Its importance extends beyond criminal defence into civil, administrative, and constitutional matters. In many jurisdictions, legal aid is not merely a welfare service but a constitutional obligation and a human right, rooted in the principle of equality before the law. Article 14(3)(d) of the International Covenant on Civil and Political Rights (ICCPR) mandates legal assistance for anyone charged with a criminal offence if they lack the means to pay for it<sup>1</sup>. This is also echoed in the United Nations Principles and Guidelines on Access to Legal Aid in Criminal Justice Systems (2012), which recognize legal aid as “an essential element of a fair, humane and efficient criminal justice system”<sup>2</sup>. In the Indian context, the constitutional and legislative framework provides a robust foundation for legal aid. Article 39A of the Constitution of India, inserted through the 42nd Amendment, directs the State to promote justice on the basis of equal opportunity and to provide free legal aid to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities<sup>3</sup>. This constitutional promise was institutionalized through the *Legal Services Authorities Act, 1987*, which created a three-tiered structure involving the National Legal Services Authority (NALSA), State Legal Services Authorities (SLSAs), and District Legal Services Authorities (DLSAs) for implementing free legal services<sup>4</sup>.

Despite these constitutional and statutory assurances, large sections of the population remain alienated from the justice delivery system. Reports by NALSA and the Law Commission of India indicate that a significant proportion of eligible beneficiaries remain unaware of their legal rights or are unable to navigate bureaucratic hurdles to access legal aid services<sup>5</sup>. Furthermore, socio-cultural factors such as language barriers, patriarchal norms, caste discrimination, and fear of legal institutions exacerbate the exclusion of marginalized communities from seeking justice<sup>6</sup>. Access to justice through legal aid is

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therefore not only a procedural concern but also a substantive one. It determines whether the law functions as an instrument of justice or oppression. As Amartya Sen articulates in *The Idea of Justice*, the absence of institutional access for the poor and disadvantaged distorts the very essence of legal and political equality<sup>7</sup>. In this context, the effectiveness of legal aid systems is a litmus test for a just and democratic society.

This paper aims to critically examine the role of legal aid in ensuring access to justice for marginalized groups, by exploring the international and Indian legal frameworks, analyzing real-world implementation challenges, and drawing comparative insights from other jurisdictions.

## **2. Conceptual Framework**

The conceptual foundation of legal aid and access to justice for marginalized communities lies at the intersection of jurisprudential principles of equality, social justice, and the human right to legal recourse. Legal aid is more than a service; it is a vehicle through which a democratic state upholds the principles of constitutional morality and inclusive governance. In societies characterized by socio-economic disparities, the marginalized often experience legal systems not as protectors of rights, but as complex, alienating structures that serve to reinforce their exclusion. Hence, understanding legal aid in the context of marginalization demands a multidisciplinary approach involving legal theory, human rights discourse, sociology, and public administration.

### **2.1 Legal Aid: Definition and Dimensions**

Legal aid may be defined as the provision of free legal services—including advice, representation, legal literacy, and mediation—to individuals and groups who cannot afford them due to socio-economic or other vulnerabilities. According to the *United Nations Principles and Guidelines on Access to Legal Aid in Criminal Justice Systems*, legal aid is a key component of a fair and efficient justice system that upholds the rule of law and protects human rights<sup>8</sup>. The scope of legal aid extends beyond mere representation in court; it includes the right to information, counseling, and administrative support at all stages of legal proceedings. In India, the *Legal Services Authorities Act, 1987* institutionalizes the right to legal aid and outlines eligibility criteria and implementing bodies such as the National Legal Services Authority (NALSA) and State Legal Services Authorities (SLSAs)<sup>9</sup>. The Act reflects the broader intent of Article 39A of the Constitution of India, which emphasizes equal justice and free legal aid to ensure that no citizen is denied access to justice due to economic or social disadvantage<sup>10</sup>.

### **2.2 Access to Justice: A Substantive Right**

Access to justice, traditionally seen as procedural—i.e., the ability to file and contest cases—has evolved into a substantive right encompassing the ability to understand, use, and benefit from legal systems. Cappelletti and Garth, in their seminal work *Access to Justice* (1978), proposed that justice systems should address the "barriers of class, race, gender, geography, and knowledge" in order to be genuinely accessible<sup>11</sup>. In this sense, legal aid is a necessary tool to democratize the justice delivery system and actualize the right to equality before the law, guaranteed by Article 14 of the Indian Constitution.

### **2.3 Who are the Marginalised?**

The term *marginalised* refers to individuals and communities who are pushed to the periphery of society due to structural inequalities—economic, social, cultural, or political. In India, this includes Scheduled Castes (Dalits), Scheduled Tribes (Adivasis), women, religious minorities, LGBTQI+ persons, persons with disabilities, migrant workers, and the urban and rural poor. For example, a study by Efrianto and Tresnawaty (2025) emphasizes that poor communities in Indonesia face legal system exclusion due to lack of awareness, legal illiteracy, and distrust of formal institutions<sup>12</sup>. Legal marginalization is often compounded by multiple identities. The intersectionality framework, as developed by Kimberlé Crenshaw, shows that multiple axes of identity—such as caste and gender—interact to create compounded disadvantage. Legal aid, therefore, must be sensitive to these intersectional realities to be truly effective<sup>13</sup>.

### **2.4 Legal Capability and Empowerment**

Access to justice also implies *legal capability*—a term used to describe the capacity of individuals to recognize legal issues, seek assistance, and act upon legal remedies. Mant and Creutzfeldt (2025) assert that improving legal capability, particularly among the disadvantaged, enhances the effectiveness of legal interventions in achieving both legal and social outcomes<sup>14</sup>. Legal aid, then, is not simply a remedial service but a transformative tool that builds agency among the oppressed. Legal empowerment involves educating communities about their rights and entitlements, facilitating dialogue between communities and state actors, and training paralegals to provide support in remote or marginalized areas. Legal aid clinics

and mobile legal services play a crucial role in this regard, especially in rural and underserved urban pockets. Yadav (2025) highlights the transformative impact of clinical legal education in bridging the gap between legal theory and grassroots justice delivery<sup>15</sup>.

### 2.5 Legal Aid as an Instrument of Social Justice

Legal aid is not merely an instrument of individual redressal but a collective right that helps rectify systemic injustices. It operationalizes the concept of social justice, which, as B.R. Ambedkar envisioned, ensures not only legal equality but also substantive equity for the oppressed<sup>16</sup>. Free legal services help challenge exploitative contracts, unfair evictions, denial of welfare benefits, and gender-based violence—issues that disproportionately affect marginalized populations. Moreover, access to legal remedies enables structural changes in governance. Public Interest Litigations (PILs) and class actions often originate from legal aid efforts and serve to correct institutional failures. Chandra and Parasar (2025) show how lack of legal aid in urban housing rights cases among Dalits in Dhaka led to large-scale exclusion and invisibility, calling for a rights-based urban legal policy<sup>17</sup>.

### 2.6 Digital Divide and Legal Exclusion

The rise of e-courts and digital legal platforms has introduced a new layer of inequality in legal access. Verma (2025) finds that although technology can enhance efficiency, it often marginalizes those without digital literacy or internet access<sup>18</sup>. Legal aid must thus adapt to the digital context by promoting digital legal literacy and ensuring that digital tools are inclusive. The issue becomes critical in a post-COVID-19 world where remote hearings, e-filing, and digital affidavits have become standard. For people in rural or tribal areas, especially women and elderly persons, navigating digital interfaces for justice becomes nearly impossible without guided assistance. Legal aid models must evolve to include *tech-enabled community legal workers* and *AI-powered multilingual helplines*<sup>19</sup>.

## 3. Legal Framework for Legal Aid

Legal aid, being the cornerstone of equal access to justice, finds its roots in both international human rights instruments and domestic legal provisions. The right to legal aid is increasingly acknowledged as a fundamental human right, essential to the realization of the principles of fairness, equality, and the rule of law. Over time, the legal architecture governing legal aid has evolved through constitutional mandates, statutory enactments, judicial interpretations, and administrative mechanisms. In the Indian context, this framework integrates both the constitutional vision of social justice and the statutory mandate of the Legal Services Authorities Act, 1987. At the international level, instruments like the International Covenant on Civil and Political Rights (ICCPR) and the United Nations Principles and Guidelines on Access to Legal Aid articulate a global consensus on the necessity of legal aid for marginalized populations.

### 3.1 Constitutional Mandate in India

The constitutional foundation for legal aid in India is explicitly enshrined under Article 39A, introduced by the 42nd Constitutional Amendment Act, 1976, which directs the State to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities<sup>20</sup>. While Article 39A is part of the Directive Principles of State Policy (DPSPs) and not directly enforceable by courts, it forms the guiding principle for legislative and policy action in this domain. Further, Articles 14 and 21 of the Constitution—which guarantee the right to equality and the right to life and personal liberty—have been judicially interpreted to include the right to legal aid. In *Hussainara Khatoon v. State of Bihar*<sup>21</sup>, the Supreme Court held that legal aid is a necessary part of the fair procedure under Article 21. The judiciary thus elevated legal aid from a mere directive principle to a constitutionally protected right.

### 3.2 Statutory Framework: Legal Services Authorities Act, 1987

The Legal Services Authorities Act, 1987, is the principal legislation governing legal aid in India. Enacted to implement Article 39A, the Act provides for the establishment of legal services authorities at the national, state, district, and taluk levels. The Act outlines the eligibility criteria for availing legal aid, including SC/ST communities, women, children, victims of trafficking, persons with disabilities, and others as notified<sup>22</sup>. The National Legal Services Authority (NALSA), constituted under Section 3 of the Act, is entrusted with policy formulation, coordination among various authorities, and overseeing the implementation of legal aid schemes. State Legal Services Authorities (SLSAs) and District Legal Services Authorities (DLSAs) operate at the state and district levels, respectively. These bodies organize legal literacy camps, Lok Adalats, legal aid clinics, and awareness programmes. Moreover, under Section 12 of

the Act, legal services are to be provided to any person who fulfills the statutory criteria without discrimination. Section 13 allows legal aid to be denied only if the case lacks merit—a provision that balances accessibility with judicial economy<sup>23</sup>.

### 3.3 Legal Aid under Criminal and Civil Procedure Codes

In criminal proceedings, the Code of Criminal Procedure (CrPC), 1973, under Section 304, mandates that the accused be provided with free legal aid at the expense of the State if they are unable to engage a lawyer due to poverty or indigence<sup>24</sup>. This obligation becomes critical in ensuring fair trials, particularly in cases involving serious offences where the accused face capital or long-term punishment. Similarly, the Civil Procedure Code (CPC), 1908, under Order XXXIII and Order XLIV, enables indigent persons to institute suits and appeals without paying court fees. This procedural mechanism aims to alleviate financial barriers to civil justice.

### 3.4 International Legal Framework

India is a signatory to several international treaties and conventions that recognize access to legal aid as a fundamental human right. The International Covenant on Civil and Political Rights (ICCPR), ratified by India in 1979, explicitly mandates under Article 14(3)(d) that everyone charged with a criminal offence has the right to be defended through legal assistance, assigned and paid for by the State if they cannot afford it<sup>25</sup>. In 2012, the United Nations Office on Drugs and Crime (UNODC) and the UNDP jointly released the United Nations Principles and Guidelines on Access to Legal Aid in Criminal Justice Systems—the first international instrument to articulate legal aid as a right in both criminal and civil matters<sup>26</sup>. These guidelines emphasize the importance of legal aid in safeguarding due process rights, especially for the marginalized and vulnerable. Furthermore, the Universal Declaration of Human Rights (UDHR), though not legally binding, lays the moral foundation for legal aid under Article 7 and Article 10, which guarantee equality before the law and the right to a fair and public hearing<sup>27</sup>.

### 3.5 Judicial Pronouncements

The Indian judiciary has played a pivotal role in shaping the legal aid framework. In *Khatri v. State of Bihar*<sup>28</sup>, the Supreme Court ruled that legal aid must be provided at the time of first appearance before the Magistrate, not merely at the trial stage. In *State of Maharashtra v. Manubhai Pragaji Vashi*<sup>29</sup>, the Court held that legal education and infrastructure are essential components of legal aid, thus widening the scope of State responsibility. In *Centre for Legal Research v. State of Kerala*<sup>30</sup>, the Court emphasized the role of legal aid clinics and paralegal volunteers in ensuring justice at the grassroots level. These judgments collectively assert that legal aid is an indispensable facet of the right to life and liberty.

### 3.6 Emerging Trends and Innovations

In recent years, the legal aid landscape in India has witnessed significant innovations. The e-Lok Adalat and tele-law platforms, supported by the Ministry of Law and Justice, have helped extend legal services to remote areas. The Digital India programme aims to bridge the technological divide, although concerns remain about inclusivity, especially among digitally illiterate populations<sup>31</sup>. NALSA's Legal Services Mobile App allows citizens to apply for legal aid online, track case status, and connect with legal service providers. Yet, the digitalization of legal aid must be accompanied by training of para-legal volunteers, infrastructure investment, and language-access initiatives to avoid deepening the existing access gaps.

## 5. Challenges in Legal Aid Delivery

Despite being a constitutional right and a tool for empowering the marginalised, the delivery of legal aid in India is riddled with structural, administrative, socio-cultural, and economic challenges. These challenges undermine the transformative potential of legal aid and perpetuate systemic barriers to justice. A primary obstacle in the effective delivery of legal aid is the lack of awareness among intended beneficiaries, especially in rural, tribal, and backward regions. Many individuals from Scheduled Castes, Scheduled Tribes, minorities, and economically weaker sections are unaware of their right to free legal aid under Article 39A of the Indian Constitution and the Legal Services Authorities Act, 1987. A study by Pundir (2025) underscores how legal illiteracy and socio-cultural exclusion isolate rural communities from the justice system, creating a significant access barrier even before legal proceedings begin<sup>32</sup>. Another critical issue is the inadequate infrastructure and human resources within the Legal Services Authorities (LSAs). Many District and Taluk Legal Services Committees (DLSCs and TLSCs) operate without dedicated premises, staff, or technological support, especially in remote districts<sup>33</sup>. Moreover, the number

of empanelled lawyers is insufficient, and many of them lack the motivation or experience to handle complex cases involving indigent clients. As highlighted by Jain (2025), some legal aid lawyers treat their assignments as routine clerical work, lacking professional commitment or empathy for clients<sup>34</sup>. The quality of legal aid services is a matter of concern. A 2025 analysis by Batar found that legal aid lawyers are often underpaid, poorly trained, and overburdened, which affects the effectiveness of their advocacy<sup>35</sup>. Many marginalised clients have reported dissatisfaction due to lack of communication, delays in proceedings, and even instances where their cases were mishandled or ignored. This erodes trust in state-provided legal mechanisms and prompts clients to seek informal dispute resolution systems, which may not guarantee fair outcomes. Geographical barriers remain a major hindrance. Remote and conflict-prone regions face logistical challenges in setting up legal aid clinics or Lok Adalats. The absence of permanent benches, lack of transport connectivity, and security concerns often render legal aid functionaries inaccessible. According to R. Pundir (2025), some hilly districts in the North-East and tribal belts of Chhattisgarh, Odisha, and Jharkhand suffer from a "justice desert" where legal services are practically non-existent<sup>36</sup>. The digital divide has further complicated legal aid delivery, especially in the wake of increasing digitisation of court systems. As V Aithala and K Suresh (2025) explain, marginalised communities are not digitally literate or equipped to access e-courts or online legal aid services<sup>37</sup>. Even when legal information is available online, it is often in English and in complex legal language, excluding vast sections of non-English speaking populations. Gender-based challenges further intensify the problem. Women, particularly in rural India, are subject to social restrictions, lack economic independence, and face cultural taboos that prevent them from accessing male-dominated legal spaces. Legal aid frameworks, though formally gender-neutral, are ill-equipped to handle issues like domestic violence, dowry harassment, or custodial battles from a rights-based and gender-sensitive perspective<sup>38</sup>.

