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## **EDITOR'S NOTE**

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 Scholarly and unpublished research articles, essays and interviews are invited from scholars, faculty researchers, writers, professors from all over the world.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**



## CONTENTS

### *"Varanasi Management Review"*

➤	Library Anxiety among University Students: Causes, Effects, and Interventions <i>Ankit Kumar</i>	01-03
➤	A Study of Parenting Styles in Relation with Depression among School Students <i>Muhammad Ali Imam</i>	04-07
➤	A Correlational Study of Psychological Well Being and Adjustment among Married and Unmarried Men <i>Saba Noor</i>	08-13
➤	Women Empowerment in the Present Technological Era <i>Neha Mehrotra</i> <i>Dr. Shashi Pandey</i>	14-17
➤	The Marketing Potential of Fintech Companies in Eastern Uttar Pradesh: Opportunities, Challenges, and Strategic Imperatives <i>Dr. Santosh Kumar Singh</i>	18-26
➤	Academic Achievement of Students in Relation to their Self - Confidence and Residential Area <i>Ritu Shikha</i> <i>Dr. Ramdhyan Rai</i>	27-31
➤	Digital Casteism: Social Media and New Forms of Discrimination in Contemporary India <i>Parul Gusiya</i>	32-33
➤	Perceived Control and Punishment in Home Environment and Suicidal Ideation in Teenagers <i>Rani Kumari</i> <i>Dr. Ram Dhyani Rai</i>	34-38
➤	A Review on Antimicrobial Resistance: Exploring the Future Research in India <i>Baliram Kumar</i>	39-43
➤	The Dynamics of Corporate Social Responsibility in India: Policies, Practices, and Progress <i>Sachin Kumar</i>	44-47

➤	A Study of Emotional Intelligence and Self-Efficacy among School Students <i>Firoj Ansari</i>	48-53
➤	Sociological Audit of the Transformative Performance of the Directive Principles of State Policy : A Critical Study <i>Dr. Ramesh Chandra Yadav</i>	54-62
➤	The Role of Psychological Support in Reducing Dropout Rates Among Girls in Bihar <i>Dr. Permila Kumari</i>	63-67



# Library Anxiety among University Students: Causes, Effects, and Interventions

Ankit Kumar\*

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## Abstract:

*Library Anxiety is a psychological barrier that inhibits students' effective use of library resources. This paper explores the causes and effects of library Anxiety Among University Students and identifies evidence-based interventions that Academic Libraries can implement. The findings aim to help librarians and educators develop strategies to foster a more inclusive and supportive information environment.*

## 1. Introduction

Library Anxiety is a form of psychological barrier that prevents students from effectively using library resources. The term was coined by Constance Mellon (1986), who described it as "a feeling of inadequacy, confusion and fear when approaching the library." This issue can significantly impact students' Academic engagement and research capabilities.

## 2. Causes of Library Anxiety

Several factors contribute to the development of library Anxiety Among University Students:

- (I) Lack of Research Skills: Many students are unfamiliar with library databases, classification systems, or search strategies (Onwuegbuzie et al., 2004).
- (II) Fear of Negative Evaluation: Students may feel embarrassed to ask questions, fearing that librarians or peers might judge them (Mellon, 1986).
- (III) Complex Layout: Large and unfamiliar library layouts can be overwhelming (Bostick, 1992).
- (IV) Technology and Resource Overload: With increasing digitization, students can feel lost navigating online catalogue, e-resources, and databases (Van Scoyoc, 2003).
- (V) Previous Negative Experiences: Poor past encounters in library settings may create lasting Anxiety.
- (VI) Feelings of Inadequacy: Students who believe they are not well equipped to succeed in library research may experience Anxiety, particularly in unfamiliar environments.
- (VII) Technological Challenges: Familiarity with online databases, Digital tools, and other technologies can be an obstacle for some students, contributing to their Anxiety.

## 3. Effects of Library Anxiety

Library Anxiety affects students academically and emotionally:

- (I) Avoidance of Library Use: Students may delay or avoid research tasks altogether (Onwuegbuzie et al., 2004).
- (II) Lower Research Quality: Inability to find relevant sources can result in poorly supported assignments.
- (III) Increased Stress and Frustration: Anxiety can exacerbate Academic Stress and diminish learning satisfaction.
- (IV) Reduced Confidence: A sense of helplessness in navigating Academic resources leads to lower self efficacy (Jiao, Onwuegbuzie & Lichtenstein, 1996).
- (V) Reduced Library Usage: Students who experience library Anxiety may avoid using the library entirely or limit their interaction with library resources and services.

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\* Net Qualified - Library and Information Science

- (VI) Negative Impact on Academic Performance : The Inability to utilise library resources effectively can lead to poor research skills, difficulty completing assignments and lower Academic grades.
- (VII) Missed Learning Opportunities : Limited access to library resources can prevent students from fully exploring different subjects and developing their research abilities, thus limiting their overall learning experience.
- (VIII) Negative Attitudes Towards the Library : Anxiety can create a negative perception of the library , leading students to view it as intimidating, overwhelming , or unwelcoming.
- (IX) Impact on Learning and skills Development: Students who are anxious about using the library may struggle to develop essential research and information literacy skills , potentially hindering their future academic and professional success.
- (X) Psychological Barriers : Library Anxiety can create a psychological barrier that prevents students from fully engaging with the learning process and accessing the resources they need.
- (XI) Self-Efficacy Issues: Students may feel they lack the skills to complete research assignments, contributing to Feelings of Inadequacy and hindering their ability to succeed.

#### **4. Interventions and Solutions**

Effective interventions can significantly reduce library Anxiety:

- (I) Library Orientation Session : Introduction to library systems and services helps students feel more at ease ( McPHerson, 2004).
- (II) Information Literacy Programs : Structured training in research and evaluation skills improves Confidence and competence (Julien & Genius,2011).
- (III) Supportive Library Staff : Friendly , approachable librarians can reduce fear and encourage questions (Bostick, 1992).
- (IV) Online Learning Resources: Video tutorials and virtual tours can help students learn independently at their own pace (Gross & Latham, 2007)
- (V) Redesigning Physical Spaces : Clear signage , modern layouts , and quiet zones can make Libraries more accessible and welcoming.
- (VI) Creating Welcoming Spaces: Libraries can make their physical Spaces more inviting with comfortable study areas , alcoves , and visible , friendly staff.
- (VII) Staff Engagement: Libraries can encourage staff to be approachable and accessible , especially during initial interactions.
- (VIII) Integrating Research into Courses : Librarian can collaborate with instructors to integrate library skills into coursework , making research more accessible .
- (IX) Plan Ahead : Break down research tasks into smaller , manageable steps to avoid feeling overwhelmed.
- (X) Seek Support : Reach out to librarians , instructors , or peers for guidance and assistance.
- (XI) Mindfulness and Relaxation : Practice Relaxation techniques like deep breathing to manage Anxiety.
- (XII) Explore the Library : Encourage students to explore the library's Layout and familiarise themselves with different areas.
- (XIII) Information Literacy : Improving information literacy skills can reduce Feelings of Inadequacy and increase confidence in research.
- (XIV) Addressing Specific Concerns: Addressing concerns about judgement or appearing ignorant can help students feel more comfortable .
- (XV) Building Confidence: Encourage students to take on small research tasks and celebrate their success can build confidence.

## 5. Conclusion

Library Anxiety is a real and measurable challenge that affects student learning and Academic outcomes. By addressing the causes through proactive interventions, universities can make Libraries more inclusive, empowering students to use resources confidently and effectively.

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# A Study of Parenting Styles in Relation with Depression among School Students

Muhammad Ali Imam\*

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## Abstract

*The present study examined the relationship between depression and various parenting styles among school students. A total of 200 students, comprised of 100 male and 100 female participants from schools in Bihar, were selected through purposive sampling. Each student was administered the Beck Depression Inventory-Second Edition (BDI-II) and the Parental Authority Questionnaire. Data analysis was conducted using Pearson's product-moment correlation coefficients. The results indicated significant negative relationships between depression and different parenting styles. Specifically, a significant negative correlation was found between authoritarian parenting and the depression levels of school students. Similarly, a significant negative relationship was identified between authoritative parenting and student depression. Lastly, a significant negative relationship was also observed between permissive parenting and depression among school students. The study aims to increase students' awareness of various stressors and the coping strategies that can help them manage depression effectively. This awareness is crucial for maintaining a healthy parenting style that supports the mental health and future professional lives of students. The review concludes with a summary of the key research findings, along with suggestions for future directions and implications for policy and practice.*

**Key words:** Authoritarian, Authoritative, Permissive, Depression and school students

## Introduction:

Parenting style is an arrangement of states of mind toward the youngster that a parent transmits to the tyke to make an enthusiastic atmosphere encompassing guardian tyke trades. Parenting style is not the same as parenting conduct, which is described by particular activities and socialization objectives. The mix of parental warmth and authority is fundamental to conceptualization of parenting style. Parenting is a mind-boggling movement that incorporates numerous particular practices that work exclusively and together to impact tyke results. However, particular parenting behavior, for example, a harsh punishment may impact youngster advancement, taking a gander at a particular conduct in confinement might delude. The most generally refreshing typological way to deal with comprehension parenting was developed by Diana Baumrind. This typology helps categorize typical varieties in parents' endeavors to control and socialize their youngsters. To begin with, parenting style is intended to depict ordinary varieties in parenting. At the end of the day, the typology of parenting style created by Baumrind ought not to be comprehended to incorporate degenerate parenting, for example, as may be seen in injurious or careless homes. Second, Baumrind expect that ordinary parenting rotates around issues of control. Despite the fact that parents may differ by the way they look after when it comes to taking charge or helping the children mix with other people parenting style is to impact, educate, and control their kids.

Diana Baumrind (1967) is one of the prominent psychologists, who is known for wellknown research on parenting styles. She developed the relationship between basic parenting styles and children's behavior. After research and studying how children and parents relate in the home, Baumrind came up with a classification of three major parenting styles: · Authoritarian parenting style · Permissive parenting style · Authoritative parenting style

### **Authoritarian parenting style.**

Authoritarian parenting is a style of child-upbringing practice that is very demanding and rigid. Authoritarian parents are very strict and expect that their children follow their orders. For example: Think

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\* Research Scholar, JPU

of the popular image of an army drill sergeant. Authoritarian parents expect their rules and orders to be followed without questioning. Authoritarian parents show low levels of kindness, warmth or their children's needs which mean they are not responsive to the child's needs. They have a tendency to punish their children by withholding love and affection from them when they do wrong.

**Permissive parenting style:**

A permissive parent or a parent who is lenient and not strict at all. Contrary to the authoritarian parent, the permissive parent is extremely responsive to the needs of the child and does not enforce too many restrictions or punishments. The children of the permissive parent are known or termed as "spoiled" as they tend not to avoid guidelines or restrictions on their children and are very warm and loving. They don't expect their children to be very responsible. Permissive parents do not portray themselves as commanding or authoritative parents.

**Authoritative parenting style:**

Finally, an authoritative parenting style has a prominent character which is a combination of expectations and warmth. Authoritative parents present themselves as imposing authority figures and expect their children to behave as their own rules and regulations but they are also caring, loving, and responsive. This style of parenting has features which adopt a child-centered approach that expects a lot of high thinking in terms of age of the child. Such type of parents are able to see or feel how their children feel and also they try to make the children learn as to how to manage their feelings and emotions. Though they expect more maturity, they mostly forgive any potential limitations.

**Depression: Meaning and Definition**

"Depression" is more than just sadness. People with depression may experience a lack of interest and pleasure in daily activities, significant weight loss or gain, insomnia or excessive sleeping, lack of energy, inability to concentrate, feelings of worthlessness or excessive guilt and recurrent thoughts of death or suicide. (APA, 2016).

Depression is a common mental disorder, characterized by sadness, loss of interest or pleasure, feelings of guilt or low self-worth, disturbed sleep or appetite, feelings of tiredness, and poor concentration. Depression can be long-lasting or recurrent, substantially impairing an individual's ability to function at work or school or cope with daily life. At its most severe, depression can lead to suicide. When mild, people can be treated without medicines but when depression is moderate or severe they may need medication and professional talking treatments. (WHO, 2015).

The term 'Depression' covers a variety of negative moods and behavior changes. The mood change may be temporary or long lasting. It may range from relatively minor feeling of melancholy to a deeply negative view of the world and an inability to function effectively. Depression is a disturbance in mood, thought, and body characterized by varying degrees of sadness, disappointment, loneliness, hopelessness, self-doubt and guilt. Most people tend to feel depressed at one time or another; some people may experience these feelings more frequently or with deeper, more lasting effects. In some cases, depression can last for months or even years. The least intense type of depression, "feeling blue" or "being in a bad mood" is usually brief in duration and has minimal or slight effect on normal, everyday activities. With moderate depression, symptoms are more intense and last for a longer period of time. Daily activities are more difficult but the individual is still able to carry out these activities. In severe depression there may be extreme fluctuations in moods or even a complete withdrawal from daily routine and/or the outside world. Feelings of hopelessness can become so intense that thoughts of death may occur and suicide may seem a viable option. Depression is a state of low mood and aversion to activity that can affect a person's thoughts, behavior, feelings and sense of well-being.

Depression is a mental health disorder that can affect the way you eat and sleep, the way you feel about yourself and the way you think about things. It is not a sign of personal weakness and it can't be willed or wished away.

Depression is a mood disorder that causes a persistent feeling of sadness and loss of interest. Also called major depressive disorder or clinical depression, it affects how you feel, think and behave and can lead to a variety of emotional and physical problems. You may have trouble doing normal day-to-day activities, and sometimes you may feel as if life isn't worth living (Roosi, 2015).

**Need of The Study:**

Studies conducted all over the world and in India are showing the role of parenting style in Adolescents' mental health. This study will provide insight on relationship between parenting style and depression in school students. The study will benefit parents and teachers by helping them to recognize the control of the parenting surroundings and style of parenting on adolescent. This will also help the mental health professionals to identify the causes of depression and making treatment plans by adding counseling session for the parents too.

**Hypotheses:**

1. There would be relation between depression and mother's and father's permissive parenting style in school students.
2. There would be relation between depression and mother's and father's authoritative parenting style in school students.
3. There would be relation between depression and mother's and father's authoritarian parenting style in school students.

**Sample:**

Data was collected on a total of 200 school students studying in IX and X classes. Out of 200 students there were 100 boys and 100 girls. Further the age range of the students was 12 to 14 years of age. Only normal students were included in the study. A random sampling technique was used to select the respondents of the study. The students were taken from govt. schools of Bihar.

**Research Design**

In the present study a correlational research design was used. Present study was to examine the relationship between different parenting style and depression of male and female school students measure separately.

**Tools:****Beck Depression Inventory-Second Edition (BDI-II)**

The Beck Depression Inventory (BDI) created by Aaron T. Beck 1971 and is a self-report inventory that is one of the most widely used instruments for measuring the severity of depression. A large number of studies have documented that the BDI-II exhibits high internal consistency ranging between 0.89 and 0.94. A one-week test-retest reliability coefficient of 0.93 has been reported in the test manual 63 suggesting that it was not overly sensitive to daily variations in mood. The content validity of the BDI-II appears to be excellent. It covers all the major content domains of depression (i.e. sadness, loss of pleasure, etc.). The convergent and divergent validity of the BDI-II also appears to be well-supported. The BDI-II also correlates significantly with other indices of depression and depression-related constructs, including the BDI-IA ( $r = 0.93$ ); the Hamilton Rating Scale for Depression ( $r = 0.71$ ), and the BHS ( $r = 0.68$ ).

**Parental Authority Questionnaire**

The Parental Authority Questionnaire was designed by John R. Buri (1991) to measure adolescents' perceptions of parental authority or disciplinary practices. The total number of items in the questionnaire is 60. It comprised three subscales, namely:

1. **Permissive Parenting Styles:** Includes ten items depicting adolescent's perception about the low level of demanding and responsiveness exerted by parents.
2. **Authoritarian Parenting Style:** Includes ten items depicting adolescent's perception about high parental control, expected conformity, and obedience.
3. **Authoritative Parenting Style:** Includes ten items depicting a high level of both demandingness and responsiveness.

Parental Authority Questionnaire is a five-point Likert type scale. Test Retest Reliability estimates were  $r = 0.78$ , 0.92 authoritativeness,  $r = 0.86$ , 0.85 authoritarian,  $r = 0.81$ , 0.77 for permissiveness for mother and father, respectively. The scale has acceptable internal consistency (0.74 to 0.87) and retest reliability (0.77 to 0.92).