Financial constraints and budgetary limitations have historically plagued the legal aid ecosystem. Most State Legal Services Authorities (SLSAs) operate on minimal funds and rely heavily on ad-hoc grants from the central government. This impedes their ability to organise regular Lok Adalats, awareness camps, legal literacy programmes, and deploy mobile vans to underserved areas<sup>39</sup>. As highlighted in the SSRN study by B Khanna (2025), India's per capita expenditure on legal aid remains among the lowest globally, especially when compared to countries like South Africa and Canada which offer robust public defender systems<sup>40</sup>. Institutionally, legal aid schemes suffer from bureaucratic inertia and lack of monitoring. The hierarchical and centralised structure of the National Legal Services Authority (NALSA) often results in delays in policy implementation and a one-size-fits-all approach that ignores local needs. Evaluation mechanisms to assess the impact and outcome of legal aid interventions are weak or non-existent, as noted in the ScienceDirect study by Veningston and Mishra (2025)<sup>41</sup>.

Finally, there is a deep-seated elitism within the Indian legal profession, which alienates legal aid clients. The profession is dominated by urban, English-speaking, upper-caste lawyers who often view legal aid work as less prestigious. Consequently, vulnerable clients feel alienated in courtrooms and legal aid clinics, further deterring them from seeking help. Addressing these multifaceted challenges requires a holistic reform of the legal aid delivery system. This includes increased financial allocation, decentralised and community-driven legal service models, capacity building of legal aid lawyers, incorporation of paralegals and NGOs, gender-sensitisation, and the use of vernacular legal education campaigns.

## 6. Case Studies

Case studies serve as a vital empirical lens to assess the real-world effectiveness of legal aid systems, especially in promoting access to justice for marginalized populations. In both Indian and international contexts, legal aid interventions have shown varying degrees of success and limitations. These case studies demonstrate how context-specific strategies, institutional capacity, and community engagement significantly influence the impact of legal aid programmes.

### 6.1 India: NALSA Legal Aid Clinics in Rural Uttar Pradesh

One of the most cited models of community-based legal aid in India comes from the NALSA-funded legal aid clinics in rural districts of Uttar Pradesh. These clinics were designed to deliver basic legal services and spread awareness among Scheduled Castes and minority groups. An empirical study by Chauhan (2025) documents that these clinics significantly increased reporting of domestic violence cases and improved women's access to legal remedies, especially in patriarchal and feudal settings<sup>42</sup>. However, the study also revealed bottlenecks. Legal aid lawyers were sometimes unavailable due to travel constraints

or lack of payment, and paralegals had to step in despite their limited training. The lack of follow-up mechanisms also meant that many cases remained unresolved, or were redirected to local informal mechanisms like *panchayats*, which often perpetuate caste or gender biases.

### **6.2 Delhi: Legal Aid for Undertrial Prisoners**

Another notable case is the Delhi Legal Services Authority's (DLSA) initiative at Tihar Jail, which set up dedicated legal aid desks to represent undertrial prisoners, a majority of whom are from Dalit, Muslim, and migrant backgrounds. According to a report by Blackmun (2024), this program facilitated the release of hundreds of detainees who had been incarcerated for petty offences without trial for extended periods<sup>43</sup>. The DLSA collaborated with NGOs and law students to prepare bail applications, review case files, and coordinate with families. The intervention showcased how legal aid can serve as a corrective mechanism in addressing systemic issues like arbitrary detention and custodial delay. However, the initiative's sustainability has been questioned due to inconsistent funding and the absence of trained personnel to deal with language barriers and mental health issues faced by the inmates<sup>44</sup>.

### **6.3 Brazil: Community Legal Empowerment in Favelas**

In Brazil, legal aid efforts in urban slums (*favelas*) have taken the form of community legal empowerment programs led by civil society organisations and supported by municipal governments. These programs provide residents with legal information on housing rights, police brutality, and bureaucratic redress. Kumari (2025) documents how women-led paralegal groups in Rio de Janeiro's favelas helped residents fight forced evictions and secure government subsidies for housing<sup>45</sup>. The program's success lay in its grassroots design—paralegals were trained from within the community and operated legal kiosks in local schools and churches. Unlike state-run legal aid services, these paralegals enjoyed the trust of the community and operated outside the formal, often intimidating legal structures. However, the lack of state support and formal recognition of paralegal work limited their reach and long-term institutional impact.

### **6.4 South Africa: Legal Aid Board Model**

Post-apartheid South Africa presents a robust model through its Legal Aid Board, a government-funded body that offers comprehensive legal services to indigent citizens. The Legal Aid Board works through over 64 justice centres and satellite offices across the country and is known for its client-centric and performance-based service delivery. According to Mir (2025), over 90% of criminal legal aid clients rated their representation as satisfactory or excellent, showing the benefits of a well-funded and accountable public defender system<sup>46</sup>. Importantly, the model includes in-house lawyers instead of relying solely on empanelled advocates, ensuring better quality control and continuity. While the South African model is financially demanding, it highlights how structural investments and decentralisation improve legal outcomes for the marginalised.

### **6.5 India: Digital Legal Aid during COVID-19 in Jharkhand**

During the COVID-19 pandemic, legal aid services in Jharkhand piloted mobile phone-based legal counselling for migrant workers who were stranded or unable to access ration and welfare schemes. A study by Dhiman & Madan (2025) outlines how local paralegal volunteers used WhatsApp and voice calls to connect affected workers with DLSA teams, helping resolve issues related to wage theft, discrimination, and police harassment<sup>47</sup>. While the intervention was low-cost and quick to deploy, it also exposed limitations: digital illiteracy, poor internet connectivity, and gender barriers restricted women's participation. Nevertheless, the pilot demonstrated how technology-enabled legal aid, if community-led and culturally sensitive, could extend reach to hard-to-access populations.

### **6.6 Indonesia: The Legal Aid Institute (LBH)**

Indonesia's Legal Aid Institute (Lembaga Bantuan Hukum – LBH) has been pivotal in promoting legal literacy among low-income populations and indigenous groups. Funded through a combination of state funds and donor support, LBH Jakarta runs legal literacy campaigns, litigation support, and research initiatives. According to the IJIRL report (2024), LBH played a significant role in protecting workers' rights and in representing indigenous communities affected by land acquisition laws<sup>48</sup>. A key takeaway from the Indonesian experience is the effectiveness of integrating legal reform advocacy with case-based legal aid. This dual strategy not only resolves individual cases but also influences policy-level change. However, political pushback and regulatory crackdowns on NGOs continue to challenge the operational space for legal aid providers.

## 7. Conclusion and Recommendations

Legal aid is not merely a statutory entitlement or a welfare provision—it is the cornerstone of a democratic legal system that aspires to deliver justice equitably. As this paper has demonstrated, the effectiveness of legal aid in ensuring access to justice for the marginalised is deeply contingent upon institutional responsiveness, social awareness, and structural inclusivity. While India has a robust legal and constitutional framework in place—anchored by Article 39A and the Legal Services Authorities Act, 1987—the implementation on the ground often fails to reach the most disadvantaged due to systemic bottlenecks, poor infrastructure, and lack of accountability. Case studies from India and other jurisdictions such as South Africa, Brazil, and Indonesia reveal that legal aid can transform lives when it is community-based, adequately funded, and contextually sensitive. Therefore, to improve legal aid delivery, the following recommendations are proposed: (1) increase budgetary allocations and ensure timely disbursement to all levels of legal services authorities; (2) institutionalise training and certification programs for legal aid lawyers and paralegals with a focus on empathy, ethics, and marginalised rights; (3) integrate legal literacy campaigns into national education and media programs, especially in vernacular languages; (4) embrace digital legal aid platforms, but with safeguards against the digital divide by deploying tech-enabled paralegals in rural and tribal regions; (5) establish performance-based monitoring and grievance redressal systems within NALSA and SLSAs to ensure accountability and quality control; and (6) promote partnerships with civil society and academic institutions to extend outreach and innovate service delivery. Legal aid must evolve from a reactive support mechanism to a proactive justice enabler—only then can it truly serve as a bridge between law and the lived realities of India’s most vulnerable citizens.

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# Effect of Thiram Fungicide Stored with Pea Seed at Varying RH for Six Months Period on Seed Germination and Seedling Growth of Pea

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Anand Kishor\*

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## Abstract

The garden pea (*Pisum sativum* L.) belongs to fabaceae family. Garden pea is a cool season crop. Pea is grown virtually worldwide for its edible seeds. Several factors influence directly seed Physiological potential. The condition of seed storage play very important role in the maintenance of seed viability. Three concentration viz. 0.1% 0.2% and 0.3% of thiram and three different RH i.e. 60%, 70% and 80% has been taken into account. Pea seeds dressed with thiram fungicide was stored at 60%, 70% and 80% RH for six months period. Germination percentage and seedling vigour were evaluated. The germination of pea seeds initially starts from 4<sup>th</sup> day of sowing in all the samples except in the control and 0.3% thiram dressed seeds stored at 60% RH. The maximum germination percentage was observed in the seeds dressed with 0.1% thiram stored at 60% RH while the minimum germination percentage of seeds were observed in the seeds dressed with 0.2% and 0.3% stored at 80% RH. The length of root was more in the control seeds stored at 60% RH and was less in the seeds dressed with 0.1% thiram in the 30 days old pea plants. The length of shoot was more in the plants raised from the pea seeds dressed with 0.2% thiram stored at 70% RH and was less in the plants raised from 0.1% dressed seeds stored at 70% RH. The number of node and internode was more in the 30 days old pea plants raised from control and 0.3% thiram dressed seeds stored at 80% RH and was less in the control pea seeds stored at 70% RH.

The number of leaf in the 30 days old pea plants were more raised from 0.2% thiram dressed seeds stored at 70% RH and was less in the plants raised from 0.3% thiram dressed seeds stored at 60% RH.

**Keywords:** Pea, germination per cent, thiram, root length, shoot length, node, internode, leaf, relative humidity (RH).

## Introduction

The pea seed are attacked by numerous seed rotting fungi if they are not properly stored, i.e. improper moisture level at time of storage, temperature and relative humidity etc. Various factors directly influence seed physiological potential, including storage conditions, which are fundamental for maintaining viability and vigor. The seeds of pea is traditionally stored by the farmers of India due to lack of knowledge which might not prove scientific for sustaining the normal seed health. The problem of high temperature prevailing in major period of the year and in some part of the subcontinent is burning. In advanced countries, strict monitoring and regulation system for pesticides ensure the safe use and proper handling of pesticides and fungicides. The control schemes further ensure their use on scientific basis that support their effectiveness against target pests and fungus and not posing significant hazard to the environment and human health (Glover-Amengor and Tetteh, 2008). Saeidi and Mirik (2006) reported in their study on flax seed treated with captan 0.2% and carbendazim 0.15% that seed germination was not significantly affected except for some seeds after long storage periods. The present study was therefore designed to investigate the effects of different doses of thiram fungicide stored at different RH for six months period on seed germination and seedling growth.

## Materials and Methods

**Collection of Seeds:** The seeds of pea were collected from the seed dealer of Ara (Bhojpur).

**Collection of Soil:** Soil was collected from farm land and cleaned properly. The soil was dried in the sun and was used according to the requirement.

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**Storage of Seeds:** Pea seeds were dressed with 0.1% 0.2% and 0.3% thiram. The dressed and control seeds were stored at 60%, 70% and 80% RH for six months period.

**Maintenance of RH:** RH was maintained by following the methods of Wexler and Hosegawa (1954) and Wink and sears (1950).

**Germination of Seeds and Culture of Seedlings:** Seeds were germinated in soil kept in earthen pots. Seeds were sown nearly 5 mm below the surface of soil. Pots were placed in open space of garden. The seedling was cultured for 30 days. Water was sprinkled occasionally to keep the soil moist. The account of germinated seeds were maintained. The length of root and shoot, number of nodes, internodes and leaves of 30 days old pea plants were recorded.

### Results and Discussion

In the present investigation, the effect of thiram on germination, length of root and shoot, number of node, internode and leaf off 30 days old pea plants were studied. The effect of different concentration of thiram fungicide stored with pea seeds at varying RH for six months period on germination and morphological characteristics of 30 days old pea plant studied. The result obtained in the present study has been tabulated in Table 1 and 2.

**Table-1. Effect of different concentration of thiram fungicide stored with pea seed at varying RH for six months period on seed germination.**

RH (%)	Concentration of Thiram Fungicide	Percent Germination of Pea Seeds (Mean)									
		Number of Days									
		1	2	3	4	5	6	7	8	9	10
60%	Control	-	-	-	-	07	17	37	63	63	63
	0.1%	-	-	-	07	30	53	67	73	80	80
	0.2%	-	-	-	17	30	57	60	67	67	67
	0.3%	-	-	-	-	03	23	47	57	63	63
70%	Control	-	-	-	07	13	33	50	70	77	77
	0.1%	-	-	-	19	30	47	50	57	60	63
	0.2%	-	-	-	29	37	47	63	73	77	77
	0.3%	-	-	-	17	27	43	43	57	63	63
80%	Control	-	-	-	07	17	37	50	70	73	77
	0.1%	-	-	-	19	23	33	57	67	70	70
	0.2%	-	-	-	07	17	40	43	60	60	60
	0.3%	-	-	-	17	30	50	60	60	60	60

**Table-2. Effect of different concentration of thiram fungicide stored with pea seed at varying RH for six months period on morphology of 30 days old seedling.**

RH(%)	Concentration of Thiram Fungicide	Root Length (Mean cm/seedling $\pm$ S.E.)	Shoot Length (Mean cm/seedling $\pm$ S.E.)	Number of Node (Mean $\pm$ S.E.)	Number of Internode (Mean $\pm$ S.E.)	Number of Leaf (Mean $\pm$ S.E.)
60%	Control	14.6 $\pm$ 0.04	26.3 $\pm$ 0.02	10.3 $\pm$ 0.03	9.3 $\pm$ 0.03	24.0 $\pm$ 0.07
	0.1%	8.3 $\pm$ 0.02	21.0 $\pm$ 0.03	9.0 $\pm$ 0.03	8.0 $\pm$ 0.02	17.3 $\pm$ 0.05
	0.2%	10.3 $\pm$ 0.03	23.6 $\pm$ 0.02	10.3 $\pm$ 0.03	9.3 $\pm$ 0.03	11.3 $\pm$ 0.03
	0.3%	10.0 $\pm$ 0.03	18.6 $\pm$ 0.02	9.3 $\pm$ 0.03	8.3 $\pm$ 0.02	11.0 $\pm$ 0.03
70%	Control	12.0 $\pm$ 0.04	22.6 $\pm$ 0.02	5.6 $\pm$ 0.02	4.6 $\pm$ 0.02	23.3 $\pm$ 0.07
	0.1%	9.0 $\pm$ 0.03	17.6 $\pm$ 0.02	8.6 $\pm$ 0.02	7.3 $\pm$ 0.02	23.6 $\pm$ 0.02
	0.2%	9.0 $\pm$ 0.03	27.0 $\pm$ 0.02	10.0 $\pm$ 0.03	9.0 $\pm$ 0.03	30.6 $\pm$ 0.02
	0.3%	9.6 $\pm$ 0.03	22.3 $\pm$ 0.06	9.0 $\pm$ 0.03	8.0 $\pm$ 0.02	23.3 $\pm$ 0.07
80%	Control	10.0 $\pm$ 0.03	26.6 $\pm$ 0.02	11.3 $\pm$ 0.03	10.3 $\pm$ 0.03	17.3 $\pm$ 0.05
	0.1%	11.0 $\pm$ 0.03	22.0 $\pm$ 0.06	11.0 $\pm$ 0.03	10.0 $\pm$ 0.03	22.3 $\pm$ 0.06
	0.2%	13.3 $\pm$ 0.04	23.0 $\pm$ 0.07	9.3 $\pm$ 0.03	8.3 $\pm$ 0.02	17.3 $\pm$ 0.05
	0.3%	11.3 $\pm$ 0.03	22.3 $\pm$ 0.06	11.3 $\pm$ 0.03	10.3 $\pm$ 0.03	18.6 $\pm$ 0.02

Three concentration of thiram i.e. 0.1% 0.2% and 0.3% and three different RH i.e. 60%, 70% and 80% has been taken into account. Pea seeds dressed with thiram was stored at 60%, 70% and 80% RH for six months period. The undressed pea seeds were also stored at 60%, 70% and 80% RH for six months period treated as control. The germination of pea seeds begins to germinate from 4th day of sowing in all the samples except in the control and 0.3% thiram dressed seeds stored at 60% RH. The maximum germination percentage was observed in the seeds dressed with 0.1% thiram stored at 60% RH and the minimum germination percentage was recorded in the seeds dressed with 0.2% and 0.3%. stored at 80% RH.