**Results and Discussion:****Table 8: Correlation of Depression and Parenting styles (N=200)**

Variable	Pearson Correlation r
Permissive	-0.190**
Authoritarian	-0.285**
Authoritarian	-0.190**

\*Correlation is significant at the 0.05 level (2-tailed)

\*\* Correlation is significant at the 0.01 level (2-tailed)

Table 8 shows that permissive parenting style in which parents seem to exhibit more of a friendly behavior rather than parental authority which showed correlation at 0.01 level was indicative of depression among school students. It was found that the authoritarian wherein parents use more punishments, shouting, harsh discipline, and father's authoritative parenting style which exhibits demanding and responsive parenting was also significantly correlated at 0.01 level.

Hypothesis 1 states that there would be relation between depression and permissive parenting style in school students. The obtained result shows that relation was significant with permissive parenting style ( $p < .01$ ). Therefore Hypothesis 1,2 & 3 is accepted in case of parenting style. The present study was an attempt to see the relationship between depression and measures of parenting styles. It is pertinent to note that results of the study appear to lend substantial support to the hypothesis formulated. Significant associations are found between three parenting style and measures of depression. Correlation between authoritarian parenting style and depression). is positive. It indicates that more the authoritarian parenting style, the higher the level of depression. But correlation between permissive parenting style and depression is negative, that is more permissive parenting style, the lesser experiences of depression among adolescents. No significant correlation is found between authoritative parenting style and depression. Radziszewska et al. (1996) and Aunola et al. (2000) found that authoritative parenting style was related to lower levels of adolescent depressive symptoms, and that the highest levels of depressive symptoms were related to unengaged parenting style. Previous studies have established a clear relationship between authoritative parenting, parental care, parental monitoring and adolescent depression (Garber et al., 1997); Greaven et al. (2000).

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## A Correlational Study of Psychological Well Being and Adjustment among Married and Unmarried Men

Saba Noor\*

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### Abstract

*As we know that numerous studies conducted on married and unmarried men-related psychological and adjustment problems, and no one study conducted on men counterparts in India. That is why; this study mainly focuses on men's psychological wellbeing and their adjustment in society and the workplace. For this, purpose 75 married men and 75 unmarried men of Bihar state were availability selected and they were administered Reff's Psychological well-being and Bell's Adjustment inventory. The Pearson moment correlation was applied to analyze the data. The results as follows: A significant positive relationship between psychological well-being and adjustment of married men and unmarried men was obtained. So this study will be very fruitful for our society for understanding the effect of the marital status of men on their mental health and adjustment.*

**Keyword:** Psychological Well-being, Adjustment Married and Unmarried men

### Introduction:

As we know that numerous studies conducted on married and unmarried men-related psychological problems, and no one study conducted on men counterparts in India. That is why; this study mainly focuses on men's mental health and their adjustment in society and the workplace. So this study will be very fruitful for our society to understand the effect of the marital status of men on psychological health.

### Psychological Well Being:

Psychological well being attempts to understand people's evaluation of their lives. These evaluations may be primarily cognitive (e.g. life satisfaction or marital satisfaction) or may consist of the frequency with which people experience pleasant emotion (e.g. depression). Researchers in this field strive to understand not just undesirable clinical states, but also differences between people in positive levels of long terms well-being. Psychological well-being refers to how people evaluate their lives and includes variables such as life satisfaction and marital satisfaction lack of depression and anxiety and positive moods and emotions.

Some researchers explain psychological well-being in terms of self acceptance, personal growth in life and positive relations with others, environmental mastery and autonomy. A person's evaluation of his or her life may be in form of cognitions e.g.: when person gives conscious evaluative judgments about his or her satisfaction with life as a whole, or evaluative judgments about specific aspects of his or life such as recreation. However, an evaluation of one's life may also be in the form of affect such as people experiencing unpleasant or pleasant moods and emotions in reaction to the life. Thus a person is said to have high psychological well-being if she or he experiences life satisfaction and frequent joy, and only infrequently experience unpleasant emotions such as sadness and anger. On the contrary a person is said to have low psychological well-being if he or she is dissatisfied with life, experiences little joy and affection, and frequently feels negative and affective such as anger or anxiety. The cognitive and affective components of psychological well-being highly interrelated.

Psychological well-being means a general sense of emotional health as evidenced by high self-esteem and positive relationships with others and a lack of anxiety, depression and deviant behavior. As summarized, Psychological well-being is about lives going well. It is the combination of feeling good and functioning effectively (Huppert, 2009).

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\* Research Scholar, JPU

**Mental Health:**

Mental-health is a term used to describe either level of cognitive or emotional well being or an absence of a mental disorder from perspective of the discipline of positive psychology or holism. Mental-health may include an individual's ability to enjoy life and procure a balance between life - related psychological problems, and no one study conducted on men counterparts in India. That is why; this study mainly focuses on men's mental health and their adjustment in society and the workplace. So this study will be very fruitful for our society to understand the effect of the marital status of men on psychological health.

satisfaction) or may consist of the frequency with which people experience pleasant emotion (e.g. depression). Researchers in this field strive to understand not just undesirable clinical states, but also differences between people in positive levels of long terms well-being. Psychological well-being refers to how people evaluate their lives and includes variables such as life satisfaction and marital satisfaction lack of depression and anxiety and positive moods and emotions.

Some researchers explain psychological well-being in terms of self acceptance, personal growth in life and positive relations with others, environmental mastery and autonomy. A person's evaluation of his or her life may be in form of cognitions e.g.: when person gives conscious evaluative judgments about his or her satisfaction with life as a whole, or evaluative judgments about specific aspects of his or life such as recreation. However, an evaluation of one's life may also be in the form of affect such as people experiencing unpleasant or pleasant moods and emotions in reaction to the life. Thus a person is said to have high psychological well-being if she or he experiences life satisfaction and frequent joy, and only infrequently experience unpleasant emotions such as sadness and anger. On the contrary a person is said to have low psychological well-being if he or she is dissatisfied with life, experiences little joy and affection, and frequently feels negative and affective such as anger or anxiety. The cognitive and affective components of psychological well-being highly interrelated.

Psychological well-being means a general sense of emotional health as evidenced by high self-esteem and positive relationships with others and a lack of anxiety, depression and deviant behavior. As summarized, Psychological well-being is about lives going well. It is the combination of feeling good and functioning effectively (Huppert, 2009).

**Mental Health:**

Mental-health is a term used to describe either level of cognitive or emotional well being or an absence of a mental disorder from perspective of the discipline of positive psychology or holism. Mental-health may include an individual's ability to enjoy life and procure a balance between life activities and efforts to achieve psychological resilience. Mental health is an expression of our emotions and signifies a successful adaptation to a range of demands. The World Health Organization defines mental health as a state of well being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively, fruitfully and can be able to make a contribution in his or her community. Most recently, the field of global mental health has emerged which has been defined as the area of study, research and practice that places a priority on improving mental health and achievement of equity in mental health for all people worldwide. The definition of mental-health highlights emotional well-being, the capacity to live in a full and creative life and the flexibility to deal with life's inevitable challenges. Positive psychology is increasingly prominent in mental health.

The World Health Organization describes mental health as a state of complete physical, mental, and social well-being and not purely the absence of disease (WHO, 1948). It means that mental health is necessary to overall health and should be identified in all older persons. The concept of mental health consists of an inner feeling of calmness, self-efficiency, self-dependence and competitiveness.

"Mental health means development of healthy personality which will scientifically try to fight the onset of any Kind of psychological or mental disorder." - J. C. Coleman (1962)

**Significant of Study:**

The focus of the present research was conducted on the psychological wellbeing and mental health among married and unmarried working men. It is important to role that working men have double sources of stress coming from family and work place spheres. Hence, in the present study married and unmarried working men were taken from different private and public sectors of Bihar to find out the relationship between two variables respectively in married and unmarried working men. That is why the present study was endeavor to examine the psychological wellbeing and mental health of married and unmarried working men.

**Objectives of the Study:**

The following objectives are formulated for the proposed study:

1. To explore the relationship between psychological wellbeing and mental health of married working men.
2. To explore the relationship between psychological wellbeing and mental health of unmarried working men.

**Hypotheses:**

The following hypotheses were formulated to empirically validate the above objectives:

- 1 There would be significant relationship between psychological wellbeing and mental health of married working men.
- 2 There would be significant relationship between psychological wellbeing and mental health of unmarried working men.

**Sample:**

Data were collected on a total of 100 working men from different location of Bihar. Out of which 50 were married working men and 50 unmarried working men were also taken from different private and public sectors of Bihar. Further, the age group of the participants were 25 to 40 years of age. An availability sampling technique was used to select the respondents of the study.

**Research Design:**

In the present study a correlational design was used. Present study was to examine the relationship between psychological wellbeing and mental health of married working men and unmarried working men separately. A correlational research design was used because it gives the measure of a relationship among variables and there is no control over them. So, Therefore, two group design and correlational research design is best suitable in this research.

**Tools Used for Data Collection:**

The following tools used for data collection.

**1. RYFF'S Psychological Well-Being Scale (PWB):**

This scale was developed by Ryff (1989). The scale is a 54 item scale version that was used. The scale involves items of the 6 constructs of Psychological well being given by Ryff of autonomy, self acceptance, environmental mastery, personal growth, purpose in life and positive relations with others. Respondents rate statements on a scale of 1 to 6, with 1 indicating strong disagreement and 6 indicating strong agreement. The Inter-factor correlations of the psychological well-being constructs were sufficiently high (> 0.80). Internal consistency varied from .86 to .93 for the various dimensions. The cronbach alpha was .82 on the Indian sample indicating that the reliability is quiet adequate for further application.

**2. Mental Health Questionnaire**

The original form of the Hindi version of Mental Health questionnaire is developed by O.N Srivastava and V.K Bhatt (1973). The original Hindi version was prepared by translating the original 48 items of the M.H.Q. into Hindi. There are total six sub scales in this questionnaire namely free floating anxiety, obsession compulsion, phobia, and somatic complaints, depression and hysteria. The 8 items of each subscale have been put into 2 clusters of 4 items each. The first cluster of 4 items from each of the subscales follows in a sequence and then second cluster of each of the subscales follows in the next sequences. Low score on the questionnaire indicates normal mental health and high score is the indicative of mental ill-health. The first half of the whole test thus contains the first

halves of all the subtests. The order in which clusters are appearing is FFA, OBS, PHO, SOM, DEP and HYS. Reliability of the whole test is calculated by split half method was 0.70 and reliability coefficient for each of the subscales is FFA (0.88), OBS (0.76), PHO (0.52), SOM (0.68), DEP (0.74) and HYS (0.66). The validity of the whole test was measured by administered to anxiety, neurotic, depressive and hysteric patients.

**Procedure of Data Collection**

To begin with the research, the researcher contacted the different married working men and unmarried working men from public and private sector of Bihar. Permission was sought from the organization authorities by approaching and explaining details of the study, i.e, purpose and benefits for the working employees, the organization. Also verbal consent of the working men employees regarding data collection was taken and they were assured of confidentiality. Working employees who were not willing to give information were not forced to do so and were not included in the sample for the study. First, they were explained briefly about the purpose and the importance of research, which helped in establishing rapport with them. The test was administered in individuals and groups on the available and allocated to the researcher. The scales were administered on them one after the other in the same Order. After collecting the relevant data researcher extended thanks to the participants for contributing their valuable time and helping the researcher in her research pursuit.

**Results and Discussion:**

Obtained data were analysed with the help of SPSS 20 using different statistical technique and the result are given in the following table along with their interpretation and discussion. The data were analyzed and tabled in the light of objectives.

**Hypothesis-1: There would be significant relationship between psychological wellbeing and mental health of married working men.**

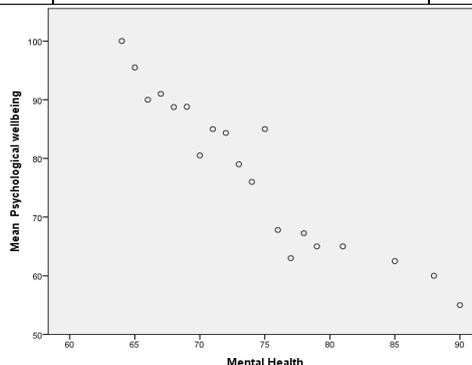
**Hypothesis-2: There would be significant relationship between psychological wellbeing and mental health of unmarried working men.**

**Table no. 1: Results of Correlation between psychological wellbeing and mental health of married working men.**

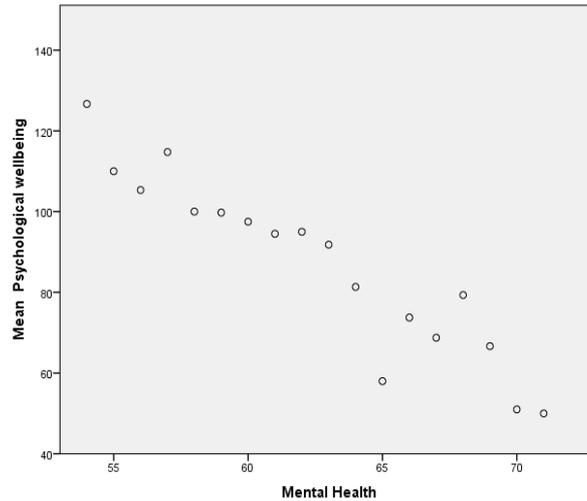
Variables	Correlation	Significance level
Psychological wellbeing	-0.877	< .001
Mental Health		

**Table no. 2: Results of Correlation between psychological wellbeing and mental health of unmarried working men**

Variables	Correlation	Significance level
Psychological wellbeing	-0.831	< .001
Mental Health		



**Figure 1: Graphic representation of correlation between psychological wellbeing and mental health of married working men**



**Figure 2: Graphic representation of correlation between psychological wellbeing and mental health of unmarried working men**

If we look table- 1 we will find that coefficient of correlation psychological wellbeing and mental health of married working men was found as -0.877 which was significant at 0.01 level of significance. The value of coefficient of correlation was negative meaning thereby that the two variables are inversely related. So, the hypothesis-1 that says that “there would be significant relationship between psychological wellbeing and mental health of married working men.” was accepted. In the same way a look at table 2 reveals that relationship between psychological wellbeing and mental health of unmarried working men was -0.831 which was significant beyond .01 level of confidence. The value of coefficient of correlation was negative meaning thereby that the two variables are inversely related . It means whether mental health illness will be increase then psychological wellbeing will decrease and vice versa. Thus, hypothesis -4 which states that “there would be significant relationship between psychological wellbeing and mental health of unmarried working men.” was also accepted by the finding of the study.

This implies that when mental health illness increases, the level of psychological wellbeing decreases too and vice versa. As per the study, within the mental health illness role of an employee, there are various factors, with varying degrees of impact, which have been identified as the root cause of mental health illness and decrease psychological wellbeing. Moreover, the mental health illness is a negative feelings and have equal detrimental effects on types of both married working and unmarried-working men resulting into relationship between the two variables. A negative state of mental health appears to be an outgrowth of job and life stress. There are supporting evidences which link diverse aspect of mental health to specific aspects of the work environment (Caplan, 1971; Kahn & Quinn, 2013). This study show that poor mental health is related to conditions at work, work itself, shift work, supervision, the organization, wages and promotion. Our findings of the present study are also consistent with previous studies reporting negative life events to be meaningful predictors of symptomatology and health (Dohrenwend and Dohrenwend, 1974). The present result provides support to the notion that low level of psychological wellbeing can result in increase mental health illness and decrease of low level of performance in both married working and unmarried-working men.

**Conclusion:**

The present study was conducted with the objectives to find out the relationship of psychological wellbeing and mental health of married working and unmarried working men. They were administrated Mental Health questionnaire measuring mental health illness and Psychological

wellbeing Scale of for measuring psychological wellbeing. The pearson correlation was applied to find out relationship between psychological wellbeing and mental health score married working men and unmarried working men separately. The following results were obtained:

1. Negative and significant relationship between psychological wellbeing and mental health of married working men was obtained.
2. Negative and significant relationship between psychological wellbeing and mental health of unmarried working men was found.

The results were discussed in the lights of socio-cultural conditions rearing practices and environments prevailing in the companies. Significantly greater mental health illness in married working men than unmarried working men was discussed in the light of rich social consciousness and expectation of the society, environments of companies similarly, significantly low level of psychological wellbeing in married working men than unmarried working men was also discussed in the light of socio-cultural conditions.. Discrimination in the private and government sectors and socially negative attitude and prejudice against females put them at disadvantageous position in psychological documents.

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## Women Empowerment in the Present Technological Era

Neha Mehrotra\*  
Dr. Shashi Pandey\*\*

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### Abstract

*Despite India's rich artistic and philosophical heritage that advocates high moral values, the status of women in society has remained inferior to that of men. Ancient Indian textbooks have frequently deified women as important and godly realities, yet the lived gests of women have contradicted these ideals. This inconsistency is n't unique to India; encyclopedically, women have plodded to attain equivalency despite outstripping in every sphere of life. Whether in politics, education, wisdom, or entrepreneurship, the benefactions of women are inarguable. Still, no society has truly handed them with a status equal to their manly counterparts.*

*Traditional gender places have corroborated conceptions that mandate what's anticipated of men and women. While men are generally encouraged to be independent, assertive, and ambitious, women are frequently mingled to be nurturing, amenable, and dependent. This division of places limits women's autonomy and restricts their capability to make opinions about their own lives. One of the most dangerous misconceptions that stems from this system is the belief that a woman's survival depends on a manly figure — be it her father, family, hubby, or son who is perceived as her protection and provider. This deeply confirmed idea undermines the eventuality of women to be tone-sufficient and able individualities. A major contributing factor to this inequality is the lack of access to education and employment openings for women, particularly in pastoral and conservative communities. Social restrictions, religious customs, and profitable constraints frequently help girls from entering the same position of education as boys. Indeed when educated, numerous women face resistance when pursuing careers or leadership places. As a result, their profitable reliance on men continues, further cementing their secondary status in both public and private life. These walls not only limit the growth of individual women but also hamper the progress of society as a whole.*

*In this environment, technology emerges as a important tool that can bridge the gap between genders and empower women to make informed opinions. Through access to information, digital knowledge, and online platforms, women can gain knowledge, make chops, and connect with coffers that were preliminarily out of reach. Technology enables women to share in educational courses, explore entrepreneurship, and engage in social and political converse. Especially in a manly-dominated society like India, these tools can challenge traditional morals and produce new avenues for women to assert their rights and agency.*

*This exploration paper, thus, seeks to dissect how technology and technology-generated openings contribute to the commission of women in India. It aims to explore the transformative part of digital addition in promoting mindfulness, education, and profitable independence among women. The study will also consider the limitations and challenges that women face while penetrating technology in patriarchal societies. By examining real-life case studies and current enterprise, the paper will give sapience into how digital tools can be exercised to strike gender walls and promote a further indifferent and inclusive society.*

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### Introduction

The defective manly centric socialization process lowers the tone, regard and confidence situations among women. Once this gets invested and inculcated within their mindsets and stations towards life, it not only creates and develops a sense of inferiority among them in unborn course of time, but also hampers their action taking and decision making capabilities. This is because they find themselves dependent on their manly counterparts.

Before knowing how technology and ICT helps in boosting womens' status in the patriarchal society like India, it's utmost important to understand the meaning of the term 'ICT'.

ICT is described as all bias, tools, content, coffers, forums and services, etc, digital or those converted to digital forums. It includes internet, radio, mobile phones, boxes, interactive forums, social media and other mass media platforms, etc. It's largely observed moment that in moment's information age ICT is playing a great part in empowering women. Through creating mindfulness about colorful social issues, it's boosting their decision making capacities and eventually leasing to women commission. Let us see some exemplifications, as to how it's passing.

Now women are n't solely dependent on males of their family to go out of their homes, they can just do it on a single mobile click, reserving online taxicabs. Technology has opened new 'Distance Education' openings for women. Unlike earlier script where due to orthodox patriarchal beliefs, women were n't allowed to get education, or had to discontinue it due to any adverse family circumstances, now they're free to use colorful 'E-learning Platforms' like colorful ' YouTube Channels', which has nearly reduced their physical and fiscal education walls. Likewise, there are other incidents also that indicate that technology has a major part to play in women commission.

### Research Objectives

1. To examine the part of technology in enhancing women's decision- making capabilities in the areas of employment, education, health, and family matters.
2. To assess the impact of ICT on perfecting women's mindfulness and access to weal schemes, social security, and mobility.
3. To dissect the extent to which ICT has empowered women to share in fiscal, political, and plant- related opinions.
4. To estimate how ICT tools and platforms have contributed to transubstantiating patriarchal mindsets and traditional gender places.
5. To explore the challenges women face in penetrating and effectively using ICT for particular commission and community engagement.

### Literature Review

'Sarita Rathi' (2015), in her study, titled, 'Role of ICT in Women Empowerment', has asserted that ICT is now being used to create awareness in society. It is playing a vital role in changing the attitude and perspectives of society towards women.

Ranjana Agarwal and Gunjan Malhotra (2016), in her study 'Women and access to ICT', found that lack of access to basic education and literacy are the prime reasons affecting women's access to IT. India has the largest number of computer educated, but unemployed women in the world. Lack of mobility is cited as one of the major constraints to participate in IT workforce in India.

Basavaraja M.T & B. T. Sampath Kumar (2017), in study based in Shivamogga District, Karnataka, titled 'Gender Disparities in the Use of ICT', establish that womanly scholars are n't exposed to use of computers and Internet either at cybercafés or at home. This indicates that there's a gender difference in the place of use of computers. 86.11 of womanish scholars have n't used the Internet substantially because of lack of support from parents. The result indicates that womanish scholars need further support from their parents to use the Internet for their academic work. manly scholars have further freedom to use the computer either at home, a neighbor's/ friend's home, or indeed at a cybercafe as compared to their womanish counterparts. In India womanish scholars may not have further freedom to use ICT and its operations as compared to males. It's noticed that a comparatively lesser number of manly scholars used the internet than ladies did.

Kamla Bhasin, a famed Indian positivist and social activist, devoted her life to challenging the deeply settled patriarchal structures in South Asian societies. In her important book "Understanding Gender", she explains how patriarchy is n't a natural or natural system but a man- made structure that assigns unstable places to men and women. She emphasized that patriarchy is maintained through social institutions like family, religion, and media, and starts affecting individualities from early nonage.

Usha Sharma (2003), in her work entitled 'Women Empowerment through Information Technology', found that the technological divide is increasingly felt in developing countries like India, when it comes to measuring the positive influence of ICT on the lives of people in the society.

### **Conclusion**

This study easily reveals that a large section of Indian women has begun to witness a positive metamorphosis in their lives due to the arrival of technology. Access to online job doors similar as LinkedIn and Naukri.com has opened new doors of profitable occasion for women who may not be suitable to work outdoors due to family or social constraints. The capability to work from home or pursue freelance systems online has enhanced their fiscal independence. This, in turn, empowers them to make independent opinions, not only regarding their professional lives but also within the domestic structure, where earlier their voices frequently went unheard.

Technology has also played a pivotal part in raising mindfulness among women about colorful government schemes, health services, and weal enterprise designed specifically for their development. With easy access to information through mobile apps, websites, and social media platforms, women are getting more informed about their rights and entitlements. This increased knowledge has directly contributed to strengthening their concession power within the family setting. Women are now more able of asserting their views in matters related to education, healthcare, and ménage finances, thereby enhancing their part in decision- making processes.

In addition, ultramodern technology has significantly changed the nature of women's reliance on manly family members for introductory tasks like shopping or penetrating services. With the emergence of online platforms similar as Amazon, Flipkart, BigBasket, and colorful telemedicine services, women can now order rudiments and access health consultations from the comfort of their homes. This convenience has readdressed the traditional places and increased their physical autonomy, especially for those living in conservative or pastoral surroundings. It also brings a newfound confidence as women gain control over their time and choices.

Still, while these technological advancements have clearly initiated a surge of positive change, the study also highlights an enduring challenge embedded in the socio-artistic fabric of Indian society. The patriarchal mindset, deeply bedded in the process of socialization, continues to define gender places from a veritably early age. Girls are still brought up to prioritize caregiving and deference, while boys are encouraged to be assertive and career- driven. This creates a structural imbalance where indeed the most empowered women may encounter resistance in asserting their choices.

Despite these walls, it's apparent that the digital age has handed Indian women with tools that were preliminarily out of reach. From gaining profitable independence to perfecting their access to knowledge and services, technology has come a important agent of change. Yet, the trip towards complete commission requires not just access to technology but a resemblant shift in societal stations. Only when these digital benefits are rounded by a conscious trouble to strike patriarchal morals can we anticipate true and sustained commission of women in India.

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# The Marketing Potential of Fintech Companies in Eastern Uttar Pradesh: Opportunities, Challenges, and Strategic Imperatives

Dr. Santosh Kumar Singh\*

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## Abstract

*This research paper explores the significant marketing potential for financial technology (fintech) companies in Eastern Uttar Pradesh (EUP), a predominantly rural and economically underdeveloped region in India. Driven by the rapid growth of India's fintech sector, particularly digital payments via UPI, and robust government initiatives aimed at financial inclusion, EUP presents a unique landscape for digital financial services. Despite challenges such as lower digital literacy, inconsistent internet connectivity, and a prevailing reliance on traditional financial methods, the region's large underserved population, burgeoning Micro, Small, and Medium Enterprises (MSME) sector, and increasing smartphone penetration offer substantial opportunities. This study synthesizes existing literature and recent data to analyze the socio-economic context, digital readiness, and policy environment of EUP. It identifies key market segments and proposes tailored digital marketing strategies focused on education, trust-building, localization, and strategic partnerships. The paper concludes with recommendations for fintech companies, government bodies, and local stakeholders to unlock EUP's full potential, fostering inclusive economic growth and deepening financial inclusion through innovative fintech solutions.*

**Keywords:** Fintech, Eastern Uttar Pradesh, Financial Inclusion, Digital Marketing, Rural Economy

## 1. Introduction

### 1.1 Overview of the Global and Indian Fintech Landscape

The global financial technology (fintech) sector has rapidly transformed traditional financial services, leveraging technology and cloud services to enhance accessibility and efficiency. India is a global leader in this transformation, with its fintech market projected to reach USD 990.45 billion by 2032, growing at a CAGR of 30.26%. A key driver is the Unified Payments Interface (UPI), which processed 11,761.4 crore transactions in FY 2024-25, accounting for 84% of all retail digital payment volumes and nearly half of the world's real-time digital payments. This widespread UPI adoption indicates a foundational comfort with digital transactions, providing a strong base for new fintech services in regions like Eastern Uttar Pradesh (EUP).

### 1.2 Significance of Financial Inclusion in India's Economic Development

Financial inclusion, ensuring access to useful and affordable financial products for all, is crucial for economic development and poverty alleviation. It empowers individuals and businesses, reduces vulnerability, and fosters investment. The Indian government and RBI have significantly advanced financial inclusion through initiatives like bank nationalization, Regional Rural Banks, and the Pradhan Mantri Jan Dhan Yojana (PMJDY). The RBI's Financial Inclusion Index rose to 64.2 in March 2024, largely due to digital payments. However, gaps persist in rural areas, where many remain unbanked or underbanked, hindering economic participation. Fintech offers a scalable, digital-first solution to these limitations, making its successful marketing a pathway to broader socio-economic development.

### 1.3 Introduction to Eastern Uttar Pradesh: Socio-Economic Context and Unique Characteristics

Eastern Uttar Pradesh (EUP), within India's most populous state (over 230 million), is a densely populated, predominantly agrarian region. It faces significant socio-economic challenges,

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including lower literacy rates, higher poverty, and limited access to formal banking, healthcare, and education. Financial inclusion indices in EUP districts like Jaunpur and Faizabad are notably lower than urbanized areas. These very challenges—lack of traditional banking infrastructure, limited credit access, and remoteness—position fintech as a uniquely suitable solution. Fintech's digital, low-overhead model can bypass physical constraints, offering efficient and affordable services to underserved populations, thus transforming barriers into opportunities for inclusive innovation.

#### **1.4 Research Problem and Objectives**

Despite national fintech growth and EUP's need for financial inclusion, there's a gap in understanding specific marketing potential within this unique regional context. Traditional, urban-centric marketing may be ineffective due to EUP's distinct socio-economic and digital readiness nuances. This paper aims to analyze opportunities and challenges, proposing tailored strategies. Objectives include: analyzing EUP's fintech landscape; assessing socio-economic, demographic, and digital infrastructure factors; exploring marketing challenges and opportunities; and proposing effective digital marketing strategies and policy recommendations for fintech adoption and financial inclusion.

#### **1.5 Scope of the Study**

This study focuses on Eastern Uttar Pradesh within the Indian fintech ecosystem, relying on a comprehensive review of secondary data from academic papers, industry reports, and government publications. It examines marketing potential across digital payments, lending, and other fintech sub-sectors relevant to rural and underserved populations. The study analyzes the interplay of socio-economic factors, digital literacy, and policy frameworks influencing fintech adoption and market penetration in the region.

### **2. Literature Review**

#### **2.1 Defining Fintech and its Core Services**

Fintech, a blend of "finance" and "technology," refers to digital applications and technologies enabling individuals and businesses to access, manage, or transact finances. It disrupts traditional financial services by leveraging technology and cloud services over physical branches. Key sub-sectors include neobanks, digital payments (e.g., UPI), personal financial management, wealth management, digital lending, and insurtech. These applications rely on APIs, mobile apps, and web services, increasingly incorporating AI, Blockchain, Cloud Computing, and IoT for efficiency and security. Fintech's digital-first, cloud-based model is inherently suited to address financial exclusion in regions like EUP, where traditional banking infrastructure is underdeveloped. This characteristic allows fintech to bypass physical limitations, offering cost-effective and scalable financial access.

#### **2.2 Evolution and Growth Drivers of Fintech in India**

India's fintech sector rapidly evolved post-2010, accelerated by demonetization in 2016 and the launch of UPI. Government initiatives like Aadhaar, PMJDY, and the JAM (Jan Dhan-Aadhaar-Mobile) Trinity have built a robust digital public infrastructure. This supportive regulatory environment, coupled with increasing smartphone penetration, a tech-savvy population, and significant investment, has made India a global fintech leader. Regulatory bodies like RBI have introduced progressive frameworks for digital lending and banking. The JAM Trinity and UPI are foundational, meaning successful fintech marketing in EUP must leverage these existing digital public goods, integrating seamlessly with established platforms and user familiarity to reduce adoption hurdles.

#### **2.3 Financial Inclusion Initiatives and their Impact in Rural India**

India's long-standing financial inclusion objective, dating back decades with bank nationalization and Regional Rural Banks, has seen recent acceleration through PMJDY, which facilitated millions of zero-balance accounts, many in rural areas. The RBI's Financial Inclusion Index reflects national progress. However, rural and semi-urban areas still face challenges: low digital literacy, inconsistent internet, and a preference for traditional, cash-based transactions and physical branches. An EY-CII report (Dec 2024) noted 86% of rural/semi-urban account holders still

prefer branches despite smartphone adoption. This indicates that financial inclusion requires not just access, but fostering effective digital utilization and trust. Fintech marketing in EUP must address these comfort and trust gaps, emphasizing ease of use and security, potentially through hybrid models or local assistance, to drive active digital engagement.

#### **2.4 Digital Marketing Strategies in the Financial Services Sector**

Effective financial services marketing requires a comprehensive strategy considering goals, target markets, and resources. Key strategies include customer outreach via educational programs, social media, big data for personalization, digital storytelling, video content, and SEO. AI-powered automation, first-party data, and platform diversification (OTT, YouTube, TikTok) are increasingly important for dynamic ads and precise audience segmentation. Trust and security are paramount, necessitating campaigns highlighting data security, transparency, fraud protection, and regulatory compliance. Incentives like referral programs and cashback also drive adoption. In rural, financially excluded populations with lower digital literacy, "education," "trust," and "personalization" are not just best practices but foundational requirements for successful fintech marketing in Eastern UP. Marketing must simplify concepts, build trust, and leverage data transparently, adhering to regulations like the DPDPA Act.

#### **2.5 Gaps in Existing Literature concerning Eastern Uttar Pradesh**

While extensive literature covers India's fintech growth and rural financial inclusion, specific, in-depth analyses on fintech marketing potential within Eastern Uttar Pradesh's unique regional context are lacking. Existing studies often provide general insights into rural India's digital payment adoption challenges or focus on financial inclusion indices without detailed marketing implications for EUP. There is a critical need to synthesize national fintech trends with EUP's granular socio-economic, demographic, and digital realities to formulate targeted marketing strategies. This paper aims to bridge this gap by providing a comprehensive framework for understanding and capitalizing on fintech's marketing potential in this specific, underserved, high-potential region.

### **3. Research Methodology**

#### **3.1 Research Design**

This study employs a descriptive and analytical research design. Its primary objective is to comprehensively describe the fintech landscape in India and Eastern Uttar Pradesh, analyze the region's socio-economic conditions and digital readiness, and then assess the marketing potential for fintech companies by identifying opportunities, challenges, and strategic imperatives unique to EUP. This design facilitates a structured synthesis of diverse information to derive informed conclusions and actionable recommendations. This study relies exclusively on a critical review of secondary data, without primary data collection.

#### **3.2 Data Collection**

All data for this research paper is exclusively from secondary sources, specifically the provided research material. These snippets include peer-reviewed academic journals, reputable industry reports, official government publications and websites, and established financial news outlets. This diverse collection ensures a multi-faceted and well-supported perspective on fintech, financial inclusion, and EUP's context.