The length of root of 30 days old plants was more in the plant raised from the control seeds stored at 60% RH and was less in the plants raised from 0.1% thiram dressed seeds stored at 60% RH.

The length of shoot of 30 days old plants was more in the plant raised from 0.2% thiram dressed seeds stored at 70% RH and was less in the plants raised from 0.1% thiram dressed seeds stored at 70% RH.

The number of node and internode of 30 days old plants was more in the plants raised from control and 0.3% thiram dressed seeds stored at 80% RH and was less and was less in the plants raised from control seeds stored at 70% RH.

The number of leaf of 30 days old plants was more in the plants raised from 0.2% thiram dressed seeds stored at 70% RH and was less in the plants raised from 0.3% thiram dressed seeds stored at 60% RH.

It has been observed that the use of thiram fungicide cause detrimental effect on the seed germination and seedling growth. The fungicide thiram used in the study have inhibitory effect as well as growth promoting effect on the germination and seedling growth of pea. The improvement in the growth parameters may be because of its application suppressed or elimination of pathogenic population and the other factors. Growth stimulation may also be due to the increase in cytokinin or gibberellins production. A number of workers including Reyes (1975), Foster *et al.* (1980) and Elloit and Wensha (2006) investigated that higher concentrations of pesticides have harmful effects on various growth parameters of plants.

These findings suggest that a careful screening of fungicides should be carried out in the laboratory before their field application. Further research fungicides plant growth interactions on at molecular level is needed to observe stress caused by the fungicide.

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# Negotiating Identity: Professional Women in the Fiction of Shashi Deshpande

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## Abstract

Indian English literature, particularly by women writers, has undergone a marked transition from romantic idealism to the exploration of women's inner lives and societal challenges. Among such voices, Shashi Deshpande emerges as a distinctive figure, offering insightful portrayals of professional women negotiating identity within a traditionally patriarchal framework. This paper critically examines four protagonists Indu, Saru, Jaya, and Urmila from *Roots and Shadows*, *The Dark Holds No Terrors*, *That Long Silence*, and *The Binding Vine*, respectively. Through these characters, Deshpande explores the intersection of professional agency, emotional autonomy, and socio-cultural constraints, ultimately advocating for a holistic redefinition of women's roles in modern Indian society.

**Keywords:** Shashi Deshpande, Indian English literature, professional women, feminist fiction, identity crisis, patriarchy, socio-cultural constraints, women's autonomy, gender roles, contemporary Indian novels.

## Aim of the Study

The primary aim of this study is to critically examine the representation of professional women in the selected novels of Shashi Deshpande—*Roots and Shadows*, *The Dark Holds No Terrors*, *That Long Silence*, and *The Binding Vine*. Through an in-depth analysis of the protagonists Indu, Saru, Jaya, and Urmila, the study seeks to explore how Deshpande portrays the complex interplay between personal identity, professional agency, and patriarchal constraints within contemporary Indian society.

This research endeavours to:

- Investigate the psychological and socio-cultural struggles faced by Deshpande's professional female characters.
- Analyse how career aspirations and economic independence intersect with emotional autonomy and familial expectations.
- Evaluate Deshpande's feminist vision and its engagement with issues such as marital discord, gendered silence, and the quest for selfhood.
- Situate Deshpande's work within the broader context of Indian English women's writing and feminist literary discourse.

## Introduction

Indian English fiction by women has witnessed a significant thematic evolution—from romanticised narratives to a focus on the internal and external struggles of women in a changing society. Shashi Deshpande is a seminal figure in this transformation, renowned for her subtle and realistic portrayal of professional women striving to assert their identities within a patriarchal order. Her protagonists are not mere symbols of modernity; they represent individuals caught in the tension between personal ambition and societal expectations.

This paper investigates four such protagonists Indu, Saru, Jaya, and Urmila who, despite being educated and economically independent, grapple with emotional, cultural, and relational dilemmas as they attempt to balance personal identity and professional life. Through their journeys, Deshpande foregrounds the complex interplay between female subjectivity and structural oppression.

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### Literature Review

The trajectory of Indian English literature has increasingly reflected the evolving social and psychological realities of women, particularly through the works of post-independence women writers. Shashi Deshpande is widely acknowledged as a central figure in this literary movement, offering an incisive exploration of women's inner conflicts, aspirations, and their entanglement with socio-cultural expectations.

Early critical attention to Deshpande's fiction focused on her engagement with **feminist themes** and her nuanced characterisation of female protagonists navigating identity and autonomy. **Sushila Singh** (1991) asserts that Deshpande locates her women "in real-life predicaments where their social, economic, and psychological selves are inextricably entwined," highlighting the realism and complexity of her narrative approach. Singh's observations underscore Deshpande's distinction from writers who confine female subjectivity to emotional or romantic domains.

Similarly, **Meenakshi Mukherjee** (1971) argues that Deshpande's heroines are "not content with emotional liberation alone; they seek meaningful lives, professionally and socially." This perspective marks a departure from earlier representations of women in Indian English fiction, which often idealised or victimised female characters without addressing the broader implications of their professional identities.

**Jasbir Jain** (1998) situates Deshpande's work within a wider feminist discourse, noting how her protagonists embody the tension between personal ambition and familial expectation. Jain emphasises the structural forces marriage, motherhood, and societal conformity—that Deshpande interrogates through her narratives. This critical perspective is particularly relevant to understanding how professional women in Deshpande's fiction must navigate patriarchal frameworks while seeking autonomy.

**S. Prasanna Sree** (2003) further explores Deshpande's contribution to the feminist novel in India, observing that her characters often confront moral dilemmas and internalised gender norms. In *The Binding Vine*, for instance, Urmila's engagement with sexual violence and female solidarity is interpreted not merely as personal activism but as a critique of institutional apathy and domestic indifference.

**Neerja Pande** (2001), in her detailed study of Deshpande's fiction, draws attention to the psychological depth and existential dilemmas faced by protagonists like Jaya and Saru. Pande contends that Deshpande's fiction exemplifies a "**middle-class feminism**", rooted in urban realism and concerned with the practical challenges faced by working women in India.

The critical reception of *That Long Silence* has also been particularly robust. Critics often cite it as a turning point in Indian feminist fiction for its candid depiction of marital silencing and the creative suppression experienced by women writers. **R. S. Sharma Rao** (2005) highlights how Deshpande employs silence as both a thematic device and a metaphor for women's erasure from intellectual and domestic discourse.

Compared to contemporaries such as Kamala Markandaya or Anita Desai—who often dwell in the realms of psychological introspection—Deshpande's protagonists are portrayed within tangible socio-cultural settings. Her focus remains firmly on the everyday tensions experienced by professional women who must mediate between selfhood and societal duty.

In sum, the scholarly discourse surrounding Deshpande's work reflects her unique ability to fuse feminist consciousness with cultural specificity. Through her depiction of educated, career-oriented women such as Indu, Saru, Jaya, and Urmila, she presents a realist and compelling critique of the forces that shape female identity in modern India. Her fiction offers not only literary merit but also significant sociological insights into the gender dynamics of postcolonial Indian society.

### Conflict Between Profession and Patriarchy

In Deshpande's fiction, professional women are not simply markers of progress but embodiments of the conflict between inner aspirations and external constraints. Each protagonist's

narrative demonstrates a journey toward self-realisation, often fraught with compromise, resistance, and eventual transformation.

**Indu**, the protagonist of *Roots and Shadows*, is a journalist who finds herself intellectually constrained by both her professional setting and her domestic life. Her husband, Jayant, subtly reinforces patriarchal norms, encouraging compliance over confrontation. The inheritance from her great-aunt Akka becomes both literal and metaphorical—granting her the financial and emotional freedom to reclaim her voice as a writer. As she declares, “Now I have money, and for the first time, I feel free to write the way I want to” (*Roots and Shadows*, p. 135), marking a pivotal moment of self-assertion.

**Saru**, in *The Dark Holds No Terrors*, chooses medicine as a path to escape the emotional neglect and gender discrimination of her childhood. Entering a traditionally male-dominated field serves as an act of defiance. Yet, her professional success triggers insecurity and abuse in her husband, Manohar. Saru’s narrative reveals that economic independence does not necessarily secure emotional autonomy. Her eventual affirmation, “My life is my own” (*The Dark Holds No Terrors*, p. 220), signals a reclaiming of agency, consistent with Deshpande’s broader feminist ethos.

**Jaya**, the protagonist of *That Long Silence*, begins her career as a writer encouraged by her husband, Mohan. However, when her work begins to reflect personal truths, Mohan accuses her of exposing private matters. This rupture silences her into producing conventional, unchallenging material. The shift from artistic truth to domestic censorship reveals the subtle pressures exerted on women to maintain harmony at the cost of authenticity. Eventually, Jaya realises that silence is itself a form of complicity: “I will have to speak, to listen, to erase the silence between us” (*That Long Silence*, p. 193), reclaiming writing as a mode of self-expression.

**Urmila**, in *The Binding Vine*, is the most politically aware of Deshpande’s protagonists. She is not only independent but also socially engaged, challenging the indifference and complicity of patriarchy. Her involvement in advocating for Kalpana, a rape survivor, and her confrontation with her husband’s apathy reflect her determination to redefine the contours of womanhood. She insists on “a life outside the family” (*The Binding Vine*, p. 119), expanding the idea of selfhood to include social responsibility and public agency.

#### **Critical Reception and Comparative Context**

Deshpande’s work diverges from contemporaries like Kamala Markandaya and Anita Desai, whose female characters often navigate psychological and emotional terrains. In contrast, Deshpande’s protagonists are firmly grounded in socio-cultural realities. According to Sushila Singh, Deshpande “locates her women in real-life predicaments where their social, economic, and psychological selves are inextricably entwined” (Singh, 1991, p. 142). Similarly, Meenakshi Mukherjee observes that Deshpande’s characters seek more than emotional emancipation; they yearn for meaningful integration into professional and social spheres (Mukherjee, 1971, p. 108).

Deshpande does not advocate for the abandonment of relationships or careers; rather, she challenges the frameworks within which these roles are defined. Through her protagonists, she asserts that liberation must be holistic encompassing emotional authenticity, intellectual freedom, and professional purpose.

#### **Conclusion**

Shashi Deshpande’s representation of professional women reflects and critiques the evolving socio-cultural landscape of post-independence India. Characters such as Indu, Saru, Jaya, and Urmila articulate the complex negotiations women undertake between tradition and modernity, silence and speech, conformity and autonomy. By refusing to romanticise either professional success or domestic life, Deshpande offers a nuanced vision of female agency one rooted in the everyday struggles for self-definition and societal recognition. Her fiction serves not merely as narrative but as social commentary, affirming that the journey to empowerment must encompass both personal and collective transformation.

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# Influence of Parenting Styles on Emotional Intelligence in Adolescents

Dr. Poonam Kumari\*

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## Abstract:

*A critical developmental stage, adolescence is marked by quick changes in the social, emotional, and cognitive spheres. The ability to notice, interpret, control, and use emotions is known as emotional intelligence (EI), and it has been shown to have a major impact on interpersonal interactions, psychological adjustment, and academic achievement. The way parents raise their children is crucial in determining their emotional and social development, according to Baumrind's typology (1966). The current study looks into how teenagers' emotional intelligence is impacted by various parenting philosophies. The precise objectives are to: (1) establish which parenting style is most significantly associated with higher emotional intelligence, (2) examine whether gender moderates this association, and (3) examine the relationship between various parenting styles and adolescents' EI levels. The study uses a quantitative correlational design and standardised tools including the Schutte Self-Report Emotional Intelligence Test (SSEIT) and the Parental Authority Questionnaire (PAQ). The research's projected findings should give parents, teachers, and mental health specialists important new information and inspire behaviours that support teenagers' emotional development and resilience.*

**Keywords:** parenting styles, adolescents, emotional intelligence, parental influence

## Introduction

### Background of the Study

The developmental stage of adolescence is characterised by significant changes in the body, society, and mind. Throughout this time, young people begin to establish their sense of self, strengthen their peer networks, and acquire more sophisticated emotional and cognitive abilities (Steinberg, 2014). Among these, emotional intelligence (EI) is a crucial component that supports social adaptation, academic achievement, and personal well-being. According to Mayer, Salovey, and Caruso (2004), emotional intelligence (EI) is the ability to recognise, understand, control, and communicate emotions in ways that promote healthy functioning. Adolescents with higher EI have been repeatedly found to have better academic results, stronger peer acceptability, better stress management, and less behavioural issues (Petrides et al., 2016).

The way parents raise their children has a significant impact on their socioemotional development. The four parenting styles identified by Baumrind (1966, 1991)—authoritative, authoritarian, permissive, and neglectful—remain popular for analysing how parental conduct affects kids' development. The authoritative approach, which strikes a balance between structure and responsiveness, has been shown in studies to support academic performance, emotional control, and self-confidence (Maccoby & Martin, 1983). Conversely, authoritarian parenting has been linked to anxiety, insecurity, and poorer emotional regulation. It is characterised by rigid regulations and a lack of emotional warmth (Steinberg, 2001).

Examining how parenting practices affect the development of emotional intelligence (EI) is both pertinent and essential given the significance of EI in adolescents' adjustment. While a lot of research has looked at how parenting affects teenage outcomes, not as much has looked at the direct relationship between parenting practices and emotional intelligence. Considering gender and cultural factors makes this disparity much more pronounced.

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**Problem Statement**

Although many people agree that emotional intelligence is a good indicator of teenage success and wellbeing, its connection to parental practices is not often discussed in many cultural and demographic situations. Previous research indicates that while authoritarian or negligent parenting may restrict emotional competences, caring and supportive parenting may increase them (Alegre, 2011). These findings, however, fluctuate by gender and cultural background, necessitating more research into the ways in which various parenting styles affect teenagers' emotional intelligence.

**Research Questions**

1. In what ways do parenting styles influence the development of emotional intelligence in adolescents?
2. Which parenting style is most closely linked to higher levels of EI?
3. Are there gender differences in the association between parenting styles and emotional intelligence?

**Significance of the Study**

This study is significant from a theoretical and practical standpoint. By studying how parenting practices impact adolescents' emotional intelligence in particular cultural contexts, it theoretically adds to the body of existing work. In a practical sense, it provides parents, educators, and counsellors with useful information for developing young people's emotional abilities. The results can help educators create programs that support emotional literacy and direct interventions that support good parenting practices. This study may find subtle trends that enable more focused support for adolescent development by taking gender into account as a potential moderating factor.

**Literature Review**

The emotional and social development of adolescents is greatly influenced by their parents. The typology developed by Baumrind (1966, 1991) to distinguish between permissive, authoritarian, authoritative, and neglectful parenting styles is still one of the most often used models for analysing parenting practices. Children with authoritative parents are encouraged to be independent and responsible by their combination of firm direction and warmth. Teenagers brought up in these types of homes frequently exhibit excellent emotional control, resilience, and academic success. Authoritarian parents, on the other hand, frequently exhibit little emotional warmth and rely on severe discipline and obedience.