#### **3.3 Analytical Framework**

The analytical framework involves a multi-stage process:

- **Thematic Analysis:** Identifying and categorizing themes related to fintech, growth drivers, financial inclusion, digital marketing, socio-economic characteristics, digital infrastructure, and regulatory frameworks across all sources.
- **Contextualization and Cross-Referencing:** Extracting EUP-specific information and contextualizing it within broader national/global trends, cross-referencing data to identify consistencies and nuances.

- **Opportunity and Challenge Mapping:** Rigorously mapping identified themes and data against explicit and implicit opportunities and challenges for fintech marketing in EUP, considering its unique landscape.
- **Strategic Synthesis and Observation Generation:** Synthesizing all findings to identify deeper observations, causal relationships, and patterns (e.g., digital access vs. comfort), informing actionable marketing strategies and policy recommendations for effective fintech penetration and financial development in EUP.

#### 4. Data Analysis: Fintech Landscape and Market Dynamics in Eastern Uttar Pradesh

##### 4.1 Overview of Fintech Adoption and Growth in Uttar Pradesh

The Indian fintech market is rapidly expanding, projected to reach USD 155.67 billion by 2025 and USD 990.45 billion by 2032, with a CAGR of 30.26%. This growth is largely driven by UPI, which processed 11,761.4 crore transactions in FY25, comprising 84% of all retail digital payments. Uttar Pradesh is emerging as a significant hub, with Noida hosting over 239 fintech companies and benefiting from the state government's promotion, including a dedicated FinTech City. The UP Startup Policy aims to foster 10,000 startups by 2025 through incentives and infrastructure. This state-level commitment creates a supportive environment for fintech expansion into rural areas, attracting investment and talent.

**Table 1: India's Fintech Market Growth (2020-2032)**

Year	Market Size (USD Billion)	Growth Rate (%)
2020	60	20%
2021	75	25%
2022	95	27%
2023	110	15%
2024	130	18%
2025 (Projected)	155.67	15%
2032 (Projected)	990.45	30.26% (CAGR 2024-2032)
Source:		

##### 4.2 Socio-Economic and Demographic Profile of Eastern Uttar Pradesh

Uttar Pradesh, India's most populous state (over 230 million), is predominantly rural (>75% population). Eastern UP (EUP) is characterized by high population density and an agrarian economy, making it vulnerable to climate change. The region faces persistent socio-economic challenges: lower literacy rates (UP average ~69%, often lower in EUP), higher poverty, and inadequate infrastructure. EUP's financial ecosystem is underdeveloped, with limited credit access, especially in rural areas. Financial inclusion indices are significantly lower in districts like Jaunpur (42.86) and Faizabad (42.28) compared to Varanasi (64.72) and Gorakhpur (63.54). These factors, including lack of traditional banking infrastructure and remoteness, are precisely what fintech's digital, scalable model can address, turning perceived barriers into opportunities for targeted solutions.

**Table 2: Key Socio-Economic Indicators of Uttar Pradesh (Selected Data)**

Indicator	Value (Year)	Context/Implication
Population	>230 Million (Estimated 2011/2022-23)	Most populous state, 16.5% of India's total population.
Rural Population	>75% (2023 projections)	Predominantly rural, highlighting the need for rural-focused solutions.
Population Density	958 persons/sq. km (2021 projections)	Higher than national average, indicating dense rural areas.

Indicator	Value (Year)	Context/Implication
Literacy Rate	~69% (2011 Census)	Below national average, with rural-urban and gender disparities.
Economy	Largely Agrarian	Majority rely on agriculture, vulnerable to climate change.
Financial Inclusion Index (EUP districts)	Varanasi: 64.72, Gorakhpur: 63.54, Jaunpur: 42.86, Faizabad: 42.28	Significant disparities, lower in rural-dominated districts.
Source:		

#### 4.3 Digital Infrastructure and Literacy in Rural Eastern UP

Digital infrastructure and literacy are crucial for fintech adoption. India had 954.40 million internet subscribers by March 2024, with 398.35 million rural subscribers, and 95.15% of villages had 3G/4G mobile connectivity by April 2024. Overall internet penetration was 55.3% at the start of 2025, with 806 million users. Smartphone penetration is rising, with 90% of rural youth having access to a smartphone and 82% knowing how to use them in 2024.

However, disparities exist in rural Uttar Pradesh. While 86.8% of UP youth have a smartphone at home, only 60.8% could use it for digital tasks, indicating a gap between access and confident usage. Digital literacy generally lags urban centers. A rural survey found 96.7% had internet-enabled phones, but only 63.3% felt comfortable with technology. Gender disparities are also significant, with women facing greater barriers to digital financial services due to socio-cultural constraints and lower digital literacy. For instance, 69% of rural/semi-urban women use digital banking, but only 44% transact regularly. This highlights that fintech marketing in EUP must address comfort and trust gaps, emphasizing ease of use and support to convert access into active digital engagement.

**Table 3: Digital Access and Smartphone Usage Among Youth (14-16 years) in Rural India/Uttar Pradesh (2024)**

Indicator	Rural India (All)	Uttar Pradesh
% of youth who have a smartphone at home	89.1%	86.8%
% of youth who could bring a smartphone to do digital tasks	65.9%	60.8%
% of youth who can use a smartphone	82.2%	72.5%
Of those who can use a smartphone, % who have their own smartphone	31.4%	N/A (General rural data shows 27-37.8% for 14-16 year olds)
% of rural population using UPI (general survey)	70%	N/A (General rural data)
% comfortable with technology (general rural survey)	63.3%	N/A (General rural data)
Source:		

#### 4.4 Current State of Financial Inclusion and Digital Payments in Eastern UP

Financial inclusion in Eastern Uttar Pradesh, though improving, still faces challenges, with rural districts showing lower financial inclusion index values. Despite PMJDY opening over 54.58 crore Jan Dhan accounts, effective utilization of formal services remains limited in many rural pockets.

UPI has made significant inroads, with 70% of rural respondents reporting usage. It is the most preferred transaction mode for nearly 38% in rural/semi-urban India, especially among 18-35 year olds, due to its simplicity and accessibility. However, a strong preference for cash persists (19% prefer cash only) , and 30% of rural families in one survey did not use UPI at all. Reliance on traditional banking is also evident, with 86% of rural/semi-urban account holders still preferring physical branches. This indicates barriers to full digital engagement, including lack of trust, limited awareness, and inconsistent internet connectivity.

**4.5 Challenges and Opportunities for Fintech in Eastern UP**

The marketing potential of fintech in Eastern UP is shaped by a complex interplay of challenges and opportunities.

**Challenges:**

- Digital Literacy and Awareness
- Technological Accessibility and Infrastructure Gaps
- Trust and Security Concerns
- Cultural Factors and Cash Preference
- Regulatory Compliance and Documentation
- Gender Disparities

**Opportunities:**

- Large Underserved Population and Financial Inclusion Mandate
- Government Initiatives and Regulatory Support
- Technological Innovations Tailored for Rural Needs
- Growth of Digital Payments (UPI) as a Foundation
- MSME and Agricultural Sector Needs
- Inclination to Save and Invest

**Table 4: Challenges and Opportunities for Fintech Adoption in Rural India/Eastern UP**

Category	Challenges	Opportunities
<b>Digital Readiness</b>	Low financial & digital literacy	Increasing smartphone penetration
	Inconsistent internet connectivity	Mobile-first mentality
	Lack of comfort with technology	Potential for basic feature phone compatibility
<b>Trust &amp; Behavior</b>	Lack of trust in digital platforms	Existing familiarity with UPI
	Preference for cash/physical branches	Inclination to save and invest
	Cultural dependency on face-to-face interactions	
<b>Socio-Economic</b>	High poverty, low income levels	Large underserved population
	Limited access to formal credit	Growth of MSMEs and agricultural sector
	Gender disparities in access/usage	Need for financial inclusion
<b>Regulatory &amp; Policy</b>	Cumbersome regulatory compliance	Strong government support & initiatives (JAM, PMJDY)
	Lack of awareness on regulations	Proactive RBI regulatory framework
	Stringent KYC requirements	State-level fintech promotion (UP FinTech City, Startup Policy)
Source: Compiled from various snippets including		

## 5. Marketing Potential and Strategic Imperatives for Fintech in Eastern Uttar Pradesh

The marketing potential for fintech in Eastern UP is substantial, driven by the large underserved population and digital financial services' ability to overcome traditional infrastructural barriers. Realizing this requires highly localized and strategically nuanced marketing.

### 5.1 Identifying Untapped Market Segments

EUP offers several key untapped market segments:

- Micro, Small, and Medium Enterprises (MSMEs)
- Farmers and Agritech Fintech
- Women
- Daily Wage Workers and Migrants:

### 5.2 Tailored Digital Marketing Strategies for Rural Adoption

Effective marketing in EUP requires strategies that resonate with the region's unique context:

- Educational Content and Financial Literacy Programs
- Localized Outreach and Community Engagement
- Trust-Building and Security-Focused Advertising
- Personalization and Data-Driven Targeting
- Mobile-First and User-Friendly Design
- Incentives and Referral Programs

### 5.3 Leveraging Government Initiatives and Partnerships

Strategic alignment with government policies and partnerships are crucial:

- Integration with JAM Trinity and UPI
- Partnerships with Local Institutions
- Participation in Government Schemes
- Leveraging State-Level Support

### 5.4 Product Innovation for Local Needs

Fintech products must be designed for EUP's rural population:

- Micro-lending and Flexible Credit
- Agritech Fintech Solutions
- Basic Feature Phone Compatibility
- Bundled Services
- Financial Education Tools

## 6. Suggestions and Recommendations

### 6.1 For Fintech Companies

- Invest in Localized Financial and Digital Literacy Programs
- Prioritize Trust and Security in Marketing
- Develop Tailored Products for Rural Segments
- Form Strategic Partnerships
- Focus on User Experience (UX) and Accessibility
- 6.2 For Government and Regulatory Bodies
  - Enhance Digital Infrastructure in Remote Areas
  - Strengthen Financial and Digital Literacy Initiatives
  - Streamline Regulatory Compliance for Rural Fintech
  - Incentivize Rural Fintech Expansion
  - Promote Interoperability and Open Banking

### 6.3 For Local Communities and NGOs

- Act as Digital Catalysts
- Facilitate Feedback Channels
- Advocate for Digital Inclusion

## 7. Conclusion

The marketing potential of fintech companies in Eastern Uttar Pradesh is significant, poised to drive financial inclusion and economic development in a historically underserved region. India's robust fintech growth, particularly UPI adoption, provides a strong foundation. Fintech's digital-first, scalable model is uniquely positioned to overcome traditional banking barriers like inadequate infrastructure and limited credit access in EUP.

However, realizing this potential requires a nuanced understanding of EUP's socio-economic and digital landscape. Despite increasing smartphone penetration and internet access, a critical gap exists between mere access and confident digital usage, compounded by lower digital and financial literacy, a preference for cash, and trust deficits. This necessitates strategic marketing that prioritizes extensive financial and digital literacy education, localized outreach through trusted community networks, and transparent communication of robust security measures. Product innovation must address specific local needs, such as micro-lending for MSMEs and farmers, and solutions compatible with basic feature phones. Crucially, strong partnerships with government bodies, local NGOs, and traditional financial institutions will be paramount to leveraging existing infrastructure, building trust, and ensuring last-mile delivery. By embracing these imperatives, fintech companies can unlock a vast untapped market and play a transformative role in empowering EUP's underserved populations, contributing significantly to inclusive economic growth and deepening financial inclusion.

### 7.3 Limitations and Future Research Directions

This study is limited by its reliance solely on secondary data, which, while comprehensive, does not include primary field research specific to Eastern Uttar Pradesh. Therefore, direct, granular insights into current consumer behavior, preferences, and challenges at the household level in EUP are inferred from broader rural India data. Future research could benefit significantly from primary qualitative and quantitative studies, including surveys, focus groups, and ethnographic research conducted directly within Eastern UP districts. Such studies could provide deeper insights into the specific barriers to digital adoption, the most effective communication channels, and the precise financial needs of different demographic segments (e.g., women, specific agricultural communities) within the region. Additionally, longitudinal studies tracking the impact of specific fintech interventions on financial inclusion and economic indicators in EUP would be valuable for assessing long-term effectiveness and informing policy.

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# Academic Achievement of Students in Relation to their Self -Confidence and Residential Area

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## Abstract

*The present study was conducted on students undergoing study in Government Intermediate Colleges of Saran (Chapra) District of Bihar and varying on gender and residential area. The age range of subjects was from 15 to 17 years. For measuring self-confidence Hindi version of 'Self-confidence Inventory (SCI-G)' constructed and standardised by Gupta, R. (2010) was administered on 300 students. Academic achievement of subjects was determined by their academic scores in their high school examinations and this was recorded from records of the respective colleges where the subjects were enrolled. The comparison of Academic achievement scores of high and low self-confidence, male and female; and rural/urban groups revealed that self-confidence and urbanization cast positive effect on academic achievement, but gender variable does not bring significant variation on academic achievement.*

**Keywords:-** Academic achievement, Self-confidence, Male, Female, Rural, Urban

## Introduction

Achievement generally signifies the level of success reached in specific academic activities, particularly those related to scholastic performance. In this context, academic achievement refers to a student's demonstrated capability to complete academic tasks, broadly defined or tied to particular subjects. It reflects how well students, educators, or institutions have met their short- or long-term educational goals. Indicators such as cumulative GPA and the attainment of formal qualifications like high school diplomas or bachelor's degrees are commonly used to represent academic achievement. This is usually assessed through standardized exams or ongoing evaluations, which reveal the extent of students' learning and are often expressed as percentages obtained in board examinations.

The process of achieving such academic outcomes involves carefully structured and deliberate educational experiences. According to Good (1973), academic achievement involves the development of knowledge, attitudes, or skills in school subjects, typically measured through teacher assessments, test scores, or both. It can also be viewed as a learner's self-assessment and internal judgment of their academic progress. Academic achievement is a complex and multifaceted construct rather than a single-dimensional one. It cannot be attributed to a solitary cause but rather to a combination of numerous contributing elements. These include cognitive factors like intelligence and creativity, psychological aspects such as motivation and self-confidence, as well as external influences like socio-economic status and personality traits. It is widely recognized that academic success can act as a powerful emotional remedy; achievements in school often help to heal emotional setbacks in a child's life. A solid academic foundation can be seen as the cornerstone upon which an individual's future personality and character are built. Furthermore, a strong academic record is often viewed as a reflection of the overall effectiveness of an educational system.

The term achievement has its origins in the Old French word *achiever*, which means "to bring to a successful conclusion." In psychology, achievement is generally understood as the successful accomplishment of a goal or benchmark, especially in areas that demand sustained effort and skill (Atkinson, 1957). Notably, David McClelland and his colleagues (1953) were among the first to introduce the concept of the need for achievement (nAch)—a motivational drive that compels

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individuals to pursue success and avoid failure. Atkinson's (1964) expectancy-value model proposed that achievement motivation is influenced by the perceived probability of success and the value placed on the outcome. These early theories laid the groundwork for the development of more complex models of motivation and achievement.

Several key psychological theories have contributed to the understanding of achievement:

- Expectancy-Value Theory (Eccles et al., 1983) suggests that an individual's decisions, level of effort, and achievement outcomes are influenced by their beliefs about how likely they are to succeed and the importance or personal value they assign to the task at hand.
- Goal Orientation Theory (Dweck & Leggett, 1988) differentiates between two primary goal types: mastery goals, which emphasize developing competence and gaining understanding, and performance goals, which focus on proving one's ability in comparison to others.
- Self-Determination Theory (Deci & Ryan, 1985): Emphasizes intrinsic motivation and the basic psychological needs for autonomy, competence, and relatedness as drivers of achievement behavior.

Achievement is not limited to academic domains; it spans various areas including career success, artistic accomplishments, athletic performance, and personal growth. Feather (1990) highlighted the role of achievement in self-concept and identity formation. Cultural factors also shape how achievement is perceived and pursued. Markus and Kitayama (1991) demonstrated that individualistic cultures tend to emphasize personal achievement, while collectivist cultures prioritize group success and harmony.

Academic achievement represents how well a student has fulfilled their educational objectives, usually evaluated through formal assessments such as standardized examinations, cumulative grades, or GPA scores (Kothari, 2010). Bloom (1956) identified academic achievement as an outcome of instructional processes, encompassing cognitive, affective, and psychomotor domains. Academic achievement has cognitive, affective and behavioral dimensions. Cognitive dimension involves knowledge acquisition, comprehension, application, and problem-solving skills. Affective dimension encompasses attitudes, interests, values, and emotional responses to learning. Behavioral dimension reflects classroom participation, effort, homework completion, and time management.

Academic achievement has been reported to be positively related to Intelligence, Self-Efficacy, Motivation and Self-Regulation. Higher cognitive ability generally correlates with academic success (Sternberg, 1985). Bandura (1997) emphasized the role of belief in one's capabilities to influence academic outcomes. Pintrich and Schunk (2002) noted that both intrinsic and extrinsic motivation are crucial for academic performance. Zimmerman (2002) defined self-regulated learners as those who actively control their learning strategies and motivation.

The objectives of this investigation are to find out the roles of self-confidence, gender and residential area in academic achievement of Intermediate level students.

#### **Hypotheses**

- a. There will be significant difference between high and low self-confidence groups on academic achievement.
- b. There will be significant difference between male and female groups on academic achievement.
- c. There will be significant difference between rural and urban groups on academic achievement.

#### **Method**

The study was conducted on a sample of 300 intermediate level students having age range from 15-17 years. The sample comprise of 67 students having high self-confidence (HSC), 171 students having average self-confidence (ASC) and 62 students having low self-confidence (LSC). 150 students were from rural areas and 150 students were from urban areas. There were 150 male students and 150 female students. The sample was drawn randomly from intermediate level government colleges of Saran (Chapra) district of Bihar.

**Tools/Instruments**

Academic achievement of subjects was determined by their academic scores in their high school examinations and this was recorded from records of the respective colleges where the subjects were enrolled. For measuring self-confidence Hindi version of ‘Self-confidence Inventory (SCI-G)’ constructed and standardised by Gupta, R. (2010) has been used. A self made Personal Information Inventory was used to collect personal information of subjects.

**Results and Discussion**

A significant positive effect of self-confidence on students’ academic achievement was identified. Students in the high self-confidence group achieved significantly higher mean academic scores compared to those in the low and average self-confidence groups. Additionally, the average self-confidence group outperformed the low self-confidence group in terms of academic achievement. The mean academic achievement scores for the High Self-Confidence (HSC), Average Self-Confidence (ASC), and Low Self-Confidence (LSC) groups were 66.28, 61.27, and 58.73, respectively. The calculated ‘t’ values for the group comparisons—HSC vs. ASC, HSC vs. LSC, and ASC vs. LSC—were 4.6589, 5.8191, and 2.3447, respectively (Table 1). Among these, the last ‘t’ value is significant at the 0.05 level, while the first two are highly significant at the 0.01 level. These results indicate that the HSC group scored significantly higher in academic achievement than both the ASC and LSC groups, and the ASC group scored significantly higher than the LSC group. This confirms that significant differences exist not only between the HSC and LSC groups but also among all three groups—HSC, ASC, and LSC—with respect to academic achievement. Our findings support the findings of Pajares (1996), Wang Eccles (2020) and Johnson et al (2022) who reported positive effect of self-confidence on academic performance.

**Table – 1**  
**Showing Means, S.Ds. and ‘t’ ratios of academic achievement Scores- high, average and low self-confidence groups**

Groups	N	Means	S. D.	df	‘t’ ratios	Level of Sign.
HSC	67	66.2836	7.4589	236	4.6589	.01
ASC	171	61.2749	7.4599			
HSC	67	66.2836	7.4589	127	5.8191	.01
LSC	62	58.7258	7.2871			
ASC	171	61.2749	7.4599	231	2.3447	.05
LSC	62	58.7258	7.2871			

The variable of sex was not found to have a statistically significant impact on academic achievement. Although the male group recorded a marginally higher mean academic score than the female group, the difference was not significant. The mean academic achievement score for the male group is 62.0667, while that of the female group is 61.6667 (Table-2). The calculated ‘t’ value for comparing male and female groups on academic achievement is 0.4411, which falls below the threshold required for statistical significance at the 0.05 level. This indicates that the difference in academic achievement between male and female participants is not statistically significant. These findings align with those of Hyde and Linn (2006), who reported minimal gender differences in mathematics performance, and with Kumari (2015), who found no significant difference in academic performance between Santhal male and female students. However, our results contradict studies by Saha et al. (2023) and Raji and Kaur (2019), which indicated that female students significantly outperformed their male counterparts in academic achievement.

**Table – 2**  
**Showing Means, S.Ds. and ‘t’ ratio of academic achievement Scores- male and female groups**

Groups	N	Means	S. D.	df	‘t’ ratios	Level of Sign.
Male	150	62.0667	7.8822	298	0.4411	NS
Female	150	61.6667	7.8245			

Residential area has emerged as a significant factor influencing students' academic achievement. The mean academic achievement score for the rural group is 60.40, whereas the urban group has a higher mean score of 63.33 (Table-3). The calculated ‘t’ value for comparing rural and urban groups is 3.2915, which exceeds the threshold for significance at the 0.01 level. This indicates a statistically significant difference in academic achievement between the two groups. As such we can say that urbanisation bears positive relation with academic achievement. Howley & Howley (2010) reported that rural students face issues such as under resourced schools, long commutes, teacher shortages and limited parental education. Tella (2007) found that urban students have significantly higher intrinsic and extrinsic academic motivation than rural students and this improves their academic performance. These factors might have contributed to higher academic performance of urban group than rural group. Our finding the support the findings of Lai et al. (2013) and Pillay (2004).

**Table – 3**  
**Showing Means, S.Ds. and ‘t’ ratio of academic achievement Scores- rural and urban groups.**

Groups	N	Means	S. D.	df	‘t’ ratios	Level of Sign.
Rural	150	60.4000	7.6315	298	3.2915	.01
Urban	150	63.3333	7.8031			

The study finally led to the following conclusions :-

#### Conclusions

1. High self-confidence group is significantly higher on academic achievement than low self-confidence group irrespective of gender.
2. Gender variable does not bring significant variation on academic achievement.
3. Urbanisation significantly improves academic achievement.

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# Digital Casteism: Social Media and New Forms of Discrimination in Contemporary India

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## Introduction

Caste, one of the oldest forms of social stratification in India, has historically permeated every aspect of social life. While the digital age promised democratization and greater inclusion, it has also amplified and transformed caste-based prejudices. Social media, often viewed as an egalitarian space, now hosts both discriminatory trolling and vibrant counter-publics. This paper examines how caste animosity and assertion are performed online, drawing on themes of trolling, Ambedkarite activism, and digital visibility.

## Theoretical Lens: Caste and the Digital Turn

The persistence of caste in digital spaces necessitates a hybrid sociological approach. Pierre Bourdieu's concept of "symbolic violence" (Bourdieu, 1989) helps explain how dominant groups reinforce caste hierarchies through online interactions<sup>1</sup>. Simultaneously, Nancy Fraser's (1990) theory of counter-publics becomes vital in understanding digital resistance movements<sup>2</sup>.

Digital casteism reveals itself not just in overt acts but through "algorithmic marginalization", echoing Gopal Guru's notion of "exclusion through invisibility"<sup>3</sup>. In this space, caste is both hyper visible in violent trolling and invisible in the erasure of Dalit narratives from mainstream platforms.

## Trolling as a Tool of Digital Casteism

Caste-based trolling is systematic and intersectional. Public figures from marginalized communities, especially Dalit women activists, are subjected to coordinated abuse. A study by "Equality Labs (2021)" found that casteist slurs and threats proliferate on platforms like Twitter and Facebook, often disguised under humour or political commentary<sup>4</sup>.

Trolling enacts "digital untouchability"—where the oppressed are ridiculed for asserting voice. The language of caste hate speech includes phrases like "quota queen" or "meritless," weaponized to delegitimize social justice narratives. These patterns replicate offline discrimination in newer, insidious forms.

## Counter-Publics and Ambedkarite Assertion

Yet, the internet also serves as a canvas for resistance. Ambedkarite pages on Instagram, Facebook, and YouTube function as counter-publics—digital spaces where caste-oppressed voices curate their own political discourse. These platforms emphasize historical reclamation, intersectional feminism, and critiques of Savarna narratives.

Pages like "The Dalit Camera" and "Ambedkar's Caravan" document lived experiences, turning storytelling into protest. Digital assertion is performative and political—seen in hashtags like #DalitLivesMatter or public readings of the Constitution. These spaces carve a parallel sphere, where knowledge and power shift away from traditional gatekeepers.

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<sup>1</sup>Bourdieu, P. (1989). Social Space and Symbolic Power. *Sociological Theory*, 7(1), 14–25. <https://doi.org/10.2307/202060>

<sup>2</sup>Fraser, N. (1990). Rethinking the Public Sphere: A Contribution to the Critique of Actually Existing Democracy. *Social Text*, (25/26), 56–80.

<sup>3</sup>Guru, G. (2000). Dalit from Margin to Centre. *Indian Social Science Review*, 2(1), 61–74.

<sup>4</sup>Equality Labs. (2021). Caste in Tech Report. <https://www.equalitylabs.org>

### **Online Activism and the Politics of Visibility**

Digital activism challenges mainstream invisibility by leveraging memes, videos, and viral posts. Movements such as ‘Pinjra Tod’ and ‘Dalit Queer Project’ exemplify intersectional mobilization. Platforms like Clubhouse and Twitter Spaces have hosted powerful conversations on casteism in education, employment, and media.

Visibility, however, remains a double-edged sword. Activists gain recognition, but also risk surveillance and doxxing. The death of scholar Rohith Vemula, whose last letter became viral, triggered a wave of online protests—yet also exposed the vulnerability of Dalit assertion in hyper-public digital arenas.

### **Intersectionality in Digital Assertion and Abuse**

Caste oppression online often intersects with gender, sexuality, and region. Dalit women journalists face intensified harassment—not only for their caste but also for challenging patriarchal norms. Suraj Yengde (2020) points out that caste is never experienced in isolation; it’s embedded within a matrix of social disadvantages<sup>5</sup>.

Online abuse reflects this complexity. Terms like "behenji" (a caste-slur masked as cultural reference) target Dalit women politically and personally. At the same time, queer-Dalit voices assert fluid identities that destabilize rigid Savarna frameworks. Sociologists call this “intersectional visibility”—a form of resistance born from layered marginalization<sup>6</sup>.

### **Legal and Regulatory Landscape**

India’s “Information Technology Act, 2000”, especially Section 66A (now struck down), failed to adequately address caste hate speech. Platforms rely on community guidelines, but enforcement remains inconsistent. The “Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989”, has limited digital applicability.

In 2022, the Supreme Court acknowledged caste-based cyberbullying as part of systemic discrimination. However, robust legal frameworks are still evolving<sup>7</sup>. There’s growing advocacy for algorithmic accountability—ensuring platforms detect and remove casteist content. NGOs like ‘Internet Freedom Foundation’ have petitioned for more inclusive digital policy-making<sup>8</sup>.

### **Discussion: Reimagining Caste in Virtual Spaces**

The internet has not dismantled caste—it has recoded it. Casteism online is a reflection of structural inequalities offline. However, digital platforms have also empowered marginalized groups to build narratives, mobilize communities, and hold power to account.

A reimagined digital India must centre equity, algorithmic transparency, and intersectional inclusion. Rather than neutrality, platforms must adopt anti-caste design—prioritizing content moderation, representation, and community amplification. Education in digital literacy must include critical caste consciousness.

### **Conclusion**

Digital casteism represents both continuity and transformation of age-old hierarchies. Social media has created new arenas for caste to be mocked, policed, and resisted. Trolling and online activism are not mere expressions; they are manifestations of a larger sociological shift—where identity is curated and contested in real-time.

To combat digital casteism, it is essential to blend legal safeguards, platform responsibility, and grassroots activism. As Ambedkar envisioned a society based on liberty, equality, and fraternity, digital spaces must evolve from mirrors of discrimination into vehicles of justice.



<sup>5</sup>Suraj Yengde. (2020). *Caste Matters*. Penguin Books.

<sup>6</sup>Crenshaw, K. (1991). Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color. *Stanford Law Review*, 43(6), 1241–1299.

<sup>7</sup>Supreme Court of India. (2022). *Digital Hate Speech Ruling*. SCC Online.

<sup>8</sup>Internet Freedom Foundation. (2023). *Caste and Algorithmic Justice in India*. <https://internetfreedom.in>

# Perceived Control and Punishment in Home Environment and Suicidal Ideation in Teenagers

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## Abstract

To See the effect of perceived control and punishment in home environment on suicidal ideation of teenagers 'Home Environment Inventory' (HEI) constructed and standardized by Misra, K.S. (2005), 'Suicidal Ideation Scale' (SIS-SDBV) constructed and standardized by Sisodia, D.S. and Bhatnagar, V. (2011) and 'Personal Information Inventory' were administered on a sample of 200 students of age range 15-18 years undergoing study in +2 classes of Government Intermediate Colleges of Aurangabad district of Bihar. The analysis of data revealed that Perceived control and punishment in home environment influence suicidal ideation in teenagers. Teenagers perceiving average control have significantly lower suicidal ideation than teenagers perceiving high and low control in their home environment. Teenagers perceiving average punishment have significantly lower suicidal ideation than teenagers perceiving high and low punishment in their home environment.

**Keywords:-** Home, Environment, Control, Punishment, Suicidal Ideation.

## Introduction

Teenage years represent a critical juncture in human development—a period of intense change, discovery, and vulnerability. It is shaped by biological maturation, cognitive advancements, emotional experiences, and social interactions, all embedded within cultural and environmental contexts. The term *teenage* refers to the transitional stage of human development that occurs between childhood and adulthood, typically spanning the ages of 13 to 19. A person falling in this age group is called teenager. This stage is also referred to as *adolescence*, derived from the Latin word *adolescere*, meaning “to grow up.” While teenage years are biologically demarcated by puberty, their social and cultural interpretation varies across historical epochs and societies. Understanding this phase is critical in developmental psychology, education, public health, and policy formulation, especially given its implications for mental health, identity formation, and social integration. The conceptualization of adolescence as a distinct and emotionally volatile stage was significantly influenced by psychologist G. Stanley Hall (1904). Hall depicted this phase as one of “storm and stress,” characterized by conflict, mood swings, and rebellion. In the phase of teenage family environment plays significant role in the maintenance of physical and mental hygiene of teenagers.

Regardless of the family type—be it joint, nuclear, or even a simple two-member family of husband and wife—members constantly interact, and these patterns of interaction form what is known as the family or home environment. From a psychological standpoint, the family environment comprises the patterns of interpersonal relationships among family members, particularly the interactions between parents and children. Several factors influence the family environment. Key among these are family structure or constellation, the number of children, the quality of the marital relationship between spouses, whether the mother is employed, the family's socio-economic status, their residential location, and religious or cultural backgrounds. These factors collectively shape how family members relate to one another and the overall atmosphere within the household.

The family environment consistently impacts its members by instilling values, standards, lifestyles, behaviour patterns, thought processes, attitudes, aspirations, and coping mechanisms.

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According to Hurlock (1986), the family's influence persists throughout a person's life, often serving as the primary source of guidance and socialization. Typically, the family environment provides a supportive and nurturing space that promotes healthy psychological development. However, when families experience deprivation, stress, or dysfunction, the family environment can turn negative. In such cases, family members may project their frustrations and disappointments onto one another. Instead of being a refuge of love and support, the family can become a source of conflict and emotional harm. It may become the setting where harsh words are exchanged, and relationships are strained, making it a place of emotional hardship rather than comfort. Home/family environment is characterized by different dimensions. Control and punishment are important dimensions of home environment.

The control dimension of the home environment reflects a particular parenting style marked by a high degree of authority and dominance. Within such households, parents often exert strict control over their children's behaviour, choices, and daily routines. This type of environment is commonly characterized by a rigid and structured atmosphere, where the emphasis is placed on obedience, discipline, and rule-following. Children growing up under these circumstances are often subjected to numerous limitations on their autonomy, as parents seek to maintain order and assert power through the imposition of rules and guidelines. In these settings, the home environment takes on an authoritarian tone, where parental expectations are clearly outlined and non-negotiable. The primary objective of such an environment is often to instill discipline and moral behaviour through the consistent enforcement of rules. These households are not typically collaborative in nature; instead, they reflect a top-down power structure in which children are expected to comply with instructions without questioning authority. Decisions are generally made unilaterally by the parents, leaving little room for the child's perspective or emotional needs to be taken into account.

The punishment dimension of the home environment refers to the disciplinary strategies used by parents or caregivers that rely on both physical and emotional forms of correction to discourage unwanted behaviours in children. In this kind of setting, punishment is employed as a tool to control and modify a child's actions, often through methods such as spanking, slapping, or other forms of physical reprimand, as well as emotional tactics like verbal scolding, withdrawal of affection, or silent treatment. Parents who adopt this approach typically aim to prevent misbehaviour by instilling fear of consequences rather than encouraging understanding or self-regulation. While such punishment might yield short-term obedience, it may not address the underlying causes of the behaviour or teach the child alternative, more appropriate ways to act. This approach emphasizes immediate compliance over long-term behavioural development. Affective punishment, which involves emotional responses such as expressions of disappointment, rejection, or anger, can be particularly harmful to a child's psychological well-being. Repeated exposure to such punitive methods may result in feelings of guilt, shame, or low self-worth. In some cases, it may also lead to increased aggression, defiance, or emotional withdrawal.