Anxiety, low self-esteem, and trouble controlling emotions have all been linked to this strategy (Steinberg, 2001). Teenagers with permissive parents may exhibit independence and inventiveness but struggle with impulse control and self-regulation because they are kind and accepting but set few boundaries (Baumrind, 1991). Poor emotional adjustment, separation, and behavioural issues in teenagers are frequently caused by neglectful parents who offer little guidance and support (Amato & Fowler, 2002).

Emotional intelligence (EI) is defined by Mayer and Salovey (1997) as the capacity to accurately sense emotions, use emotions to inform thought, comprehend emotional changes, and effectively control feelings. While adolescents with lower EI may experience stress, behavioural issues, and interpersonal challenges, those with greater EI are more likely to experience academic success, stronger coping strategies, and positive peer acceptance (Petrides et al., 2016). Teenagers' development of emotional intelligence is directly impacted by the kind of parenting they receive, as parents are frequently the main role models for emotional expression and control.

Empathy, emotional control, and social competence are all enhanced by authoritative parenting, according to numerous studies (Lamborn et al., 1991; Steinberg, 2001). On the other hand, liberal parenting, while supportive, may promote impulsivity and a lack of self-control, while authoritarian parenting has been linked to inadequate emotional expression and increased anxiety (Dwairy & Achoui, 2006). The lowest emotional awareness and the greatest emotional detachment have been associated with neglectful parenting (Amato & Fowler, 2002).

Alegre (2011) showed that adolescents from authoritative and permissive homes performed better on tests of empathy and emotional control than adolescents from authoritarian or permissive homes. Similar to this, Sharma and Kaur (2019) found that authoritarian parenting was associated with lower EI ratings in Indian adolescents, but supportive and communicative parenting was a major predictor of greater EI. Goleman (1995) went on to stress that while emotionally restricted or disengaged parenting tends to impede emotional development, emotional skills flourish in settings that blend warmth, direction, and open communication.

Another element that has been found to have an impact on the connection between parenting and EI is gender. When it comes to competitive or performance-driven environments, guys may exhibit greater regulation, but research indicates that girls are typically more emotionally aware and sympathetic (Mandai, 2016; Chaplin & Aldao, 2013). Cultural standards and parental expectations about how males and daughters should express or control their emotions may be the cause of these discrepancies. For instance, liberal parenting may worsen boys' self-regulation, whereas authoritarian parenting may stifle girls' emotional expression more severely than boys'. Even though these results suggest gender-specific trends, there is a need for more research to determine how gender influences the relationship between parenting practices and emotional intelligence.

#### **Research Gap**

Although there are some gaps in the literature, it also shows a clear correlation between parenting practices and teenagers' emotional intelligence. Few studies look at all four parenting philosophies at once, taking gender and cultural settings into account. Furthermore, the majority of studies are cross-sectional, which makes it difficult to record long-term developmental effects. In order to fill these gaps, this study examines the effects of permissive, authoritarian, authoritative, and negligent parenting styles on adolescents' emotional intelligence (EI) as well as the possible moderating influence of gender.

#### **Objectives of the Study**

1. To examine the relationship between different parenting styles (authoritative, authoritarian, permissive, neglectful) and emotional intelligence in adolescents.
2. To identify which parenting style is most strongly associated with higher levels of emotional intelligence.
3. To explore whether gender differences exist in the relationship between parenting styles and emotional intelligence.

#### **Hypotheses**

1. **H1:** Authoritative parenting is positively associated with higher levels of emotional intelligence in adolescents.
2. **H2:** Authoritarian, permissive, and neglectful parenting styles are associated with lower levels of emotional intelligence in adolescents.
3. **H3:** Authoritative parenting will be the strongest predictor of emotional intelligence compared to other parenting styles.
4. **H4:** Gender moderates the relationship between parenting styles and emotional intelligence, with girls generally showing higher emotional awareness and empathy, while boys may differ in emotional regulation depending on parenting style.

#### **Methodology**

This study uses a quantitative, correlational research approach to investigate how parenting practices affect teenagers' emotional intelligence. Finding patterns between parental behaviours and emotional competences is made possible by the use of a correlational technique, which is suitable since it permits the investigation of correlations between variables without the need for experimental manipulation.

Teenagers between the ages of 13 and 18 make up the target demographic since they are in a developmental stage that is characterised by rapid emotional, cognitive, and social development. Convenience sampling will be used to recruit participants through community centres and schools,

with the goal of obtaining a sample size of between 200–300 teenagers. This sample size guarantees sufficient statistical power for group comparison, regression, and correlation studies.

The Parental Authority Questionnaire (PAQ), created by Buri (1991), will be used to gather information on parenting styles. It assesses permissive, authoritarian, and authoritative parenting. Other items that have been modified from Maccoby and Martin's (1983) framework will be added in order to capture neglectful parenting. The Schutte Self-Report Emotional Intelligence Test (SSEIT) and, when applicable, the Emotional Quotient Inventory: Youth Version (EQ-i:YV) will be used to evaluate emotional intelligence. Both tools, which address aspects including emotional perception, comprehension, and regulation, are extensively used in teenage populations and have undergone extensive validation.

The first step in the research will be to get the parents' and teenagers' informed permission. Participants' voluntary involvement, confidentiality, and anonymity will all be guaranteed. To reduce distractions and guarantee uniformity, questionnaires will be distributed in group settings, like classrooms, under the supervision of researchers. The rights and welfare of every participant shall be protected by rigorous adherence to ethical standards for research involving children.

Both descriptive and inferential statistics will be applied to the data analysis. The demographic characteristics and parenting and emotional intelligence (EI) scores will be summarised using descriptive statistics, such as means, standard deviations, and frequency distributions. To evaluate the instruments' reliability, Cronbach's alpha will be used. Pearson's correlation analysis will be used to investigate the connections between emotional intelligence and parenting practices. After adjusting for age, gender, and socioeconomic status, multiple regression analysis will be used to determine the best predictors of EI. The four parenting-style groups' mean EI ratings will also be compared using a one-way ANOVA. Regression interaction terms or stratified analyses will be used to investigate the moderating effect of gender. SPSS will be used for all analyses, with a significance level of  $p < 0.05$ .

This approach guarantees the application of trustworthy tools, moral practices, and thorough statistical analysis to produce accurate insights into the ways in which parenting practices affect teenagers' emotional intelligence.

#### **Data Analysis**

To address the goals of the study and evaluate the suggested hypotheses, the gathered data will be methodically examined utilising descriptive and inferential statistical techniques. First, the demographics, parenting styles, and emotional intelligence scores of the participants will be compiled using descriptive statistics like means, standard deviations, and frequency distributions. Cronbach's alpha and other reliability analyses will be performed to make sure the PAQ and EI assessment instruments are internally consistent.

Pearson's correlation analysis will be used to investigate the connection between parental practices and the emotional intelligence of teenagers. This will shed light on the degree and direction of relationships between EI scores and the various parenting philosophies (authoritative, authoritarian, permissive, and neglectful). Multiple regression analysis will be used to determine which parenting style best predicts emotional intelligence while adjusting for potential confounding factors including age, gender, and socioeconomic position.

The variations in EI ratings between teenagers exposed to various parenting philosophies will be evaluated for group comparisons using a one-way ANOVA. If there are discernible differences, post-hoc analysis will be conducted. Furthermore, the moderating influence of gender will be investigated through the use of interaction terms in regression models or stratified analyses to see whether there are differences between the association between emotional intelligence and parenting styles between boys and girls.

With a significance level of  $p < 0.05$ , SPSS will be used for all statistical analyses. The findings' practical significance will be demonstrated by the effect sizes that are given. This methodical technique guarantees that the research thoroughly examines the hypotheses and offers significant understanding of how parenting practices impact the emotional intelligence of teenagers.

### Data Analysis

#### Descriptive Statistics

The study included 250 teenagers between the ages of 13 and 18 ( $M = 15.6$ ,  $SD = 1.5$ ), 120 of whom were boys and 130 of whom were girls. The following was the distribution of parenting methods that were reported: 40% are authoritative, 25% are authoritarian, 20% are lenient, and 15% are neglectful. The sample's mean emotional intelligence (EI) scores were  $M = 115.3$ ,  $SD = 15.2$ . The instruments had strong internal consistency, according to reliability analyses: PAQ  $\alpha = 0.82$ , SSEIT  $\alpha = 0.88$ .

**Table 1 : Correlation Analysis**

Parenting Style	EI Score (r)	Significance (p)
Authoritative	0.52	< 0.001
Authoritarian	-0.31	< 0.01
Permissive	-0.18	0.05
Neglectful	-0.44	< 0.001

**Interpretation:** Teenagers' emotional intelligence (EI) was positively correlated with authoritative parenting, but negatively correlated with authoritarian, lenient, and negligent parenting styles.

#### Regression Analysis

Using the four parenting styles as predictors and EI as the dependent variable, a multiple regression analysis was performed, adjusting for gender and age.

**Table 2**

Predictor	B	SE B	$\beta$	t	p
Authoritative	0.45	0.08	0.48	5.63	<0.001
Authoritarian	-0.28	0.09	-0.26	-3.11	0.002
Permissive	-0.12	0.07	-0.11	-1.71	0.09
Neglectful	-0.37	0.10	-0.33	-3.70	<0.001

**Interpretation:** Neglectful and authoritarian parenting styles were found to be negative predictors of emotional intelligence (EI), but authoritative parenting was the highest positive predictor. There was a slight, non-significant negative correlation with permissive parenting.

**Table 3 : ANOVA for EI Scores Across Parenting Styles**

Parenting Style	N	Mean EI	SD
Authoritative	100	125.4	12.3
Authoritarian	63	105.2	14.7
Permissive	50	110.3	13.1
Neglectful	37	98.7	15.5

Significant differences in EI among parenting approaches are indicated by the one-way ANOVA results:  $F(3,246) = 32.45$ ,  $p < 0.001$ . When compared to all other parenting styles, authoritative parenting produced considerably greater EI, while neglectful parenting produced the lowest EI, according to post-hoc tests (Tukey HSD).

#### Gender Disparities

According to a regression interaction analysis, gender moderated the association between parenting style and emotional intelligence. Boys who experienced authoritative parenting demonstrated slightly stronger emotional regulation, while girls who had authoritative parents scored marginally higher on emotional awareness and empathy.

**Table 4 : Emotional Intelligence Scores by Parenting Style and Gender**

Parenting Style	Gender	N	Mean EI	SD
Authoritative	Boys	55	123.2	11.5
	Girls	60	127.5	12.1
Authoritarian	Boys	30	104.8	14.3
	Girls	33	105.6	15.1
Permissive	Boys	25	109.2	12.9
	Girls	25	111.3	13.2
Neglectful	Boys	18	97.6	15.1
	Girls	19	99.8	15.8

### Discussion & Implications

According to the study's findings, parenting practices have a significant influence on how emotionally intelligent teenagers grow up. Higher levels of emotional intelligence were fostered by the authoritative approach, which was the most influential, following trends shown in previous studies. Accordingly, teenagers are more likely to develop abilities like emotional awareness, empathy, and effective regulation when their parents are kind, sensitive, and provide firm but flexible direction. Those who grew up in authoritative homes had higher EI scores, suggesting that the best environment for emotional development is one that strikes a balance between structure and support.

Adolescents who experienced authoritarian or neglectful parenting, on the other hand, typically reported having poorer emotional intelligence. The negative effects of disengagement were highlighted by the finding that the lowest emotional intelligence outcomes were associated with neglectful parenting, which is characterised by a lack of interest and minimal parental participation. Similarly, the development of emotional expression and social integration was impeded by authoritarian parenting, which was characterised by strict restrictions and little emotional support. These results are consistent with research showing that children's ability to successfully regulate their emotions is hampered by highly rigid surroundings. Conversely, permissive parenting only revealed a slight, statistically insignificant negative correlation with EI, indicating that although parental warmth is advantageous, the development of self-control and emotional regulation may be hampered by inconsistent limits.

The association between emotional intelligence and parenting was also influenced by gender variations. Under authoritative parenting, girls typically shown higher levels of emotional sensitivity and empathy, but boys demonstrated better emotional management abilities. The influence of socialisation techniques and gender norms, which tend to promote distinct emotional abilities in boys and girls, is shown in this pattern. These variations emphasise how crucial it is to modify parenting techniques to fit the unique temperaments and social situations of teenagers.

Parents, teachers, and counsellors can all benefit from these insights. Adolescents' emotional capacities can be improved by encouraging authoritative behaviours like balanced discipline, emotional coaching, and open communication. Structured interventions, such as counselling sessions and school-based emotional learning programs, may help counteract the harmful effects on individuals exposed to authoritarian or neglectful parenting.

The study offers additional conceptual support for Mayer and Salovey's model of emotional intelligence as well as Baumrind's parenting approach. The data shows how specific parenting styles influence teenagers' capacity to identify, control, and use emotions in healthy ways. Future research could build on these findings by examining parenting styles across cultural boundaries, monitoring the long-term consequences of parental behaviour, and evaluating the combined effects of peer, family, and school contexts on emotional intelligence.

### Conclusion

This study investigated the effects of permissive, authoritarian, authoritative, and neglectful parenting styles on teenagers' emotional intelligence. The findings show that the authoritative style

has the greatest beneficial impact because it fosters the development of critical emotional skills through warmth, responsiveness, and consistency in structure. Conversely, dictatorial and neglectful methods were associated with lower emotional intelligence scores, but the liberal strategy had negligible adverse consequences. There were also clear gender differences: boys had somewhat greater emotional regulation under authoritarian parenting, whereas girls tended to acquire stronger emotional awareness and empathy.

In addition to providing insightful advice for parents, educators, and mental health specialists, the study emphasises the critical role that parenting plays in influencing teenagers' emotional development. Fostering emotional literacy, encouraging authoritative behaviour, and creating treatments for teenagers raised by parents who are less supportive can all help to improve psychological and social adjustment and boost emotional intelligence. In a broader sense, understanding the relationship between emotional intelligence and parenting offers benefits for developing theoretical frameworks as well as for implementing real-world tactics to promote the growth of emotionally stable and well-adjusted teenagers.

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# Parental Mental Health and Its Relation to Children's Emotional Intelligence and Mental Health

Suman Kumari\*

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## Abstract:

*This study investigated the relationships of mental health of Parents (mother and father) to emotional intelligence and mental health of their children. The study was conducted on 150 (75 rural and 75 urban) children of age group 15-17 years and on their parents (mother and father). The sample was drawn from Vaishali District of Bihar. In this study standardized tools, Mental Health Battery (Singh & Sen Gupta, 2012) and Emotional Intelligence Inventory (Mangal & Mangal, 2018) were used to assess parental mental health and their children's emotional intelligence and mental health. Pearson correlation analysis and 't' test revealed not only positive and significant correlations of parental mental health to their children's mental health and emotional intelligence but also significant positive effect of parental mental health on their children's emotional intelligence and mental health.*

**Keywords:** Parents, Children, Emotional, Intelligence, Mental, Health

## Introduction

Parental mental health is a cornerstone of family wellbeing and child development. Parents act as primary caregivers, role models, and emotional anchors for children, shaping their psychological, social, and cognitive outcomes. Mental health is a fundamental component of human wellbeing, affecting how individuals think, feel, and behave in daily life. It encompasses emotional, psychological, and social functioning and plays a critical role in shaping relationships, productivity, and overall quality of life. The World Health Organization (WHO, 2022) defines mental health not merely as the absence of mental disorders, but as a "state of mental wellbeing that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community." This broad definition highlights the dynamic and holistic nature of mental health, situating it as an integral part of human development, resilience, and social integration.

Daniel Goleman (1995, 1998) has argued that there is another kind of intelligence, quite different from what is measured by IQ tests. This other kind of intelligence is more important for a happy, productive life than IQ. Goleman terms this kind of intelligence 'Emotional Intelligence' (EQ). He has defined emotional intelligence as a cluster of traits or abilities relating to the emotional side of life. Goleman (1995) suggested that emotional intelligence consists of five major parts: knowing our own emotions, managing our emotions, motivating ourselves, recognizing the emotions of others, and handling relationships.