According to Shneidman (1985), suicide can be understood as a deliberate and self-inflicted death that arises from a multidimensional psychological crisis in a person who perceives suicide as the most viable solution to their internal struggle. Similarly, Durkheim (1897) defined suicide as any case of death resulting directly or indirectly from a positive or negative act performed by the individual, who is aware that the outcome will be fatal.

Suicide is characterized by a conscious, intentional, and self-directed effort to end life. It often reflects deep emotional pain, chronic depression, and an overwhelming sense of hopelessness, where individuals believe that death is the only escape from their suffering. De Leo et al. (2006) emphasized that suicide involves behaviour carried out with the intent to die and includes both active and passive self-inflicted actions. Importantly, suicide is not a spontaneous decision but a progressive process composed of multiple stages. It begins with suicidal ideation, followed by the formulation of a suicide plan, the attempt, and potentially culminates in completed suicide.

This pathway can be outlined as:

Suicidal Ideation → Suicide Plan → Suicide Attempt → Completed Suicide.

As highlighted by Arria et al. (2009), identifying suicidal ideation early is crucial, as it provides an opportunity for intervention before an individual progresses to planning or attempting suicide. Palmer (2004) also emphasized that recognizing suicidal thoughts plays a key role in detecting and preventing suicidal behaviour.

The objectives of the investigation are to trace out the effects of some dimensions of home environment on suicidal ideation. In the light of these objectives the following hypotheses were formulated:

- 1) There will be significant effect of control dimension of perceived home environment on suicidal ideation of teenagers.
- 2) There will be significant effect of punishment dimension of perceived home environment on suicidal ideation of teenagers.

### Method

**Sample :** - The study was conducted on a sample of 200 teenagers +2 students – male and female – of age group from 15 to 18 years. Out of this sample of 200 subjects 100 subjects were from rural areas and 100 subjects were from urban areas and were undergoing study in +2 classes. Teenagers were randomly selected from different Government Intermediate Colleges of Aurangabad district of Bihar.

**Tests Used:** - For measuring control and punishment dimensions of home environment 'Home Environment Inventory' (HEI) has been used. The scale has been constructed and standardized by Misra, K.S. (2005). For measuring suicidal ideation Hindi version of 'Suicidal Ideation Scale' (SIS-SDBV) constructed and standardized by Sisodia, D.S. and Bhatnagar, V. (2011) has been used. A Self-made 'Personal Information Inventory' has been also used which sought personal information from subjects.

**Statistical Analysis :-** To test the roles of perceived control and punishment in home environment on suicidal ideation, suicidal ideation scores of high, average and low control and punishment sub-groups were calculated separately and compared. Means, S.Ds. and 't'-ratios were calculated.

### Results and Discussion

The total sample of 200 teenagers was divided into three groups of perceiving different levels of control in home environment – low, average and high – on the basis of quartile deviation. The number of teenagers finding place in Low sub-group, Average sub-group and High sub-group were 50, 100 and 50 respectively. The mean suicidal ideation scores of low, average and high control sub-groups are 69.96, 63.88 and 71.68 respectively. The obtained 't' ratios for high x average, high x low and average x low compared control sub-groups are 2.673, 0.523 and 2.227 respectively (Table – 1). Out of these three 't' ratios two 't' ratios are significant either at 0.01 level or at 0.05 level. One 't' ratio for high x low compared control sub-groups is insignificant. Control dimension of home environment has been found bearing curvilinear relationship with suicidal ideation of teenagers. Teenagers perceiving higher control in their home environment have displayed significantly higher suicidal ideation than teenagers perceiving average control in their home environment. Likely teenagers perceiving lower control in their home environment have displayed significantly higher suicidal ideation than teenagers perceiving average control in their home environment. On comparing high and low control groups on suicidal ideation we find that the difference between these two groups is statistically insignificant. This proves that both high and low control in family environment are conducive to suicidal ideation in teenagers. Our findings regarding the relation between low control in home environment and suicidal ideation / thoughts support the findings of Lee and Colleagues (2024). Our findings regarding the relation between high control in home environment and suicidal ideation / thoughts contradict the findings of Moreno et al. (2023) who reported reduction in suicidal ideation with increase in perceived control over a 12 month period.

**Table – 1**  
**Showing Means, S.Ds. and ‘t’ ratios of Suicidal Ideation Scores – High, Average and Low Control Home Environment Groups**

Groups	N	Means	S.Ds.	df	‘t’ ratios	Level of Sig.
High	50	71.68	17.233	148	2.673	0.01
Average	100	63.88	16.045			
High	50	71.68	17.233	98	0.523	NS
Low	50	69.96	15.612			
Average	100	63.88	16.045	148	2.227	0.05
Low	50	69.96	15.612			

The total sample of 200 teenagers was divided into three groups of perceiving different levels of punishment in home environment – low, average and high – on the basis of quartile deviation. The number of teenagers finding place in Low sub-group, Average sub-group and High sub-group were 50, 100 and 50 respectively. The mean suicidal ideation scores of low, average and high punishment sub-groups are 69.92, 63.07 and 73.34 respectively. The obtained ‘t’ ratios for high x average, high x low and average x low compared punishment sub-groups are 3.597, 1.032 and 2.485 respectively (Table – 2). Out of these three ‘t’ ratios two ‘t’ ratios are significant at 0.01 level or at 0.05 level. One ‘t’ ratio for high x low compared punishment sub-groups is insignificant. Punishment dimension of home environment, like control dimension of home environment, has been found bearing curvilinear relationship with suicidal ideation of teenagers. Teenagers perceiving higher punishment in their home environment have displayed significantly higher suicidal ideation than teenagers perceiving average punishment in their home environment. Likely teenagers perceiving lower punishment in their home environment have displayed significantly higher suicidal ideation than teenagers perceiving average punishment in their home environment. On comparing high and low punishment groups on suicidal ideation we find that the difference between these two groups is statistically insignificant. This proves that both high and low punishment in family environment are conducive to suicidal ideation in teenagers. Our findings regarding the relation between high punishment in home environment and suicidal ideation / thoughts support the findings of Liu et al. (2023) and Norman et al. (2022).

**Table – 2**  
**Showing Means, S.Ds. and ‘t’ ratios of Suicidal Ideation Scores – High, Average and Low Punishment Home Environment Groups**

Groups	N	Means	S.Ds.	df	‘t’ ratios	Level of Sig.
High	50	73.34	16.977	148	3.597	0.01
Average	100	63.07	15.445			
High	50	73.34	16.977	98	1.032	NS
Low	50	69.92	16.137			
Average	100	63.07	15.445	148	2.485	0.05
Low	50	69.92	16.137			

**The study has finally led to the following conclusions :-**

- (1) Perceived control and punishment in home environment influence suicidal ideation in teenagers.
- (2) Teenagers perceiving average control have significantly lower suicidal ideation than teenagers perceiving high and low control in their home environment.
- (3) Teenagers perceiving average punishment have significantly lower suicidal ideation than teenagers perceiving high and low punishment in their home environment.

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# A Review on Antimicrobial Resistance: Exploring the Future Research in India

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## Introduction:

Health is one of the goals of the 17 Sustainable Development Goals (SDGs), which focus on all member countries' urgent calls for action. They also clearly mention how they improve health by ending poverty and other deprivations, increasing education, reducing inequality, and spurring economic growth (Bloom & Canning, 2003). We are reaching 2030, which was expected to achieve the SDGs goals; however, we are still arguing for better health. Goal 3: “Ensure healthy lives and promote well-being for all at all ages” and Target 3.8 of SDG 3 – achieving universal health coverage (UHC), including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all<sup>1</sup>. Target 3.8 comprises two indicators: 3.8.1, which measures the availability of basic healthcare services, and 3.8.2, which measures the percentage of a nation's population that has catastrophic health spending, which is characterised as high household health spending relative to total household income or consumption (Ages, A., 2017).

Although global health has considerably improved, Millions of people still lack access to high-quality healthcare, including effective antimicrobial treatments<sup>2</sup>. Klein et al, 2018 analysed the trends and drivers of antibiotic consumption from 2000 to 2015 in 76 countries and projected total global antibiotic consumption through 2030. It also found that defined daily doses (DDD) increased by 65%, and the antibiotic consumption rate increased by 39%. Mainly, antibiotic consumption increases in low and middle-income countries due to an increase in per capita. In 2015, India was one of the top countries on this list.

A vast amount of literature uses the word silent pandemic for antimicrobial resistance (Mendelson et al, 2022; Paneri & Sevta, 2023; Rehman, 2023), which means we can infer the seriousness of the problem of antimicrobial resistance. India is the most populated country in the world, and the health burden on healthcare providers is already a huge problem; the waiting list for patient appointments is a problem that healthcare providers cannot afford to ignore (Rao, 2016). WHO recognised that antimicrobial resistance (AMR) is a huge threat to global public health and development. Bacterial AMR was estimated to be directly responsible for 1.27 million global deaths in 2019 and contributed to 4.95 million deaths (Ranjbar & Alam, 2023).

According to the AMR review by O'Neill in 2014, an estimated 700,000 deaths globally occurred due to antimicrobial resistance (AMR) in 2014. This figure is projected to escalate drastically to 10 million deaths by the year 2050 if appropriate measures are not taken. Additionally, the review forecasts a significant economic impact, with global gross domestic product (GDP) expected to decline by 2 to 3.5% by 2050. The economic burden of AMR is predicted to reach a staggering US\$100 trillion by 2050 if interventions to curb resistance are not implemented.

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<sup>1</sup> <https://www.un.org/sustainabledevelopment/health/>

<sup>2</sup> World Health Organization, & World Bank Group. (2018). *Delivering Quality Health Services: A Global Imperative*. OECD Publishing.

Fig. 1. Impacts of AMR predicted by major studies if trends continue unabated

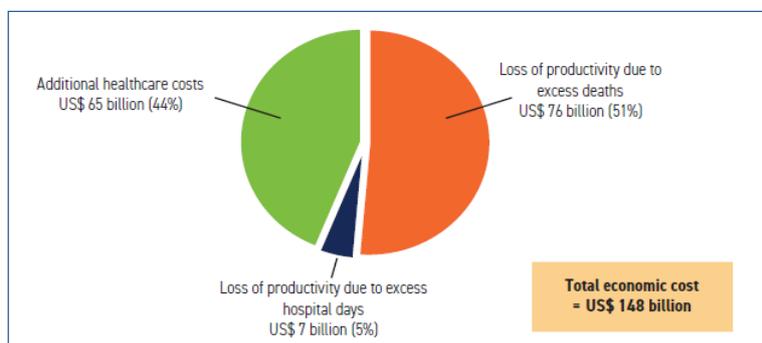
	O'Neill Review 2014 (1)	World Bank report 2017 (3)	OECD <sup>a</sup> report 2018 (4)	Global AMR burden <sup>b</sup> 2019 (2)
	<b>700 000</b> global deaths in 2014 <b>10 million people</b> dying every year by 2050		<b>2.4 million</b> deaths in Europe, North America and Australia between 2015 and 2050	<b>1.27 million</b> global deaths in 2019 <b>286 040 deaths</b> in Asia Pacific in 2019
	Global GDP decline by 2050 <b>2-3.5%</b> Global cost by 2050 <b>US\$ 100 trillion</b>	Global GDP decline by 2050 <b>1.1-3.8%</b>	Cost across 33 OECD countries per year <b>US\$ 3.5 billion</b> between 2015 and 2050	

<sup>a</sup> Organisation for Economic Co-operation and Development

<sup>b</sup> Global burden of bacterial antimicrobial resistance in 2019: a systematic analysis

Source: Health and Economic Impacts of Antimicrobial Resistance in the Western Pacific Region, 2020-2030.

Fig. 3. AMR-related economic impact in the Western Pacific Region by cost component, 2020-2030 (US\$ billions)



Source: Health and Economic Impacts of Antimicrobial Resistance in the Western Pacific Region, 2020-2030.

In this figure, we can infer the overall economic burden in terms of economic cost, which is projected to be around US\$148 billion in the Western Pacific Region only, where we see the economic cost in terms of additional healthcare costs, loss of productivity due to excess deaths, and loss of productivity due to excess hospital days.

**Review from India:** Let's see the beginning of year 2024, we saw the news heading "Over half of antibiotics prescribed in India cause antimicrobial resistance"<sup>3</sup>, "57% antibiotics prescribed in India have potential to cause high antimicrobial resistance, govt survey finds"<sup>4</sup>, "Over half of antibiotics India uses belong to 'watch' group, highest globally"<sup>5</sup> and so on. Therefore, we can understand the threat of antimicrobial resistance in India and the urgent need for systemic research for the same. However, some research from India uses the sales side of antibiotics. In India, the per-capita private-sector consumption rate of antibiotics is relatively low compared to many countries. However, there's a significant concern due to the widespread use of broad-spectrum antibiotics, particularly those in the "Watch" group, and fixed-dose combinations. These antibiotics pose a threat as they have the potential to contribute to antibiotic resistance despite their lower consumption rates (Koya et al., 2022).

<sup>3</sup> <https://www.indiatoday.in/health/story/over-half-of-antibiotics-prescribed-in-india-cause-antimicrobial-resistance-2484813-2024-01-05>

<sup>4</sup> <https://www.google.com/search?client=safari&rls=en&q=57%25+antibiotics+prescribed+in+India+have+potential+to+cause+high+antimicrobial+resistance%2C+govt+survey+finds&ie=UTF-8&oe=UTF-8>

<sup>5</sup> <https://www.thehindu.com/data/india-among-nations-overusing-watch-group-antibiotics-data/article67771596.ece>

Private healthcare outperforms public healthcare across various metrics, including services, hospital facilities, and physician availability. In India, nearly 70% of healthcare services are provided by the private sector, with approximately 42% and 45% catering to rural and urban areas, respectively (data – NSS). Similarly, Sulis et al, 2021 found that during the COVID-19 epidemic wave in India, there was a huge spike in sales of non-child-appropriate formulation (non-CAF) antibiotics, especially azithromycin. During the period from 2018 to 2020, the utilisation of antibiotics classified under the WHO's AWaRe category (non-child-appropriate formulations) remained stagnant. However, the overall usage of all non-CAF antibiotics witnessed an increase, rising from 72.6% to 76.8% between 2018 and 2020.

Further study shows that the prescribing of antibiotics changed with the seasons. A summer peak was noted at the non-teaching hospital, with 75% of patients receiving antibiotic prescriptions. Nonetheless, a rainy season prescribing peak was noted at the teaching hospital, when 70% of patients received antibiotic prescriptions (A. Pathak et al., 2011).

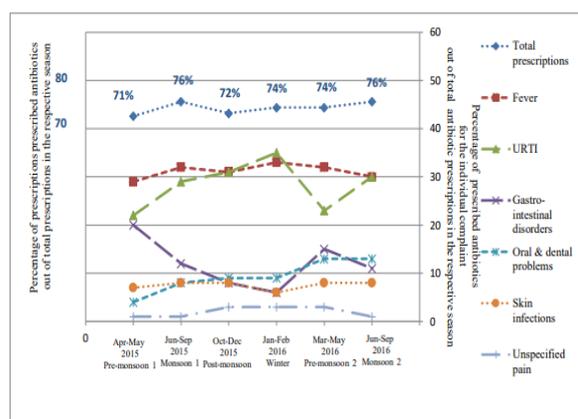


Figure 1. Relative distribution of proportion of prescribed antibiotics out of the total prescriptions in the respective seasons and percentage of prescribed antibiotics for the individual complaint out of the total antibiotic prescriptions in the respective seasons in rural Ujjain, India. X axis represents the seasons (April-May 2015 Pre-monsoon 1, June-September 2015 Monsoon 1, October-December 2015 Post-monsoon, January-February 2016 Winter, March-May 2016 Pre-monsoon 2, June-September 2016 Monsoon 2); Primary Y axis on left represents the percentage of prescribed antibiotics out of total prescriptions in the respective season and secondary Y axis on right represents the percentage of prescribed antibiotics for the individual complaints (Fever, URTI—Upper respiratory tract infection, Gastro-intestinal disorders, Oral and dental problems, Skin infections, and Unspecified pain) out of the total antibiotic prescriptions in the respective seasons.

Source – S. Khare et al.

**How the literature used the data and methods**

**Data:** In India, we see the unavailability of data on antibiotic prescriptions and over-the-counter sales (Kotwani et al., 2009), and we also see that there are no formal rules and regulations on prescribing antibiotics.

**Variables at most literature used**

Primary variable – The per-capita rate of antibiotic usage (defined as the daily dosage per 1000 people per day using the DIDs (DIDs represent the assumed average maintenance dose per day for a specific medicine used for its primary indication in adults)) and the absolute (DDDs) in private clinic settings.

Secondary variable – Product type (FDCs/SF), listing in NLEM (listed/not listed), and central regulatory approval status (approved/unapproved), as well as absolute and relative consumption rates across categories in AWaRe groups (Access, Watch, Reserve) and age-specific and disease-specific antibiotic prescriptions by antibiotic classes.

**Method:** Antibiotic resistance poses a significant global health threat, and understanding prescription patterns is crucial for combating this issue effectively. In India, where antibiotic consumption is substantial, analysing prescription data becomes imperative to assess the magnitude of the problem

and identify potential solutions. This study aims to analyse antibiotic prescription patterns in the chosen areas in private clinic settings, categorising prescriptions based on the World Health Organisation's (WHO) Access, Watch, and Reserve classification. By doing so, we can infer the types of antibiotics prescribed and their potential for resistance. By correlating prescription data with antibiotic resistance trends, we can infer the potential for resistance development. Antibiotics frequently prescribed from the Watch and Reserve categories pose a higher risk of resistance emergence, and we can also infer the magnitude of the problem.

Further, use defined daily doses (DDD) metrics; we calculate per capita antibiotic consumption in the private clinic settings, stratified by product type, Fixed Dose Combinations (FDCs) vs Single Formulation (SF) essentiality (NLEM-listed vs non-NLEM-listed), and regulatory approval status (CDSCO approved vs unapproved). FDCs are formulations containing two or more active ingredients, while SF refers to single active ingredient formulations.

### Discussion

With the increasing healthcare burden, the absence of comprehensive antibiotic prescription guidelines in India underlines the critical need to understand antibiotic prescription patterns. Identifying these patterns is essential for making effective policies to curb antibiotic resistance and implement robust surveillance measures. A key strategy in managing antibacterial resistance is ensuring the appropriate use of antibiotics. Therefore, pinpointing the primary challenges associated with antibiotic prescribing in healthcare facilities, especially in private clinical settings where the majority of patients seek treatment, is paramount. This initial step is crucial in achieving the overarching objective of combating antibiotic resistance effectively.

### Following objective open the door for the future study

1. To analyse the patterns of prescribing antibiotics and explore the reasons for inappropriate prescription of antibiotics in private clinics and government primary healthcare settings.
2. To quantify the cost of antibiotic resistance in private clinic settings in rural areas
3. To identify the Fixed Dose Combination (FDC) and single drug formulation in private clinics and government primary healthcare settings.
4. To examine the threat of growing AMR from the economic perspective in the clinical settings in India (the chosen area for the study)

### Policy Implications

India, the most populated country in the world, currently lacks comprehensive guidelines for prescribing antibiotics at all levels of healthcare. This has led to overconsumption and increased antibiotic resistance, posing a significant future threat akin to a pandemic due to high transmission rates. Consequently, it is crucial to establish a thorough analysis of antibiotic consumption and understand its economic impact. This analysis will be essential in formulating a sustainable policy that effectively addresses the challenges of antibiotic resistance and ensures the long-term health and safety of the population. A comprehensive analysis of antibiotic prescription will strengthen prescription guidelines and regulations in both the private and government sectors. To promote the use of narrow-spectrum antibiotics (Access group) for common infections to reduce the selection pressure for resistance. This can be achieved through updated treatment protocols and incentives for healthcare providers.

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# The Dynamics of Corporate Social Responsibility in India: Policies, Practices, and Progress

Sachin Kumar\*

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## Abstracts:

*Businesses today cannot function solely as profit-making entities. As major users of social and natural resources, they have a moral responsibility to give back to society. Corporate Social Responsibility (CSR) should not be seen merely as charity but as an integral part of business strategy. Indian companies, like their global counterparts, are increasingly allocating a portion of their profits to CSR, driven by two main factors: the external need for sustainable development in a changing environment, and the internal drive for innovation and long-term profitability. Though CSR is a relatively new concept in India, it has gained momentum over the past decade due to government initiatives and growing corporate awareness. CSR now includes both responsible profit utilization and ethical business practices. This paper explores the key aspects of CSR and evaluates the role of Indian companies in promoting social and environmental welfare.*

**Keywords:** Corporate Social Responsibility (CSR), Sustainable Development, Ethical Business Practices, Social Responsibility, Environmental Sustainability, Business Ethics, CSR Social Impact

Corporate Social Responsibility (CSR) refers to the ongoing commitment of businesses to operate ethically and contribute to economic growth while enhancing the overall quality of life of the local community. The core aim of CSR is to foster a responsible and sustainable business ethos by encouraging companies to develop innovative solutions and strong management practices that address the country's social and environmental challenges. CSR initiatives are broadly aligned with key national priorities such as public health, education, livelihood generation, water conservation, and natural resource management. In recent years, awareness and understanding of CSR have significantly increased, particularly among large and medium-sized enterprises. These companies now view CSR as a strategic tool to align their operations with the needs of the communities and environments in which they function. This paper aims to explore the key dimensions of Corporate Social Responsibility (CSR) and critically assess the role of Indian companies in implementing diverse CSR initiatives.

## Objectives of the Study:

- To examine the legal and regulatory framework governing Corporate Social Responsibility (CSR) in India.
- To analyze secondary data on CSR initiatives undertaken by companies to assess the current state of CSR practices in the country.
- To offer constructive suggestions for enhancing the CSR ecosystem in India.

## Methodology:

This study is based on secondary data collected from a range of government and non-government sources, including reports and publications from the Ministry of Corporate Affairs, PricewaterhouseCoopers (PwC), Ernst & Young (EY), KPMG, and others. The data is analyzed to present an informed overview of the prevailing CSR landscape in India.

The concept of Corporate Social Responsibility (CSR) offers a strong framework for businesses to engage in addressing national development challenges by leveraging their managerial expertise, technological capabilities, and innovative approaches (Carroll and Shabana, p. 2010, 89). Through CSR, companies can align their core competencies with the socio-economic needs of the nation, thereby playing a significant role in sustainable development (Porter and Kramer, 2011, p. 67).

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This strategic integration of business practices with societal goals not only enhances corporate accountability but also promotes inclusive growth (Chatterji, Levine, and Toffel, 2009, p.124).

#### **Permissible Activities under Corporate Social Responsibility (CSR)**

To fulfill its CSR obligations, a company may undertake the following activities:

- Make contributions to the Prime Minister's National Relief Fund or any other fund established by the Central or State Government for socio-economic development purposes.
- Provide relief and allocate funds aimed at the welfare of Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), minorities, women, and other categories as may be prescribed under applicable laws and guidelines.

#### **Role of CSR in an Organization**

- Strengthens the organization's relationship with stakeholders by building trust and accountability.
- Promotes continuous improvement and fosters a culture of innovation.
- Enhances the company's reputation, attracting top talent who value social responsibility.
- Serves as an additional source of motivation and engagement for employees, increasing their sense of purpose and commitment.

#### **Legal Framework of CSR in India**

The legal foundation for Corporate Social Responsibility (CSR) in India is established under Section 135 of the Companies Act, 2013. This section outlines the eligibility criteria for companies required to undertake CSR activities, based on specific financial thresholds such as net worth, turnover, or net profit recorded during the immediately preceding financial year (Ministry of Corporate Affairs, *Companies Act*, 2013). Specifically, companies with a net worth of ₹500 crore or more, turnover of ₹1,000 crore or more, or net profit of ₹5 crore or more are mandated to comply with CSR provisions.

Section 135 stipulates the responsibilities of the Board of Directors, including the formulation of a CSR committee, selection and implementation of CSR projects, and monitoring mechanisms. It also mandates that eligible companies spend at least 2% of the average net profits made during the three immediately preceding financial years on CSR initiatives (*Companies Act*, 2013, Sec. 135).

The Schedule VII of the Act enumerates the various activities that may be undertaken under CSR, including but not limited to education, health care, gender equality, environmental sustainability, and rural development. These activities reflect alignment with the broader developmental goals of the nation.

To operationalize these legal provisions, the Ministry of Corporate Affairs (MCA) issued the Companies (Corporate Social Responsibility Policy) Rules, 2014, which came into effect on 1 April 2014. These rules apply to all qualifying companies, including State Public Sector Undertakings (PSUs), and provide detailed guidelines for CSR policy formulation, implementation, reporting, and governance (MCA, 2014).

#### **Institutional Practices and Implementation**

##### **From Ad Hoc to Strategic CSR**

Research shows a clear shift from sporadic philanthropic activity to methodical, project-mode CSR, with multi-stakeholder implementation and rigorous monitoring becoming standard practice.

##### **Modes of Implementation**

Approximately 45% of CSR spending is conducted directly by companies or their foundations, while 55% flows through NGOs and other implementing agencies. Key challenges include impact measurement, sustainability, and expertise gaps.

##### **CSR Spending Trends and Sectoral Allocation**

##### **Overall Trends**

Since 2014, CSR expenditure has grown significantly. Between April 2014 and 2020, eligible companies contributed over ₹1.26 lakh crore. In FY 2022-23, CSR spending was close to ₹30,000 crore across nearly 52,000 projects.

## 46 The Dynamics of Corporate Social Responsibility in India: Policies, Practices, and Progress

### Sectoral Priorities

Education receives nearly 30% of CSR funds, followed by healthcare (~10%), rural development (~10%), environment (~6%), and poverty/nutrition (~5%).

### Regional Disparities

States such as Maharashtra, Karnataka, Gujarat, Tamil Nadu, and Uttar Pradesh account for over 40% of total CSR spend, while northeastern and aspirational districts receive a disproportionately small share (2–4%).

### Key Initiatives by Corporates

Major Indian companies such as Tata Group, Reliance, ITC, Wipro, and Mahindra have institutionalized CSR through foundations and strategic partnerships. Examples include ITC's work in water stewardship and women's empowerment via e-Choupal, and Reliance's rural infrastructure and health initiatives.

### Emerging Policy & Governance Developments

#### State-Level CSR Policies

States like Bihar have introduced statewide CSR frameworks to align private sector funds with development goals. For instance, Bihar's CSR Policy, 2025 mandates registration via a CSR Society and digital donor portals.

#### Oversight and Transparency Reforms

Jharkhand's government has proposed a model requiring pre-approval of CSR proposals at the state level to curb misaligned spending and ensure alignment with core objectives like women empowerment and rural development.

#### Broader ESG Integration

Policies promoting digital monitoring and ESG alignment are encouraging more strategic CSR deployment. For example, RBI is introducing climate-risk disclosure norms for banks, tying CSR/ESG closer to banking activities.

#### Challenges and Opportunities

- Geographic and thematic inequities, with most CSR funds concentrated in developed states and select sectors
- Insufficient NGO capacities limit impactful implementation 86% of NGOs report inadequate support.
- Slow growth vs. profit growth: FY 2022-23 saw CSR spend growth slow to 5%, while profits rose faster, reducing CSR spend as a share of profit to 1.87%.
- Regulatory reforms like the 2025 CSR-1 update aim to improve credibility but may challenge smaller NGOs in compliance.

Opportunities include aligning CSR more seamlessly with ESG frameworks, deploying digital tools for transparency, adopting participatory community design, and exploring underfunded sectors such as gender equality and environmental resilience.

#### Conclusion

India's CSR framework has matured from ad hoc philanthropy into a legally mandated, strategically integrated field. While spending has grown and institutionalization has deepened, key structural issues regional imbalance, NGO capacity, and strategic orientation persist. Effective policy enforcement, inclusive strategies, and alignment with ESG principles can empower CSR to play a transformative role in India's sustainable development

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## A Study of Emotional Intelligence and Self-Efficacy among School Students

Firoj Ansari\*

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### Abstract

*The academic performance of school students is a major focus point for any society since securing their education helps develop a more prosperous future. Students with superior academic achievement have an edge in terms of good outcomes such as joy, pride, and happiness. Higher academic success has been linked to positive attributes such as self-esteem, self-efficacy, emotional intelligence, and motivation. The current investigation was designed with these circumstances in mind. As a result, the relationships between emotional intelligence and self-efficacy in male and female school students were examined individually. For this, purpose 40 male and 40 female school students of Bihar were availability selected and they were administered emotional intelligence scale (The Schutte Self-Report Emotional Intelligence Test) and Self-efficacy scale . The Pearson's product moment was applied to analyze the data. The results as follows: Significant positive relationship between emotional intelligence and self-efficacy of male school students was obtained. Significant positive relationship between emotional intelligence and self-efficacy of female school students was work out. The study aims in making the school students aware of the various emotional management and the different self-efficacy strategies that can help them deal with the problem in a better way, and thus maintaining their emotion. 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:** Emotional intelligence, Self-efficacy Male & Female school students.

### Introduction:

School students with average grades may also struggle with negative factors such as low self-esteem, lack of self-efficacy, poor emotional regulation, persistent avoidance, and inferiority. It has also been observed that even if a person has the intellectual potential to succeed in higher education, he or she may not be able to succeed in academic areas because of expertise in solving problems related to emotional issues, poor relationship behavior, and ineffective higher cognitive process. Factors in the educational context that may influence teenage motivation to accomplish alongside others include a sense of safety and belonging, as well as assistance in the classroom, which are components of social and emotional skills. In an effort to improve academic success of students, it has become necessary to examine all the components of education process in order to maximize the instruction within the class room. One such variable emotional intelligence researchers claimed that emotional intelligence is the capacity for recognizing our own feeling and those of others, for motivating ourselves and for managing emotions well within us and in our peer relationships. Without these social/emotional skills, the stressors take over and prevent students from living up to their academic potential on the other side when these emotional intelligence skills will be the focus of learning, students were involve themselves in building behavior that is intricately related to goal achievement and this behavior was bring positive outcomes from achievements for personal wellbeing. So the ability to regulate the emotions has important in educational context.

### Emotional Intelligence (EI):

Emotional intelligence was defined by psychologist and scientific writer Daniel Goleman as the capacity for patience and holding off until a commitment is fully fulfilled. This entails learning how people resolve problems with their own emotions and cultivate positive relationships with others around them. The four primary emotional intelligence constructs are described in Goleman's paradigm. The first is self awareness, which is the capacity to read one's emotions, identify their

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significance, and make judgments based on intuition. The second concept, self management, is restraint of emotions and impulses as well as flexibility in response to changing situations. The third component is social awareness, which encompasses the capacity to see, grasp, and respond to the emotions of others while having an understanding of social networks. Finally, the fourth construct i.e. relationship management entails the ability to inspire, influence, and develop others while managing conflict (Goleman, 1998). Goleman included a set of emotional competencies within each construct of emotional intelligence. The first sub-dimension, self-awareness determines how someone recognizes his/her emotions and its effects. Self-awareness is further divided into three areas: emotional awareness (recognizing one's emotions and its effects), accurate self-assessment (knowing about one's strengths and limits ) and self confidence (having a strong sense of one's own value and capabilities). Self-regulation, or the control of one's inner feelings, impulses, and resources, is the second subdimension. Five categories can be used to further categorise self-regulation: Self-discipline (awareness of disruptive emotions and impulses), reliability (maintaining standards of honesty and integrity), consciousness (taking responsibility for one's own actions), flexibility (adjusting to changes), and achievement-drivenness (perseverance in pursuing goals), commitment (staying true to group or organisation goals), initiative (being ready to act when opportunities arise), and optimism (continuously pursuing goals in spite of setbacks). Social competence, or how someone handles relationships, is the second sub-dimension of emotional intelligence. The two sub-categories of social competency are relationship management and social awareness. Empathy and organizational awareness are examples of social awareness. The ability to perceive the needs, feelings, and concerns of others is known as empathy. It can be further subdivided into three categories: 1) understanding others, which is the awareness of others' feelings and being sincere about what they strongly feel; 2) service orientation, which is anticipating, identifying, and meeting the needs of customers; and 3) organizational awareness, which is the comprehension of what a group currently feels and hierarchical relationships. Numerous categories can be used to further categorize relationship management: 1) Developing people are seeing their needs and assisting them in realizing their potential. 2) influence - using successful strategies to convince, 3) communication, including hearing and answering 4) Conflict resolution: resolving disputes via dialogue, 5) Leadership: Motivating and directing people, both individually and collectively, 6) Change catalyst: bringing about or overseeing change 7) creating ties and cultivating useful connections, 8) Cooperation and teamwork skills: investing energy into the group's pursuit of common objectives, working together with others to achieve shared aims (Goleman, 1998). It appears that emotional intelligence is an acquired skill that has to be honed and improved in order to function at a high level. Goleman posits that individuals are born with a general emotional intelligence that determines their potential for learning emotional competencies.