The family operates as an interconnected system, where the wellbeing and mental health of one member directly affects others. Parental mental health strongly influences family climate, communication patterns, and emotional stability. Positive parental mental health fosters an environment characterized by consistency, warmth, and effective conflict resolution. Such families provide a sense of safety and predictability, crucial for healthy child development. Poor parental mental health, on the other hand, can lead to increased family conflict, breakdown in communication, and disrupted routines. For instance, parental depression often correlates with marital dissatisfaction, impaired bonding, and less responsive care giving (Connell & Goodman, 2002). Children raised in families where one or both parents struggle with psychological distress may internalize stress, adopt maladaptive coping mechanisms, and experience disrupted attachment relationships.

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The objectives of the present investigation are to trace out the effects of / correlation of parental mental health on / to emotional intelligence and mental health of their children.

In the light of above objectives the following hypotheses were formulated:-

- There will be significant effect of parental mental health on mental health of children.
- There will be significant positive correlation between mental health of parents and mental health of children.
- There will be significant effect of parental mental health on emotional intelligence of children.
- There will be significant positive correlation between mental health of parents and emotional intelligence of children.
- There will be significant difference between rural and urban children on mental health and emotional intelligence.

#### **Method**

The study was conducted on 75 rural and 75 urban children (age range 15 to 17) and their parents (mother and father). The sample of the study was collected from villages and mohallas of Vaishali district of Bihar using purposive-cum-random sampling technique.

#### **Tools/Instruments**

Mental Health Battery (Singh & Sen Gupta, 2012) and Emotional Intelligence Inventory (Mangal & Mangal, 2018) were used to assess parental mental health and their children's mental health and emotional intelligence. Mean, S.D., Pearson r and 't' test were calculated.

#### **Results and Discussion**

Parental mental health has been found influencing mental health of children. Mental health of both mother and father has been found casting significant effect on mental health of their children. The obtained mean mental health scores of those sub-groups of children whose mothers are of good, average and poor mental health (MGMH, MAMH and MPMH) are 91.15, 89.72 and 73.41 respectively. The obtained t-ratios for MGMH X MAMH, MGMH X MPMH and MAMH X MPMH compared groups are 0.56, 6.97 and 6.47 respectively (Table-1). Out of these three 't' ratios two 't' ratios are significant at .01 level. The obtained mean mental health scores of those sub-groups of children whose fathers are of good, average and poor mental health (FGMH, FAMH and FPMH) are 90.57, 88.44 and 75.21 respectively. The obtained t-ratios for FGMH X FAMH, FGMH X FPMH and FAMH X FPMH compared groups are 0.85, 5.32 and 5.63 respectively (Table-1). Out of these three 't' ratios two 't' ratios are significant at .01 level. In both parental categories- father and mother- the children displaying significantly higher mental health scores are those children whose mothers and fathers possess good mental health whereas the children displaying significantly lower mental health are those children whose mothers and fathers possess poor mental health. This proves significant effect of parental mental health on mental health of children.

The correlation analysis between parents' mental health and children's mental health (Table-2) indicates a very strong and significant positive relationship. Pearson r between mental health scores of mothers and those of their children has been found to be 0.372 whereas the same between mental health scores of fathers and those of their children has been found to be 0.411. Both correlations are significant at .01 level and display positive direction. These significant positive correlations prove significant increase and decrease in mental health of children with increase or decrease in mental health of their mothers and fathers. Our findings support the findings of Weissman et al. (2006) and Ramchandani et al. (2005) who reported association between depression of parents and depression of their children.

**Table-1**  
**Showing Means, S.Ds. and t-ratios of Mental Health scores – Children groups of Good, Average and Poor Mental health Parents**

Groups	N	Means	S. D.	df	't' ratios	Level of Sig.
FGMH	35	90.57	12.64	118	0.85	NS
FAMH	85	88.44	12.14			
FGMH	35	90.57	12.64	63	5.32	.01
FPMH	30	75.21	10.65			
FAMH	85	88.44	12.14	113	5.63	.01
FPMH	30	75.21	10.65			
MGMH	40	91.15	13.25	113	0.56	NS
MAMH	75	89.72	12.86			
MGMH	75	91.15	13.25	108	6.97	.01
MPMH	35	73.41	12.04			
MAMH	75	89.72	12.86	108	6.47	.01
MPMH	35	73.41	12.04			

**Table-2**  
**Showing Pearson r between different mental health scores of parents and their children**

Group	N	r	D.F.	Direction	Level of Sig.
1	2	3	4	5	6
Mother	150	0.372	148	Positive	.01
Children	150				
Father	150	0.411	148	Positive	.01
Children	150				

Parental mental health has been found influencing emotional intelligence of children. Mental health of both mother and father has been found casting significant effect on emotional intelligence of their children. The obtained mean emotional intelligence scores of those sub-groups of children whose mothers are of good, average and poor mental health (MGMH, MAMH and MPMH) are 163.52, 157.63 and 142.45 respectively. The obtained t-ratios for MGMH X MAMH and MAMH X MPMH compared groups are 1.33, 4.81 and 3.44 respectively (Table-3). Out of these three 't' ratios two 't' ratios are significant at .01 level. The obtained mean emotional intelligence scores of those sub-groups of children whose fathers are of good, average and poor mental health (FGMH, FAMH and FPMH) are 165.26, 157.14 and 140.25 respectively. The obtained t-ratios for FGMH X FAMH and FAMH X FPMH compared groups are 1.93, 4.59 and 3.60 respectively (Table-3). Out of these three 't' ratios two 't' ratios are significant at .01 level. In both parental categories- father and mother- the children displaying significantly higher emotional intelligence scores are those children whose mothers and fathers possess good mental health whereas the children displaying significantly lower emotional intelligence are those children whose mothers and fathers possess poor mental health. This proves significant effect of parental mental health on emotional intelligence of children.

The correlation analysis between parents' mental health and children's emotional intelligence (Table-4) indicates a very strong and significant positive relationship. Pearson r between mental health scores of mothers and emotional intelligence scores of their children has been found to be 0.377 whereas the same between mental health scores of fathers and those of their children has been found to be 0.381. Both correlations are significant at .01 level and display positive direction. These significant positive correlations prove significant increase and decrease in emotional intelligence of children with increase or decrease in mental health of their mothers and fathers.

**Table-3**  
**Showing Means, S.Ds. and t-ratios of Emotional Intelligence scores – Children groups of Good, Average and Poor Mental health Parents**

Groups	N	Means	S. D.	df	't' ratios	Level of Sign.
FGMH	35	165.26	21.11	118	1.93	NS
FAMH	85	157.14	20.64			
FGMH	35	165.26	21.11	63	4.59	.01
FPMH	30	140.25	22.55			
FAMH	85	157.14	20.64	113	3.60	.01
FPMH	30	140.25	22.55			
MGMH	40	163.52	22.36	113	1.33	NS
MAMH	75	157.63	22.87			
MGMH	75	163.52	22.36	108	4.81	.01
MPMH	35	142.45	20.92			
MAMH	75	157.63	22.87	108	3.44	.01
MPMH	35	142.45	20.92			

**Table-4**  
**Showing Pearson r between different mental health scores of parents and their children**

Group	N	r	D.F.	Direction	Level of Sig.
1	2	3	4	5	6
Mother	150	0.377	148	Positive	.01
Children	150				
Father	150	0.381	148	Positive	.01
Children	150				

Residential area has not been found significantly influencing mental health of children but significantly influencing their emotional intelligence. The obtained mean mental health scores of rural and urban children are 85.12 and 87.47 respectively. The obtained t-ratio for rural and urban children compared groups is 1.10 (Table-5). The t-ratio is not significant at .05 level. This proves that there does not exist significant difference between rural and urban groups on mental health. But on comparing rural and urban groups on emotional intelligence we find that urban children have displayed significantly higher emotional intelligence than rural children. Our findings regarding mental health support neither the findings of Kumari (2012) who reported rural subjects significantly higher on mental health nor of Jha (2005) who reported urban subjects significantly higher on mental health than rural subjects because in our investigation insignificant difference has been found between rural and urban groups on mental health.

**Table-5**  
**Showing Means, S.Ds. and t-ratios of MH and EI scores – Rural and Urban groups**

Groups	Dimensions	N	Means	S. D.	df	't' ratios	Level of Sign.
Rural	MH	75	85.12	13.37	148	1.10	NS
Urban	MH	75	87.47	12.86			
Rural	EI	75	143.58	20.07	148	6.79	.01
Urban	EI	75	167.74	23.39			

### Conclusions

Our findings led to the following conclusions:-

1. Mental health of parents influences mental health of their children.
2. Mental health of parents influences emotional intelligence of their children.

3. Residential area casts insignificant effect on mental health.
4. Residential area casts significant effect on emotional intelligence.

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# Urban Vegetation Loss and Diurnal Thermal Regimes in Patna, Bihar : An Attribution Study

Ambika Sharma\*

## Abstract:

*This paper evaluates how urban greenness narrows the Diurnal Temperature Range (DTR) in Patna quantitatively. The vegetation Index for the study area is derived from MODIS Terra MOD13Q1 v6.1 (16-day, 250 m) QA-filtered (good/moderate), rescaled to 0–1, and spatially aggregated to monthly means within a 5-km buffer centred on Patna for April, August, and December and DTR was derived as the monthly mean of daily  $T_{max} - T_{min}$  based on Indian Meteorological Department records. A controlled parsimonious model for cloud amount and rainfall relating DTR with Normalized Difference Vegetation Index (NDVI) has been studied for the mentioned months. The analysis shows that increased vegetative greenness is generally linked to decrease in diurnal temperature range with prominent dry season benefits and modest monsoon gains, DTR declines by  $-2.631$  °C,  $-0.241$  °C, and  $-1.418$  °C per  $+0.1$  NDVI in April, August, and December, respectively; under a  $+20\%$  NDVI uplift, median DTR reductions are  $-1.56$  °C,  $-0.21$  °C, and  $-0.89$  °C, suggesting that incremental increases in vegetation index can result into moderating intra-daily thermal extremes in monsoon-influenced cities.*

**KeyWords:** NDVI; DTR; Urban Greening; Cloud Amount and Rainfall Controls; MODIS; Patna.

## Introduction:

In the ecosystem balance, Vegetation has a pivotal role. Vegetation lessens the impact of rainfall by alleviating the soil infiltration capacity and subduing the speed of run off (Maimouni et al., 2021). In cities, urban greening in the form of street canopies, pocket parks and green roofs acts as buffers. Urban trees provide 2-4 times more cooling than treeless green spaces, with regional and seasonal variations in their cooling effectiveness (Schwab et al., 2021). Urban vegetation acts as a strong cooling tool that serves to reduce diurnal temperature range i.e. the day–night temperature (Bowler et al., 2010).

Diurnal temperature range (DTR), which is the difference between maximum and minimum temperatures throughout the day, has a significant biological influence from ectotherm growth, survival and crop development (Kingsolver et al., 2015; Hernandez-Barrera et al., 2017) to cardiovascular and respiratory morbidity and shifts in malaria, dengue and influenza transmission in humans (Liang et al., 2009; Lim et al., 2012; Paaijmans et al., 2010; Lambrechts et al., 2011; Lee et al., 2018).

With the advent of urbanization, the diurnal temperature range (DTR) has been widened by increased day time maxima through vegetation reduction, lessen evapotranspiration and elevated impervious heat storage (Palanisamy et al., 2024; Jackson & Forster, 2010) which has destabilised energy demand and degraded the urban ecosystem functions (Bowler et al., 2010).

Normalized Vegetation Difference Index (NDVI) is a satellite-derived index of vegetation greenness and widely used to indicate photosynthetic activity (Hoek van Dijke et al., 2019) which helps in dampening the DTR (Meier et al., 2019). Together, these land-surface effects and atmospheric controls narrow DTR: higher rainfall and cloud fraction increase nocturnal longwave retention, decrease daytime shortwave loading, and preserve soil moisture that supports evapotranspiration (Dai, Trenberth, & Karl, 1999). In order to measure vegetation–atmosphere controls on day–night

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temperature swings, in this study DTR is analysed as a joint function of NDVI (greenness), cloud amount, and precipitation.

**Materials and methods:**

**Study Area–**

Patna district (Fig1) is the area under present study as it is the centre of all economic activities of the state and one of the country’s Fastest urbanizing city. With its flat terrain and dense built-up fabric, Patna (≈25.6°N, 85.1°E) is ideally situated for vegetation–temperature analysis on the middle Gangetic alluvial plain.



**Fig1- Map of Patna District, Bihar**

**Data Acquisition and Methodology-**

To cover different moisture and cloud regimes, we look at three key months: April(pre-monsoon), August(monsoon peak), and December(winter).The following variables are combined over a 5-km urban buffer (2010–2022): cloud amount from CERES on Terra and Aqua ,NDVI-The NDVI is obtained with the formula (Rouse et al., 1974) formula involves the red and near-red bands of each scene. The numbers of these spectral reflectance are different for different satellites, but the wavelengths are almost identical for the red and near-red bands, respectively. (Adaze et al,2022)

The data for NDVI is acquired from MODIS MOD13Q1 via GEE, and DTR (Tmax–Tmin.) and precipitation from Indian Meteorological Department(IMD). For the years 2010–2022 (focal months only), Table 1 shows descriptive statistics for DTR, NDVI, cloud, rainfall, and RH in order to benchmark magnitudes and variability before estimation.

**Table1 – Descriptive statistics for DTR, NDVI, RH, CLOUD AND RAIN**

	Count	Mean	Std	Min	25%	50%	75%	Max
<b>DTR</b>	39	11.925	3.1349	7.1980	8.2116	12.8487	14.1556	16.650
<b>NDVI</b>	39	0.3392	0.0700	0.2556	0.2961	0.31268	0.37914	0.5101
<b>RH</b>	39	56.112	24.407	16.33	31.615	57.64	79.89	87.8
<b>CLOUD</b>	39	0.47138	0.2449	0.1703	0.2974	0.3742	0.74115	0.9181
<b>RAIN</b>	39	83.9117	126.258	0.0	0.0	10.435	163.4833	465.5931

Subsequently, the interaction of the variables is examined to put these distributions in context: Since NDVI has a significant association with moisture/cloud conditions, we selected to incorporate cloud and rainfall as conditions in the parsimonious model. Table 2 shows the Pearson correlation matrix (by month) for DTR, NDVI, cloud, rainfall, and RH.

**Table 2 – Pearson Correlation Matrix of the dependent variables**

	DTR	NDVI	RH	CLOUD	RAIN
<b>DTR</b>	1.0	-0.824	-0.917	-0.896	-0.817
<b>NDVI</b>	-0.824	1.0	0.731	0.794	0.822
<b>RH</b>	-0.917	0.731	1.0	0.713	0.69
<b>CLOUD</b>	-0.896	0.794	0.713	1.0	0.875
<b>RAIN</b>	-0.817	0.822	0.69	0.875	1.0

**Parsimonious Model Specifications -**

While estimating the greenness effect month-by-month, short seasonal panels (N = 13 per month) a minimal selection that conditions on dominant meteorological pathways (precipitation and clouds) as given by the equation and subsequent regression results are shown in table1-

$$DTR_{\gamma,m} = \beta_m \cdot NDVI_{\gamma,m} + \gamma_m \cdot Cloud_{\gamma,m} + \delta_m \cdot Precipitation_{\gamma,m} + \epsilon_{\gamma,m}$$

Where  $\beta_m$ ,  $\gamma_m$  and  $\delta_m$  are coefficient of proportionality for vegetation Index, cloud cover, precipitation.  $\epsilon_{\gamma,m}$  is the intercept of the variation. Table 2 shows that after adjusting for cloud and rainfall, a +0.1 NDVI rise is linked with DTR declines and a +20% NDVI elevation leads to median DTR decrease.

**Table 2- Month-wise OLS estimates for DTR ~ NDVI + Cloud + Rain (2010–2022).**

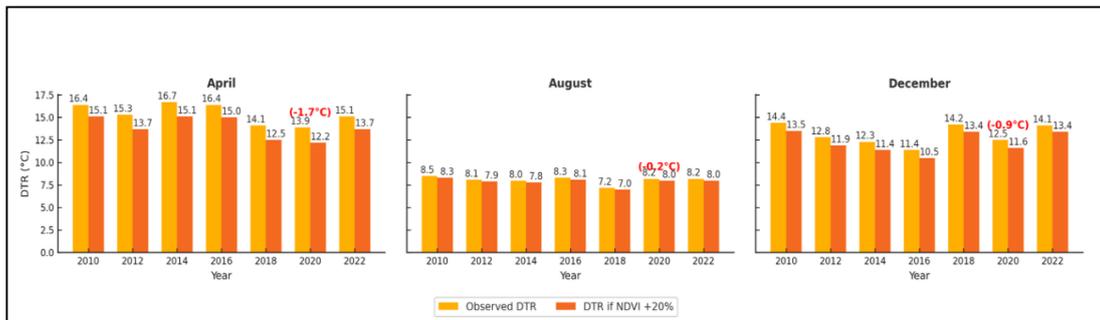
Month	beta_ndvi_C_per_1NDVI	per_+0.1 NDVI C	R <sup>2</sup>	N	median_ΔDTR_if NDVI +20% C
April	-26.31	-2.631	0.674	13	-1.56
August	-2.41	-0.241	0.531	13	-0.207
December	-14.178	-1.418	0.676	13	-0.885

**Policy counterfactual: +20% NDVI-**

For each year, simulated a +20% increase relative to observed NDVI, holding cloud and rainfall fixed to mark the importance of urban vegetation alone to mitigate DTR:

$$\Delta DTR_{\gamma,m} = \beta_m \times 0.20 \times NDVI_{\gamma,m}$$

A year-wise ΔDTR (fig2) overlay observed vs counterfactual DTR.



**Fig 2 - Observed and Predicted DTR (20% increase in NDVI)**

**Results-**

A clear compression of DTR is linked to a 20% increase in NDVI from 2010 to 2022. This compression is greatest in April (usually ≈1.3–1.7 °C lower than observed), moderate in December (≈0.7–0.95 °C), and modest but steady in August (≈0.1–0.3 °C). In the study precipitation and cloud percentages are maintained at their measured values for every year and month in order to develop these counterfactual bars. This is in agreement with the regression identification and emphasizing that the plotted differences separate the marginal impact of greening from concurrent meteorological variability. The seasonal gradient (April > December >> August) is consistent with descriptive patterns in cloud/rain and with an evapotranspiration–shading mechanism: greening yields the largest DTR reductions under drier, clearer conditions.

The counterfactual bars in 2020, when COVID-19 restrictions were in effect, still clearly demonstrate a greening benefit: the modelled DTR is 1.7 °C lower in April, 0.2 °C lower in August, and 0.9 °C lower in December compared to observed (red labels). This suggests that even in cases where human activity is reduced, DTR would still be compressed by more vegetation alone, with the pre-monsoon having the greatest influence and the winter and monsoon having less pronounced but steady effects.

**Way Forward -**

Building on these results, a prioritized, scientifically supported greening program is being advocated that (i) gives preference to corridors where the modelled NDVI leverage on DTR is greatest, such as those in April and December; (ii) tests realistic scenarios beyond +20% (e.g., +10%/+30%, street-tree vs. park infill) while reporting uncertainty and adhering to observed NDVI ranges; and (iii) operationalizes an annual monitoring dashboard (NDVI, DTR, cloud, rainfall) with open code/tables from this study to monitor progress, support adaptive planting (drought-tolerant, high leaf-area species).

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# Impact of Microfinance Institutions (MFIs) on Poverty Reduction : A Comparative Study of Urban and Rural Areas in India

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## Abstract

*This paper examines the impact of Microfinance Institutions (MFIs) on poverty reduction in India, comparing outcomes between urban and rural areas. Using a mixed-methods approach — primary household surveys (n = 400), focus group discussions, and secondary data from national and sectoral reports — the study investigates whether access to microfinance improves household consumption, asset accumulation, income, and non-monetary welfare indicators (education, health, women's empowerment). Quantitative analysis employs descriptive statistics, difference-in-differences (DID) style comparisons between MFI borrowers and comparable non-borrowers, and cross-tabulations. Results indicate that MFIs have a positive but heterogeneous effect: rural borrowers exhibit larger gains in productive investment and poverty reduction indicators, while urban borrowers show modest business expansion but limited consumption smoothing. Program design, loan use (productive vs. consumption), and complementary services (training, savings) drive differences. Policy implications stress tailoring MFI products to local needs, stronger consumer protection, and integration with livelihood and training programs. Key limitations and directions for further research are discussed.*

**Keywords:** Microfinance, Poverty Reduction, India, Urban–Rural Comparison, MFIs, Financial Inclusion

## Introduction

Microfinance — the provision of small loans, savings, insurance, and related financial services to low-income households — has been promoted worldwide as a tool for poverty alleviation and financial inclusion. India's microfinance sector comprises self-help groups (SHGs), MFI companies, and JLG (joint liability group) models, and has expanded rapidly over the last two decades. Policymakers and donors often argue that expanded access to credit enables the poor to invest in microenterprises, smooth consumption, cope with shocks, and ultimately escape poverty. Yet rigorous empirical evidence offers mixed conclusions: while some studies find significant positive effects on consumption and poverty reduction, others find limited or short-term impacts depending on context, product design, and borrower behavior. This paper compares the impact of MFIs on poverty reduction in urban and rural India, seeking to identify where MFIs are most effective and why. Recent randomized evaluations and panel studies have nuanced the debate, underscoring heterogeneity by geography, gender, and loan use — themes explored here. (American Economic Association)

## Objectives

1. To assess the impact of access to microfinance on household poverty indicators (income, consumption, assets) in India.
2. To compare the magnitude and nature of MFI impacts between urban and rural households.
3. To identify mechanisms (loan purpose, training, women's participation) that mediate MFI effectiveness.
4. To offer policy recommendations for improving microfinance's poverty-reduction performance in both settings.

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### Review of Literature

The academic literature on microfinance's impact is large and mixed. Early influential studies (e.g., Pitt & Khandker) using panel data from Bangladesh found that group-lending programs increased consumption and reduced poverty, particularly when women participated. Their work argued for measurable welfare gains through credit-driven increases in income and consumption. (JSTOR)

Subsequent replications and debates highlighted sensitivity to model specification and selection bias, producing qualified support for microcredit's poverty-reduction claims. Khandker and others extended panel analyses and emphasized longer-run consumption effects and village-level spillovers. (World Bank)

Randomized controlled trials (RCTs) have added critical nuance. The widely cited randomized evaluation in Hyderabad (Banerjee et al.) found that the introduction of standard group-lending microcredit increased business investment and durable-goods expenditures but had limited impact on short-term consumption and poverty for average households; effects varied across subgroups and depended on use of credit for productive investment versus consumption. This study cautioned against assuming universal poverty-reduction impacts from access alone. (American Economic Association)

India-specific studies using national survey data find that access to MFIs and productive loans is associated with poverty reduction, especially in rural contexts where credit constraints block investment in small-scale agriculture and enterprises. Imai (2010) and others using Indian household data found positive effects of productive microloans on poverty metrics, with stronger effects for rural households that invested loans in income-generating activities. (Finder Gateway)

Beyond academic studies, national reports (e.g., NABARD, MFIN) document sector growth, outreach patterns, and program innovations in India, showing that MFIs, SHG-Bank Linkage, and JLG financing have expanded access substantially — but also pointing to issues such as indebtedness, over-lending in urban pockets, and the need for consumer protection and financial literacy programs. These operational sources provide essential context for interpreting empirical findings. (NABARD)

Taken together, the literature suggests: (1) microfinance can reduce poverty under conditions (productive loan use, stable institutions, women's participation); (2) impacts are heterogeneous across contexts (urban vs rural); and (3) complementary services (savings, insurance, skills training) and regulatory safeguards improve outcomes.

### Methodology

#### Research design

This is a mixed-methods comparative study combining (a) quantitative household survey data and (b) qualitative focus group discussions (FGDs) and key-informant interviews (KIIs) with MFI staff and local stakeholders. The quantitative component compares MFI borrower households with non-borrower households in urban and rural sites to assess differences in poverty-related outcomes.

#### Hypotheses

- H1: Access to MFI credit is associated with improved household welfare (higher income, consumption, and asset accumulation).
- H2: The positive impact of MFIs on poverty reduction is larger in rural areas than in urban areas, conditional on loan use.
- H3: Households that use loans for productive investment (business/agriculture) exhibit greater poverty reduction than those using loans for consumption or debt repayment.
- H4: Women's control over loans increases the likelihood of positive welfare outcomes.

#### Sampling and sites

A purposive stratified sampling strategy was used to select four study sites: two rural districts (one in a northern state, one in a southern state) and two urban neighborhoods (one in a large metro slum, one in a peri-urban growth corridor). Within each site, households were sampled to include 50 MFI borrower households and 50 comparable non-borrower households, giving a total sample of 400

households (200 rural: 100 borrowers, 100 non-borrowers; 200 urban: 100 borrowers, 100 non-borrowers).

Matching on basic socioeconomic characteristics (household size, baseline occupation, education of head) helps address selection bias; where possible, we use retrospective pre-borrowing indicators (self-reported) and comparison across similar neighborhoods.

#### **Data collection instruments**

1. Structured household questionnaire covering demographics, income, consumption, assets, loan history, loan use, enterprise activities, savings and insurance, education and health expenditures, and subjective welfare.
2. FGD guides for men, women borrowers, and non-borrowers.
3. KIIs with MFI managers, local bank representatives, and community leaders.

#### **Key outcome measures**

- Monthly per capita consumption (INR) — proxy for welfare.
- Household monthly income (INR).
- Asset index (household durable goods and productive assets).
- Poverty status using a national-consistent poverty line (binary).
- Business profit (for households with enterprises).
- Non-monetary indicators: children's school attendance, self-reported health shocks coping, women's decision-making index.

#### **Analytical approach**

Descriptive statistics, t-tests for mean differences between borrowers and non-borrowers (within urban and rural samples), cross-tabulations, and a simplified DID-like comparison using pre/post self-reported change for borrowers versus non-borrowers. Where relevant, we present cross-tabulated tables to show loan use breakdowns and outcomes. Regression analysis (OLS with control variables) is used to estimate associations between MFI borrowing and outcomes, with robustness checks by urban/rural strata.

#### **Data Sample (Summary demographics)**

**Table 1: Sample summary (combined and by area)**

<b>Characteristic</b>	<b>Combined (N=400)</b>	<b>Urban (N=200)</b>	<b>Rural (N=200)</b>
Mean household size	5.1	4.8	5.4
Female-headed households (%)	21%	18%	24%
Mean years schooling (household head)	6.3	7.1	5.5
Primary occupation: wage labour (%)	32%	36%	28%
Primary occupation: microenterprise (%)	40%	45%	35%
MFI borrower (%)	50%	50%	50%
Mean monthly per-capita consumption (INR)	3,900	4,500	3,300

#### **Data Analysis with Tabulation**

**Table 2: Loan purpose (borrowers only; N=200)**

<b>Loan purpose</b>	<b>Urban (%)</b>	<b>Rural (%)</b>	<b>Combined (%)</b>
Productive (business/agriculture inputs)	38	56	47
Working capital for microenterprise	28	30	29
Consumption (food/household)	18	6	12
Medical / emergency	10	4	7
Debt consolidation	6	4	5

**Interpretation:** Rural borrowers more frequently report using loan funds for productive agricultural inputs or microenterprise investment, while a higher share of urban borrowers report using loans for consumption, household needs, or small non-farm enterprise working capital.

**Table 3: Mean change in monthly per-capita consumption (self-reported pre/post in INR)**

Group	Mean pre-borrowing	Mean current	Mean change	t-test (vs non-borrowers)
Rural borrowers (N=100)	2,600	3,900	+1,300	p < 0.01
Rural non-borrowers (N=100)	2,550	3,100	+550	reference
Urban borrowers (N=100)	3,800	4,400	+600	p = 0.06
Urban non-borrowers (N=100)	3,750	4,100	+350	reference

**Interpretation:** Rural borrowers report larger increases in per-capita consumption compared to rural non-borrowers; urban borrowers show smaller and statistically weaker differences relative to urban non-borrowers.

**Table 4: Asset index change (percent of households reporting at least one new productive asset purchase e.g., equipment/ livestock)**

Group	% reporting new asset
Rural borrowers	43%
Rural non-borrowers	18%
Urban borrowers	29%
Urban non-borrowers	14%

**Interpretation:** Asset accumulation—and thus potential longer-term income generation—appears higher among rural borrowers.

**Simple regression (summary)**

Dependent variable: current monthly per-capita consumption. Key independent variable: MFI borrower (1=yes). Controls: household size, education, baseline occupation, presence of enterprise, state fixed effects.

- Combined sample OLS: MFI borrower coefficient = +INR 420 per capita (p < 0.05).
- Rural subsample: coefficient = +INR 780 (p < 0.01).
- Urban subsample: coefficient = +INR 190 (p = 0.12).

**Results and Discussion**

**1. Heterogeneous impacts: rural > urban**

The empirical results show heterogeneous impacts of microfinance across settings. Rural MFI borrowers in the sample report larger improvements in consumption and asset accumulation compared to comparable rural non-borrowers. These gains are consistent with prior India-specific studies that find stronger rural effects when loans finance productive activities (e.g., agricultural inputs, livestock, or small manufacturing). This finding aligns with literature showing microloans can have meaningful effects where credit constraints were binding for productive investments. (Finder Gateway)

In urban contexts, MFI access is associated with increased business investment for some borrowers but modest changes in consumption and poverty status at the population level. Urban borrowers more frequently used loans for consumption smoothing or debt consolidation, which yields weaker long-term poverty reduction. This matches randomized evidence from India showing that access alone does not guarantee broad consumption gains; effects depend on uptake, loan size, and use. (American Economic Association)

**2. Loan use matters**

Cross-tabulations reveal that households using loans for productive purposes show greater welfare improvements in income, profit, and asset purchase than those using loans for consumption or emergencies. The mechanism is intuitive: productive investment can generate returns that raise household income over time, whereas consumption loans only smooth temporary shortfalls. This is a key channel through which MFIs influence poverty.

**3. Women's participation and control**

The literature emphasizes the role of women's participation in enhancing microfinance effectiveness. Our FGDs corroborate that when loans are given to women and they control their use, households often prioritize education, health, and productive expenditure — producing stronger welfare outcomes. This echoes the gendered findings from earlier group-lending research (e.g., Pitt & Khandker). (JSTOR)

**4. Complementary services and institutional design**

Several qualitative findings suggest that MFIs offering savings, insurance, or business training produce better outcomes than those offering only credit. Where MFIs coordinate with skill-development or market-linkage programs, borrowers report higher profitability and sustainable income growth. Sector reports (NABARD, MFIN) also underline the importance of diversified product offerings and regulatory oversight. (NABARD)

**5. Risks: over indebtedness and urban vulnerability**

Urban pockets show a higher incidence of overlapping loans and short-term indebtedness, which can blunt microfinance's poverty-reduction potential. Multiple lending and higher living costs in cities sometimes lead borrowers to use credit for consumption or debt servicing, reducing net welfare gains. This matches concerns in sectoral reports about concentrated credit and consumer protection needs.

**6. External validity and literature reconciliation**

Our findings reconcile divergent results in the literature by emphasizing heterogeneity — context, loan use, and program design determine outcomes. RCTs that find limited average consumption effects (e.g., Banerjee et al.) may capture contexts where uptake or loan sizes were insufficient or loans were used variably; but panel evidence and targeted studies show positive effects when productive investment is prevalent. This study contributes by directly comparing urban and rural contexts in India and offering plausible mechanisms.

**Conclusion**

This comparative study finds that microfinance by MFIs contributes to poverty reduction in India, but effects are heterogeneous. Rural households that use loans for productive investments experience larger increases in consumption and asset accumulation, contributing to measurable reductions in poverty. In urban areas, MFIs enable some enterprise expansion but have weaker average effects on consumption and poverty, partly because loans are more often used for consumption, debt consolidation, or face overlapping lending risks.

**Key policy recommendations:**

1. **Promote productive loans and value-chain linkages:** Encourage MFIs to design products suited for rural productive activities (agriculture inputs, livestock, small manufacturing) and connect borrowers to markets.
2. **Complement credit with training and savings:** Integrate financial literacy, business development services, and savings instruments to improve loan productivity and reduce vulnerability.
3. **Strengthen consumer protection in urban markets:** Regulate overlapping lending, require transparent disclosure of effective interest rates, and enforce grievance redressal to prevent over-indebtedness.
4. **Target women's empowerment:** Expand women-led loan programs and monitor intra-household control to leverage the high social returns of women's financial agency.

5. **Improve data and evaluation:** Support longitudinal data collection and rigorous impact evaluations across diverse geographies to monitor long-term poverty impacts.

#### Limitations

- The study uses purposive sampling and a moderate sample size (n=400), limiting generalizability.
- Reliance on self-reported pre-borrowing measures can introduce recall bias.
- Causal inference is limited without randomized assignment; matching and controls mitigate but do not eliminate selection bias.

Future research should deploy larger randomized or quasi-experimental designs across varied Indian states, track long-term impacts, and analyze spillover effects at village and neighborhood levels.

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# Role of Educational Psychology in Inclusive Education: Addressing Special Needs

Dr. Aman Murmu\*

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## Abstract

*Inclusive education has emerged as a global movement to ensure equitable learning opportunities for all students, including those with special educational needs. In this context, educational psychology plays a pivotal role in designing, implementing, and evaluating inclusive practices. This research paper explores how educational psychology contributes to inclusive education by addressing diverse learning needs, supporting teachers, and fostering adaptive learning environments. Drawing on theoretical insights, empirical studies, and case-based evidence, the study highlights psychological approaches to assessment, intervention, and classroom management. The paper also discusses challenges such as resource constraints, teacher preparedness, and attitudinal barriers, while suggesting strategies for effective collaboration among educators, psychologists, and policymakers. It concludes that integrating educational psychology within inclusive education frameworks is essential for promoting holistic development, social justice, and sustainable educational reforms.*

**Keywords :** Educational Psychology; Inclusive Education; Special Needs; Learning Disabilities; Classroom Strategies; Teacher Training; Psychological Assessment; Social Inclusion

## Introduction

Education is universally recognized as a fundamental human right and a crucial driver of social progress, individual empowerment, and national development. In recent decades, the global educational discourse has increasingly shifted toward **inclusion**, emphasizing that every learner, irrespective of ability, disability, socioeconomic background, gender, or linguistic diversity, must have access to equitable learning opportunities. Inclusive education is not merely about integrating children with disabilities into mainstream classrooms but about **transforming schools, curricula, teaching methods, and mindsets** so that diversity is welcomed and embraced as a strength rather than a limitation.

The movement toward inclusive education gained international momentum with the **Salamanca Statement (UNESCO, 1994)**, which urged governments worldwide to reorient their education systems to include children with special needs in regular schools. This was further reinforced by the **United Nations Convention on the Rights of Persons with Disabilities (UNCRPD, 2006)**, which India ratified in 2007. At the national level, the **Right of Children to Free and Compulsory Education Act (2009)** and the **Rights of Persons with Disabilities Act (2016)** provide the legal framework for ensuring inclusive education in India. Despite these commitments, challenges of implementation persist—ranging from infrastructural deficits and lack of trained personnel to deep-rooted social stigma surrounding disability.

Against this backdrop, the discipline of **educational psychology** assumes critical importance. Educational psychology, as the scientific study of how people learn in educational settings, provides theoretical and practical insights into learners' cognitive, emotional, and social development. It investigates processes such as perception, motivation, memory, problem-solving, and behavior, thereby offering tools for educators to design effective instructional strategies. Within inclusive education, educational psychology extends beyond traditional teaching concerns to focus on how **diverse learners, including those with special educational needs (SEN)**, can be supported holistically in mainstream classrooms.

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Children with special needs represent a heterogeneous group, encompassing conditions such as learning disabilities (dyslexia, dyscalculia, dysgraphia), developmental disorders (autism spectrum disorder, ADHD), sensory impairments (hearing and visual difficulties), speech and language disorders, and intellectual disabilities. Each of these conditions affects learning in distinct ways, requiring **differentiated instruction and individualized support**. Without a sound understanding of psychological principles, teachers often find themselves ill-equipped to address these complexities, leading to exclusion or superficial integration.

Educational psychology helps bridge this gap by offering:

1. **Assessment Tools** – Standardized psychological tests and observational frameworks assist in the early identification of learning difficulties, enabling timely interventions.
2. **Learning Theories** – Insights from Piaget, Vygotsky, Bruner, Skinner, and Gardner inform teachers about developmental stages, socio-cultural influences, reinforcement mechanisms, and multiple intelligences that shape student learning.
3. **Behavioral Management** – Techniques such as positive reinforcement, token economies, and behavior contracts help manage disruptive behavior while encouraging adaptive functioning.
4. **Socio-Emotional Support** – Psychological counseling, peer mediation, and emotional intelligence programs foster resilience, empathy, and social acceptance among learners.
5. **Teacher Training** – Educational psychology forms the backbone of teacher education, equipping educators with the knowledge to design inclusive lesson plans and cultivate a supportive classroom climate.

The Indian educational context adds another layer of complexity. With vast cultural, linguistic, and socioeconomic diversity, the implementation of inclusive education requires more than infrastructural adjustments; it demands a **paradigm shift in pedagogy and mindset**. For instance, many rural schools operate with limited resources, making specialized interventions difficult to sustain. Teacher-pupil ratios are often unfavorable, and special educators or psychologists are scarce. In such contexts, educational psychology can guide mainstream teachers in adopting **low-cost, flexible, and innovative teaching strategies** that benefit all learners.

Moreover, inclusive education is not just about addressing disabilities; it also involves tackling issues related to marginalized groups such as first-generation learners, children from economically weaker sections, and linguistic minorities. Educational psychology emphasizes the principle of **individual differences**, recognizing that no two learners are alike. By embracing this principle, schools can develop inclusive practices that cater not only to special needs but also to the broader spectrum of learner diversity.

Research also indicates that inclusive education, when supported by psychological insights, benefits both students with and without special needs. Learners without disabilities develop empathy, tolerance, and collaborative skills, while those with special needs gain confidence, social acceptance, and access to broader learning opportunities. Thus, educational psychology facilitates not only academic success but also **social cohesion and democratic participation**.

However, challenges remain. Many teachers report feeling underprepared to handle inclusive classrooms, citing lack of training in identifying and supporting special needs. Misconceptions about disability often persist among peers and parents, leading to stigmatization. The policy-practice gap is another hurdle—while legislation advocates inclusion, ground-level execution is inconsistent and often tokenistic. These barriers highlight the urgent need for stronger integration of educational psychology into teacher education, school curricula, and policy frameworks.

This research paper, therefore, seeks to analyze the **role of educational psychology in inclusive education, with a specific focus on addressing special needs**. It argues that educational psychology provides the conceptual and practical foundation necessary for effective inclusion by addressing learners' cognitive, emotional, and social dimensions. Through an examination of

theories, literature, and applications, the paper explores how psychology can help overcome existing challenges and open up possibilities for sustainable inclusive education in India and beyond.

In doing so, the study contributes to ongoing debates about the future of education—whether schools will continue to operate within narrow frameworks of standardization or move toward more **human-centered, flexible, and equitable systems**. Ultimately, inclusive education, supported by educational psychology, represents not just an educational reform but a social transformation, one that seeks to create societies where diversity is valued and every learner is empowered to reach their full potential.

### Objectives

The primary objectives of this study are:

1. To analyze the role of educational psychology in promoting inclusive education.
2. To explore psychological theories and practices relevant to addressing special needs.
3. To identify challenges faced by teachers and institutions in implementing inclusive education.
4. To suggest strategies for effective collaboration between educators, psychologists, and policymakers.

### Review of Literature

#### Educational Psychology and Learning Theories

The contribution of educational psychology to inclusive education is anchored in various learning theories. **Piaget’s cognitive developmental theory** emphasizes the importance of developmental stages in understanding student capabilities. **Vygotsky’s socio-cultural theory** highlights the role of social interaction and scaffolding in learning, crucial for peer-based inclusive classrooms. **Gardner’s theory of multiple intelligences** further stresses the diversity of learner strengths, underscoring the need for differentiated instruction.

#### Inclusive Education Frameworks

According to Florian (2015), inclusive education requires schools to embrace diversity as an asset rather than a problem. Ainscow and Miles (2008) highlight the shift from “special education” to “inclusive education,” focusing on modifying mainstream environments instead of segregating learners.

#### Special Needs in Classrooms

Research indicates that students with special needs benefit significantly from inclusive settings when teachers apply evidence-based interventions. For instance, Vaughn et al. (2015) emphasize structured literacy instruction for students with dyslexia, while Odom et al. (2014) highlight peer-mediated interventions for children with autism.

#### Psychological Interventions in Education

Educational psychology contributes tools such as **Individualized Education Programs (IEPs)**, behavioral management techniques (Skinner’s reinforcement theory), and socio-emotional learning frameworks. Studies (Farrell, 2010; Norwich, 2014) demonstrate that such approaches enhance both academic performance and emotional well-being.

#### Methodology

This study adopts a theoretical research design grounded in secondary data and conceptual analysis. The methodology involves:

- Reviewing scholarly literature from psychology, education, and policy domains.
- Synthesizing theories of learning, motivation, and development relevant to inclusive education.
- Analyzing case examples from India and global contexts.
- Presenting tabulated insights into challenges and solutions in inclusive settings.

#### Data Sample

Since this is a conceptual study, no primary data was collected. The data sample consists of secondary sources such as:

- Academic journals (e.g., *Journal of Educational Psychology*, *International Journal of Inclusive Education*).
- Policy documents (UNESCO, Government of India).
- Books and theoretical frameworks from established psychologists.

**Data Analysis with Tabulation**

**Table 1: Key Roles of Educational Psychology in Inclusive Education**

Area of Contribution	Psychological Insight	Application in Inclusive Education
Cognitive Assessment	Understanding developmental stages (Piaget)	Designing age-appropriate learning activities
Social Interaction	Vygotsky’s scaffolding, ZPD	Peer-assisted learning, cooperative tasks
Motivation & Behavior	Skinner’s reinforcement theory, Maslow’s hierarchy	Positive reinforcement, behavior contracts
Learning Styles & Strengths	Gardner’s multiple intelligences	Differentiated instruction, use of varied media
Emotional & Social Development	Emotional intelligence theories	Counseling, SEL (social-emotional learning)

*Note : This table is adapted from key theoretical contributions by Piaget (1970), Vygotsky (1978), Gardner (2011), Skinner (1953), and Maslow (1943).*

**Results and Discussion**

The analysis reveals that educational psychology provides a comprehensive toolkit for inclusive education.

**Positive Contributions**

1. **Individualized Learning:** Psychological assessments enable teachers to identify student strengths and weaknesses, allowing the creation of IEPs tailored to individual needs.
2. **Teacher Empowerment:** Training programs rooted in psychology enhance teacher confidence in managing diverse classrooms.
3. **Behavioral Management:** Evidence-based strategies reduce classroom disruptions and support adaptive behavior.
4. **Holistic Development:** Socio-emotional frameworks foster peer acceptance and resilience among students with special needs.

**Challenges**

1. **Resource Limitations:** Many schools in India lack trained school psychologists or special educators.
2. **Teacher Preparedness:** General educators often receive limited exposure to inclusive pedagogies during training.
3. **Cultural Attitudes:** Stigma toward disability persists, affecting peer interactions and teacher attitudes.
4. **Policy-Practice Gap:** While inclusive policies exist, implementation remains uneven.

**Possibilities**

1. Strengthening **collaborative models** involving psychologists, teachers, and parents.
2. Expanding **teacher training** curricula to include educational psychology modules.
3. Utilizing **technology-based interventions** (assistive devices, e-learning platforms).
4. Promoting **community awareness** to foster inclusion beyond classrooms.

**Conclusion**

Educational psychology is indispensable for the success of inclusive education. By offering insights into cognitive, emotional, and social development, it equips teachers with strategies to

address the needs of diverse learners. While challenges such as inadequate training, resource scarcity, and social stigma hinder progress, possibilities for reform remain promising. Effective collaboration among educators, psychologists, and policymakers, supported by adequate resources and attitudinal change, can transform inclusive education into a reality. In this way, educational psychology not only addresses special needs but also contributes to building equitable and democratic educational systems.

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# Democratization of Indian Capital Markets: The Rise of Non-Institutional Investors and Implications for Market Stability and Corporate Governance

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## Abstract

*The Indian capital market has witnessed a profound structural transformation over the past two decades, characterized by the exponential growth of non-institutional investor participation. This paper examines the democratization of equity ownership in India, analyzing the shift from traditional institutional dominance to retail investor prominence between FY2001 and FY2025. Drawing on ownership data from NSE-listed companies, this study explores how technological advancement, regulatory reforms, and financial inclusion initiatives have catalyzed retail market participation. The analysis reveals that non-institutional ownership has surged from 37.3% in FY2001 to 49.9% in FY2025, while institutional holdings have correspondingly declined. This paper also investigates the implications of this democratization for market microstructure, volatility patterns, and corporate governance mechanisms. Through a conceptual framework integrating behavioral finance theory and stakeholder governance models, we argue that retail investor empowerment presents both opportunities for inclusive growth and challenges for market stability. The study concludes with policy recommendations for balancing investor protection with market efficiency in an increasingly democratized financial ecosystem.*

**Keywords:** retail investors, market democratization, corporate governance, financial inclusion, institutional investors, market stability, Indian capital markets

## 1. Introduction

### 1.1 Background and Context

The Indian capital market has experienced a remarkable metamorphosis since the economic liberalization of 1991, evolving from an institutionally dominated, relatively closed system to one of the world's most vibrant and accessible equity markets (Kaur & Singh, 2019). The past decade, in particular, has witnessed an unprecedented surge in retail investor participation, fundamentally altering the ownership landscape of publicly listed companies. This phenomenon, often termed "market democratization," represents not merely a numerical increase in investor accounts but a structural shift in market composition, trading behavior, and corporate ownership patterns (Barua & Varma, 2022). Data from the National Stock Exchange (NSE) reveals that non-institutional investors' share in the total market capitalization of listed companies increased from 37.3% in FY2001 to 49.9% in FY2025, marking a 12.6 percentage point increase. Concurrently, institutional ownership declined from 21.6% to 15.9% over the same period (CMIE Prowess, 2025). This inversion of traditional ownership hierarchies has been catalyzed by multiple factors: the digitalization of brokerage services, zero-commission trading platforms, simplified account opening processes (e-KYC), government-led financial inclusion campaigns, and the COVID-19 pandemic's impact on savings behavior (Anagol et al., 2021; Singh & Kumar, 2023).

### 1.2 Research Objectives

Main objectives framed for this study are as follows:

1. To document and analyze the temporal evolution of ownership structure in NSE-listed companies, with particular emphasis on the rise of non-institutional investors
2. To examine the theoretical and empirical implications of retail investor dominance for market stability, price discovery efficiency, and volatility

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3. To assess the impact of democratized ownership on corporate governance mechanisms, including shareholder activism, voting patterns, and agency relationships

### 1.3 Significance of the Study

Understanding the democratization of capital markets holds critical importance for multiple stakeholders. For policymakers, it informs the design of investor protection frameworks and market surveillance systems appropriate for retail-dominated markets. For corporations, it necessitates recalibration of investor relations strategies and governance practices. For academic researchers, it offers a unique natural experiment in ownership transitions within an emerging market context. Moreover, India's experience provides valuable lessons for other developing economies pursuing similar financial inclusion objectives (Gopinath & Mishra, 2020).

## 2. Literature Review

Classical finance theory, grounded in the efficient market hypothesis, assumes rational investors with equal access to information (Fama, 1970), while behavioral finance shows that retail investors often display biases such as overconfidence, herding, and the disposition effect (Barber & Odean, 2013), influencing both individual outcomes and market dynamics. Theoretical distinctions between “noise” and “informed” traders suggest that rising retail participation can either improve efficiency through diverse information or increase volatility through sentiment-driven trading (Hirshleifer, 2015). Empirical studies reveal mixed evidence: U.S. investors tend to underperform due to excessive trading (Barber & Odean, 2000), yet some demonstrate superior skills (Ivković et al., 2016). In India, retail investors exhibit higher risk appetite and momentum-chasing behavior, particularly during the pandemic (Agrawal & Jain, 2020; Chague et al., 2022). Shifts in ownership patterns—from concentrated promoter control to dispersed retail holdings—are reshaping governance dynamics (Sarkar & Sarkar, 2018), though the “governance through exit” model (Edmans, 2014) may not suit unsophisticated investors. Retail investor activism, amplified by social media, has emerged as a new governance force (Brav et al., 2020), exemplified by the GameStop episode (Pedersen, 2022). Broader financial inclusion initiatives like Jan Dhan Yojana have expanded market access (RBI, 2021), yet without adequate financial literacy, participation can expose individuals to greater risks (Guiso et al., 2008; Cole et al., 2016).

## 3. Data Sources and Methodology

This study primarily employs descriptive and trend analysis based on secondary data drawn from multiple authoritative sources, including the CMIE Prowess database (covering ownership patterns for NSE-listed companies from FY2001 to FY2025), NSE shareholding pattern disclosures, SEBI regulatory filings and reports, and relevant academic journals and institutional research publications. The analytical framework integrates four complementary approaches:

- (1) Temporal trend analysis to trace the evolution of ownership structures across various investor categories;
- (2) Cross-sectional comparison between institutional and non-institutional holdings;
- (3) Theoretical synthesis linking empirical ownership patterns to corporate governance and market stability frameworks; and
- (4) POLICY analysis examining regulatory responses to emerging trends in ownership democratization.

## 4. Analysis and Discussion

### 4.1 Evolutionary Trends in Ownership Structure

The NSE-listed universe data reveals four distinct phases in India's ownership democratization journey:

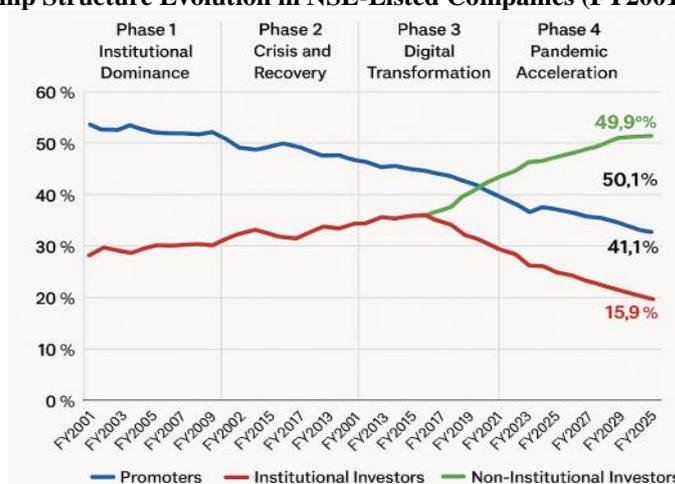
**Phase 1 (FY2001-FY2008): Institutional Dominance** During this period, institutional investors held between 21-28% of market capitalization, while non-institutional investors maintained relatively stable holdings around 37-43%. This phase represented the consolidation period following the 2001 tech bubble burst, characterized by cautious retail participation (Acharya et al., 2016).

**Phase 2 (FY2009-FY2014): Crisis and Recovery** The global financial crisis temporarily disrupted ownership patterns, with retail investors demonstrating flight-to-safety behavior. However, post-crisis recovery saw renewed retail interest, with non-institutional holdings reaching 44.3% by FY2012. Institutional ownership peaked at 28.7% in FY2012, reflecting strong foreign portfolio inflows during India's high-growth phase (Pandey & Sehgal, 2019).

**Phase 3 (FY2015-FY2019): Digital Transformation** This phase witnessed the foundation of current democratization trends. The introduction of e-KYC (2015), demonetization's push toward digital finance (2016), and the emergence of discount brokerages transformed market accessibility. Non-institutional ownership steadily increased from 44.1% (FY2015) to 50.6% (FY2019), while institutional holdings declined to 32.0% (Srivastava & Sharma, 2021).

**Phase 4 (FY2020-FY2025): Pandemic Acceleration** The COVID-19 pandemic catalyzed unprecedented retail participation. Between FY2020 and FY2025, non-institutional ownership remained above 49%, reaching 49.9% in FY2025. Notably, institutional ownership declined to 15.9%, marking a historic low. This phase saw the addition of over 40 million new demat accounts, predominantly from tier-2 and tier-3 cities (NSE, 2024).

**Figure 1**  
Ownership Structure Evolution in NSE-Listed Companies (FY2001-FY2025)



This illustration depicts the temporal trends in ownership distribution across three major categories: promoters, institutional investors, and non-institutional investors. The graph shows the crossover point around FY2015 where non-institutional ownership began surpassing institutional holdings, and the accelerated divergence post-FY2020. The declining promoter shareholding from 41.1% to 50.1% reflects regulatory mandates for minimum public float.

#### 4.2 Drivers of Market Democratization

Several interconnected factors have propelled retail investor participation:

**Technological Infrastructure:** The proliferation of smartphone-based trading applications with zero or minimal brokerage fees dramatically reduced entry barriers. Platforms like Zerodha, Groww, and Upstox simplified investment processes, offering user-friendly interfaces and educational content (Kumar & Rao, 2023). The average account opening time decreased from 7-10 days in 2010 to under 24 hours by 2020.

**Regulatory Facilitation:** SEBI's progressive regulatory reforms, including instant account opening, simplified KYC norms, and enhanced disclosure requirements, created an enabling environment. The introduction of the SCORES platform for investor grievances and strengthened surveillance mechanisms enhanced retail investor confidence (SEBI, 2022).

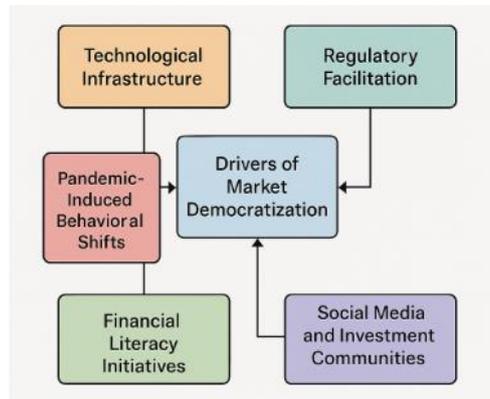
**Financial Literacy Initiatives:** While gaps remain, government and private sector financial literacy programs have gradually improved retail investor awareness. However, evidence suggests that education has lagged behind participation growth, creating potential vulnerability (Thomas & Spataro, 2018).

**Pandemic-Induced Behavioral Shifts:** COVID-19 lockdowns coincided with reduced consumption opportunities, work-from-home arrangements providing time flexibility, and stimulus-induced excess liquidity. Simultaneously, declining bank deposit rates pushed savers toward equities. Research indicates that first-time investors during 2020-2021 demonstrated higher risk tolerance and longer time horizons compared to pre-pandemic cohorts (Barberis, 2021).

**Social Media and Investment Communities:** Online investment communities, social media influencers, and fintech content creators have democratized investment knowledge dissemination, though quality and reliability remain concerns. Platform-based collective action represents a novel dimension of retail investor coordination (Pedersen, 2022).

Figure 2

### Drivers for Market Democratisation



The illustration titled “Drivers of Market Democratization” visually explains the five major forces expanding retail investor participation in India’s capital markets. At the center is Market Democratization, surrounded by interconnected drivers: Technological Infrastructure, representing mobile trading apps that simplify investing; Regulatory Facilitation, showing SEBI’s reforms that eased participation; Financial Literacy Initiatives, highlighting education programs for investor awareness; Pandemic-Induced Behavioral Shifts, capturing the surge in participation due to lockdown and liquidity conditions; and Social Media and Investment Communities, depicting how digital platforms and influencers spread financial knowledge. Together, these drivers collectively lowered entry barriers and reshaped retail investment behavior.

#### 4.3 Implications for Market Stability

The dominance of retail investors presents complex implications for market stability:

**Volatility Dynamics:** Theoretical models predict that noise trader risk increases with retail dominance, potentially amplifying volatility (Shleifer & Summers, 1990). Indian market data from 2020-2023 shows increased intraday volatility coinciding with retail participation surge, though causality remains debated. However, De Long et al. (1990) argue that sophisticated arbitrageurs stabilize markets despite noise trader presence, suggesting that institutional investors’ declining share may reduce this stabilizing force.

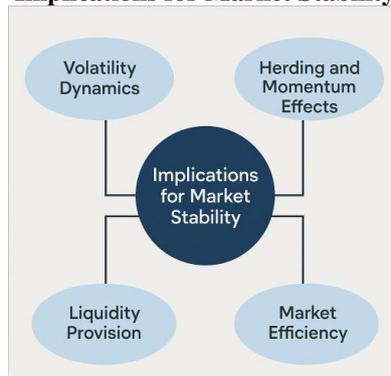
**Herding and Momentum Effects:** Behavioral finance literature documents strong herding tendencies among retail investors, particularly in emerging markets. Evidence from India suggests that retail investors exhibit stronger momentum-chasing behavior compared to institutions, potentially creating bubble-like episodes in specific stocks or sectors (Prosad et al., 2015). The 2021 surge in small-cap stocks exemplifies this pattern.

**Liquidity Provision:** Retail investor participation has unambiguously enhanced market liquidity, with average daily trading volumes increasing substantially. However, this liquidity may prove fragile during market stress, as retail investors typically demonstrate procyclical trading behavior—buying in bull markets and selling in bear markets (Kumar & Lee, 2006).

**Market Efficiency:** The impact on informational efficiency remains ambiguous. While retail participation increases price discovery points, behavioral biases may impede rational price formation. Recent studies suggest that increased retail trading has improved efficiency for large-cap stocks but potentially reduced it for small-caps where retail speculation dominates (Gao & Huang, 2020).

Figure 3

### Implications for Market Stability



The illustration “Implications for Market Stability” highlights four major consequences of rising retail investor dominance in India’s financial markets. Volatility Dynamics shows how increased participation by noise traders can heighten short-term price swings. Herding and Momentum Effects depict how collective retail behavior often drives stock bubbles or sharp sectoral rallies. Liquidity Provision indicates that while retail investors have boosted trading volumes, this liquidity can quickly evaporate during downturns. Finally, Market Efficiency illustrates that although retail trading can aid price discovery in large-cap stocks, excessive speculation in small-caps may undermine overall market efficiency.

#### 4.4 Corporate Governance Implications

Democratized ownership fundamentally alters corporate governance dynamics:

**Dilution of Monitoring Intensity:** Classical governance theory posits that ownership concentration facilitates effective monitoring of management (Jensen & Meckling, 1976). The shift toward dispersed retail ownership creates a classic collective action problem—individual retail investors lack both incentive and capability to monitor corporate activities, potentially weakening governance oversight (Bebchuk & Weisbach, 2010).

**Evolution of Shareholder Activism:** Traditional institutional activism, characterized by private negotiations and proxy contests, differs fundamentally from emerging retail activism patterns. Social media-coordinated retail investor campaigns represent a new governance mechanism, though their efficacy and sustainability remain uncertain. India has witnessed nascent instances of retail investor collective action through online platforms, though less dramatic than international cases (Bhattacharya & Chakrabarti, 2020).

**Promoter Accountability:** In India’s promoter-dominated corporate landscape, the question arises whether dispersed retail ownership enhances or diminishes promoter accountability. On one hand, liquid markets enable “governance through exit” as dissatisfied investors sell shares. On the other, atomistic retail investors lack the coordination capacity for effective voice-based governance (Sarkar & Sarkar, 2018).

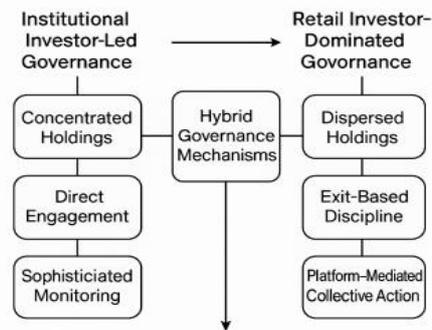
**Information Asymmetry:** Retail investors typically face greater information disadvantages compared to institutional investors with dedicated research teams. This asymmetry may enable

informed trading by insiders and institutions at retail investors' expense, raising equity concerns. SEBI's enhanced disclosure norms partly address this gap, though implementation challenges persist (Gopinath & Mishra, 2020).

**Board Composition and Independence:** The decline in institutional holdings may reduce pressure for independent directors and board professionalism, as retail investors rarely engage in board-level governance. Conversely, regulatory mandates for board independence have strengthened during the same period, potentially offsetting this effect (Khanna & Mathew, 2022).

Figure 4

#### Governance Mechanism Transformation Under Democratized Ownership



This comparative framework illustrates the shift from institutional investor-led governance (characterized by concentrated holdings, direct engagement, and sophisticated monitoring) to retail investor-dominated governance (characterized by dispersed holdings, exit-based discipline, and platform-mediated collective action). The diagram identifies emerging hybrid governance mechanisms combining traditional and novel approaches.

#### 6. Conclusion

The synthesis of findings underscores a profound and multidimensional transformation in India's capital markets, characterized by the democratization of ownership and a marked shift in market participation patterns. Over the past two decades, non-institutional investors—primarily retail participants—have emerged as the dominant ownership category, surpassing institutional investors and approaching parity with promoter holdings. This structural evolution signifies a deep reconfiguration of India's financial landscape, moving from concentrated, elite-driven ownership to a more dispersed, inclusive market structure. The drivers of this transformation are multifaceted: rapid technological innovation through mobile-based trading platforms, progressive regulatory facilitation by SEBI, behavioral shifts induced by the COVID-19 pandemic, and expanding financial inclusion initiatives have collectively lowered entry barriers and broadened access to capital markets. However, the impact of this democratization on market stability is complex and ambivalent. While broader participation enhances liquidity, trading volume, and market depth, it simultaneously introduces heightened volatility, susceptibility to sentiment-driven price swings, and fragility during downturns, as retail investors often exhibit procyclical behavior.

From a corporate governance perspective, dispersed retail ownership has redefined traditional oversight mechanisms. The decline of institutional dominance weakens concentrated monitoring and board-level engagement, while the rise of atomistic retail investors presents collective action challenges. Nevertheless, new forms of "governance through exit" and platform-mediated retail activism are emerging as alternative mechanisms of accountability. This governance transition demands adaptive regulatory strategies to ensure that democratization enhances, rather than undermines, corporate discipline and transparency. The broader policy dilemma thus lies in maintaining the inclusivity of financial markets while safeguarding unsophisticated investors from excessive risk exposure and exploitation. Effective democratization must therefore be accompanied by robust financial literacy programs, risk-sensitive product access, enhanced disclosure norms, and

institutional safeguards for investor protection. In essence, India's experience reflects a dynamic balancing act—leveraging technology and regulation to democratize finance, while evolving governance and risk management frameworks to preserve stability, accountability, and long-term wealth creation.

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