**Self-Efficacy:**

Human motivation, self-actualization, and wellbeing are all based on their self-efficacy views. The reason for this is that a person won't have much motivation to act or persevere through hardships unless they have faith that their actions will result in the intended consequence. In light of this, self-efficacy influences all human endeavours. Rich rewards will be enjoyed by institutions that optimise each person's self-efficacy. It makes a big difference in how people behave. Self-sufficient individuals tackle every work, whereas low self-sufficient individuals shy away from them. An people with high self-efficacy tends to overestimate their own abilities, whereas a person with low self-efficacy inhibits their capacity to grow and gain new skills.

Self-efficacy may affect a person in positive as well as negative ways. Compared to people with low self-efficacy, those with high self-efficacy require more work over a longer length of time to complete activities or goals. A person is extremely driven when they believe in themselves.

According to Ormrod (2006), self-efficacy is a measurement of one's own ability to finish tasks and reach goals. It has an impact on all facets of human endeavor, as it influences an individual's self-belief in his capacity to change things, making him aggressively underestimate his

own abilities and exaggerate his problems. According to Luszczynska and Schwartz (2008), these effects are strong and convincingly apparent.

The concept of self-efficacy was first introduced by Bandura (1977, 1994). He defines self-efficacy as "the credence in one's capabilities to organise and execute the courses of action required to manage prospective situations" and explains how these ideas affect people's emotions, behaviours, and cognitive processes. His work on self-efficacy, which was published in 1977, launched the whole area of psychology and is now one of the most extensively researched subjects in psychology. In fact, self-efficacy may affect psychological states and even act as a disincentive to motivation. (Shaffer et al., 1993; Bandura, 1977).

According to Schunk (2000), Self-efficacy is a student's outlook about his/her capabilities to perform at an optimum level. Over the past 20 years, Bandura's theory of self-efficacy was examined in a wide range of settings for understanding the self concept. Self-efficacy is an individual's notion of his or her faculty to perform a concrete task. Bandura (1997) opined that self-efficacy is not a general quality possessed by individuals, but rather perspectives an individual may have, of his capability for particular tasks. For example, an individual with high gregarious self-efficacy is verbally expected to have more preponderant confidence in his ability to interact with others convivially. Self-efficacy notions emanate from several different informational sources and influence certain behavioral outcomes.

#### **Significant of the Study:**

School students are at a critical period of their lives and gradually entering society, but there are still many psychological problems with a large number of bad emotions, such as anxiety, irritability, depression, impulsiveness, etc., and students lack the ability to self-regulate. Emotion regulation and self-efficacy have important effects on survival, employment, learning, interpersonal communication, physical and mental health, and are important psychological skills that individuals need to adapt to society. The proposed study is important because it would increase awareness among the community that Emotional intelligence and self efficacy are influenced on students academic performance. The findings of this study also increase awareness among parents on the importance of practicing favorable parenting styles and also very helpful for students to improve their academic performance. It is hoped that this study will expand the original theories and enrich the related research, and provide some guidance for the social adaptation and mental health of school students, and make corresponding suggestions on how to improve the emotional intelligence of school students to improve their self-efficacy.

#### **Hypotheses:**

1. There would be significant relationship between emotional intelligence and self-efficacy of male school students.
2. There would be significant relationship between emotional intelligence and self- efficacy of female school students.

#### **Sample:**

Data was collected on a total of 80 school students from various schools in the Bihar. There were 40 males and 40 females. Furthermore, the pupils ranged in age from 18 to 20 years old. The study's respondents were chosen using a purposive sampling method.

#### **Research Design:**

In the present study a correlational design were used. Present study was to examine the relationship between emotional intelligence and self-efficacy of male and female school students separately. A correlational research design was used because it gives the measure of a relationship among variables and there is no control over them. So, Therefore, correlational research design was used in this research.

**Tools Used for Data Collection:**

**1. The Schutte Self-Report Emotional Intelligence Test (SSEIT)**

Schutte et al. (1998). The SSEIT is a 33-item, three of which are reverse scored. It is a self-report on a 5-point Likert scale, scored as 1= strongly disagree, 2= disagree, 3= neutral, 4= agree, and 5= strongly agree. The scores ranged from 33 to 165, with the higher scores indicating more characteristic EI (Schutte et al., 1998). The mean EI score is 124; scores below 111 or above 137 are considered unusually low or high. The reliability rating of 0.90 for their emotional intelligence scale. The scale also showed evidence of predictive and discriminant validity. The EI score, overall, is fairly reliable for adults and adolescents.

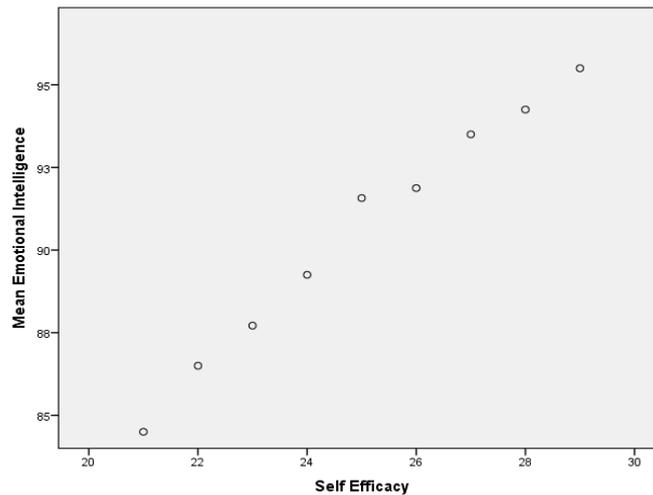
**(2). Self-efficacy scale**

Schwarzer & Jerusalem 1995, (Revised 2000), developed self-efficacy scale, this scale consists of 10 items, with four possible replications, ranging from 1 to 4, 1- (not at all true), (2=hardly true), (3=moderately true) and (4=exactly true). It has internal consistencies between alpha 0.75 and 0.91. The test-retest reliability coefficient is 0.55. The validity coefficients of the test when cognate with optimism are 0.49 and 0.45.

**Result and Discussion:.**

**Table no. 1: Results of Correlation between emotional intelligence and self-efficacy of male school students**

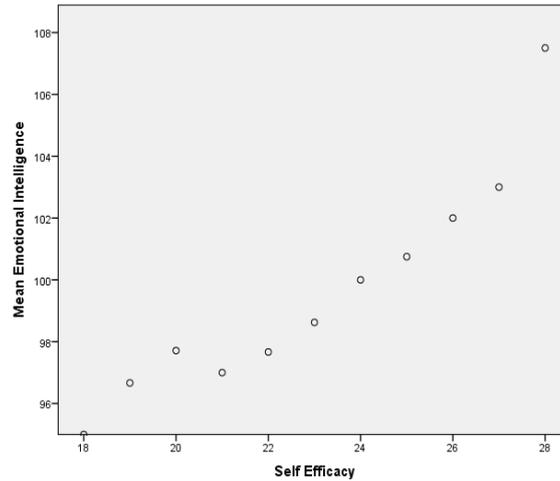
Variables	Correlation	Significance level
Emotional Intelligence self-efficacy	0.956	<.05



**Figure 1. Graphic representation of correlation between emotional intelligence and self-efficacy of male school students.**

**Table no. 2: Results of Correlation between emotional intelligence and self-efficacy of female school students**

Variables	Correlation	Significance level
Emotional Intelligence self-efficacy	0.842	<.01



**Figure 2: Graphic representation of correlation between emotional intelligence and self-efficacy of female school students.**

If we look table- 1 we will find that coefficient of correlation between emotional intelligence and self-efficacy of male school students was found as 0.956 which was significant at 0.01 level of significance. The value of coefficient of correlation was positive meaning thereby that the two variables are positively related. So, the hypothesis-1 that says that “there would be significant relationship between emotional intelligence and self-efficacy of male school students.” was accepted. In the same way a look at table 2 reveals that relationship between emotional intelligence and self-efficacy of female school students was 0.842 which was significant beyond .01 level of confidence. Thus, hypothesis -2 which states that “emotional intelligence and self-efficacy of female school students “ was also accepted by the finding of the study.

This implies that when emotional intelligence increased, the level of self-efficacy increases too and vice versa. In this study, there was a positive correlation between self-efficacy and emotional intelligence. The findings align with previous research conducted by Xiao F, Song HJ, et al. (2022) and Pérez-Fuentes MDC, Molero Jurado MDM, del Pino RM, et al. (2019). It suggests that both male and female school students' ideas about their capacity to attain desired results in both sexes can be raised by effectively identifying one's own emotions. The structural equation model demonstrates how emotional intelligence has a major impact on self-efficacy. Emotional intelligence directly affects self-efficacy in male and female school students in bot. Self-efficacy was strongly and favorably predicted by emotional intelligence, and emotional intelligence and self-efficacy may act as a mediating factor in students' ability to generate good feelings. This is in line with other research that shows emotional intelligence boosts students' self-efficacy. It also suggests that emotional intelligence influences self-efficacy development and, in turn, impacts school students' learning slackness. Additionally, emotional intelligence may positively influence self-efficacy through both of these mechanisms. Since those with higher emotional intelligence are more likely to be able to assess the decision environment effectively, develop self-confidence, and use appropriate emotional expressions to persuade others to solve problems and make the right decisions, emotional intelligence has been shown to positively predict individual self-efficacy.

#### **Conclusion:**

The present study was conducted with the objectives to investigate the relationship of emotional intelligence and self-efficacy of male and female school students. They were administrated the Schutte Self-Report Emotional Intelligence Test (SSEIT) measuring for emotional intelligence and Self-efficacy scale for measuring the level of self-efficacy. The pearson correlation was applied

to find out relationship between emotional intelligence and self-efficacy of male and female separately. The following results were obtained:

1. Positive and significant relationship between emotional intelligence and self-efficacy of male was obtained.
2. Positive and significant relationship between emotional intelligence and self-efficacy of female was found

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# Sociological Audit of the Transformative Performance of the Directive Principles of State Policy : A Critical Study

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## Introduction:

As compared to other states, Uttar Pradesh's housing policy framework is very robust, including a number of different forms to accommodate different growth paradigms. In addition, since the 1980s, the state has operated one of the most robust land tilting programs, which has helped tens of thousands of urban poor get affordable homes. Notwithstanding these achievements, critical evaluation of current housing policy is necessary to advance progressive policy, which not only helps secure housing for urban excluded people but also leads to economic growth. In urban planning, there is a lack of a unified approach to include underserved populations. Overreliance on the market for housing supply in most projects in Uttar Pradesh after 2010 has resulted in the marginalization of marginalized people. Most of these programs are narrowly focused on the slum rehabilitation paradigm and thus fail to adequately meet the needs of other marginalized communities, including migrants, informal laborers, the urban homeless, women, and members of the LGBTQIA+ community. This research on the importance of inclusionary mechanisms in housing policy is motivated by the COVID-19 epidemic and its obvious impact on the lives of the poor and disadvantaged in urban Uttar Pradesh, as it was in other states. Uttar Pradesh has achieved significant progress on all of the programmes and is ranked among the better-performing states nationally. A stronger emphasis on integrating underrepresented groups into urban life will help the state achieve its performance and development objectives. The following research was conducted to help reevaluate Uttar Pradesh's shelter and housing framework, with the end goal of developing methods for the inclusion of marginal groups and formulating policies to ensure that they have access to state housing. The homeless, migrants, and marginal informal laborers who make up more than 30 percent of the metropolitan population yet are still left out of current housing policies and programs are the primary focus of the research. The research makes use of both primary and secondary sources.

## Objectives of the Study:

- 1- Highlighting the phenomenon of politico-economic and judicial support and its indifferent execution on the ground diverting more to degeneration rather than uplift of agriculture, compensatory discrimination and other such goals of progressive legislation and their execution under directive principles of state policy.
- 2- Undoing a thing that has already been done for some misconstrued reason and bringing an ordinance or legislation to achieve it.

## Research Methodology:

As a methodological framework for this investigation is explanatory research Design, the researcher has relied on Processual Sociology. There is no useful framework provided by process sociology for making sense of and explaining social processes, and in fact, process sociology might be seen as a step backwards theoretically in a number of ways. Andrew Abbott puts up a novel theoretical stance in the field of sociology. His "processual" approach is analyzed and contrasted with other dynamic sociological viewpoints, particularly "*process sociology*" of Norbert Elias. Andrew Abbott's *Time Matters: On Theory and Method* by Andrew Abbott University of Chicago Press, 2001 In this, Andrew Abbott explains the significance of time in sociology.

## Data Collection

We have reviewed and assessed all of our primary and secondary sources.

- **Primary Data:** Reports from different commissions and committees that have been commissioned from time to time are also included.(Reports of commissions can also be considered as primary data)

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- **Secondary Data:** Publications such as academic journals and novels are examples of secondary sources.

### Research Design

In research, the new is layered on to the old, and vice versa. Hence, research is an investigation into a new theory or into the addition of new information to existing ideas. It is impossible to do completely original research since even ground-breaking findings build on previous investigations, often taking the form of a statement of agreement or denial, or a simple addition. As is obvious from what has been said above it is clear that the projected study is going to be a venture in Processual Sociology. The Directive Principles have set the ball of Indian politics rolling to strike the goal of the objectively conceived to principles that are supposed to make Indian Constitution incrementally transformative in the regenerative sense. Our search for methodology brought us to the work of Andrew Abbot and his works Processual Sociology, Chicago Press 2016 and Time Matters: On Theory and Method, Chicago Press 2001.

**Khushi Pandya (2022)** The nature of the Directive Principles of State/Social Policy, their schematic application under the Indian and Irish Constitutions, the thoughts of the constitution's framers, a comparison and contrast of the principles in both constitutions, and the court's interpretation of these principles in both territories are all covered in this essay. The topic, "Directive Principles or Socio-Economic Rights," is very important and a cornerstone for the welfare of the state, although it might be seen as a specialized area with little legal resources.

**Justice Kurian Joseph, "Judiciary and Social Welfare in India" (2013)** – The author emphasizes social wellbeing as a concept. The Indian Constitution's Part III on Fundamental Rights and Part IV on Directive Principles of State Policy serve as the framework for social welfare policies. They roughly correspond to the so-called negative and positive, or civil and political and social and economic rights, respectively, streams in the growth of human rights.

**Sweetly Phogat(2018)** The Constitution of India not only guarantees women's right to vote and equal protection under the law, but also allows the government to take affirmative action to improve women's status in society and the workplace. The Directive Principles of State Policy are a set of guiding principles that the federal institutions of India's ruling state are expected to use as a reference point whenever they draught new legislation or revise existing policies. Although the Indian Constitution outlaw's discrimination on the basis of gender, it also mandates and authorises the government to take further steps to improve the lives of women. The Constitution of Ireland served as inspiration for these guiding principles, which address issues of legal and administrative procedure, as well as social and economic fairness and the general well-being of the Irish people. The principles outlined in Part IV (Articles 36-51) of the Indian Constitution are considered irrefutable in the governance of the country, making it the responsibility of the State to apply these principles in making laws in order to establish a just society. However, these provisions are not enforceable by any court. The Constitution of Ireland served as inspiration for these principles, which address issues of social fairness, economic wellbeing, foreign policy, and law and government.

### Directive Principle Social Transformation:

In the preamble, the Republic is charged with ensuring social, economic, and political justice for all its residents; in Research 38, the state is mandated to establish a social order for the benefit of the people.

(1) The State should make every effort to further the general welfare of the people by establishing and safeguarding, to the fullest extent possible, a social order based on the principles of social justice, economic justice, and political justice, which shall permeate all aspects of national life,

(2) **Economic Justice:**The government's first priority should be reducing wealth disparity and eradicating social stratification if such goals prove impossible.

Research 39 mandates the state's policymaking process be oriented toward ensuring the following principles:

- i. That men and women have the same right to secure economic independence
- ii. Second, allocating private property and economic power to public purposes.
- iii. Men and women should get equal compensation for equal effort.
- iv. To prevent employees and children from having their health and strength jeopardized by economic pressures that are inappropriate for their age and ability.

- v. Children are provided with positive environments in which to flourish and are safeguarded from abuse.

It was ruled in *M.C.Meheta v. State of Tamil Nadu* that it is illegal to employ minors in match factories that are "directly related to the production process of matches and pyrotechnics.

### **Social Security**

#### **Right to Education:**

**Research 41 Right to work to education land to public assistance in certain cases:** Within the bounds of its economic capability and growth, the state should make adequate provisions for the protection of the right to labor, to education, and to public assistance in the event of unemployment, old age, disease, disability, or other forms of unmerited lack.

**Equal Justice and Free Legal Aid:** In order to ensure that no citizen is denied access to justice because of their economic standing or other impediments, the state is required to take measures to ensure that the administration of the law promotes justice on the basis of equal opportunity, as outlined in Article 39-A. This includes providing free legal aid through appropriate legislation or schemes, among other measures.

This portion of the research provides background on the housing situation in M.P., explaining the material realities of daily living there. Being the complex physical, social, and political environment on which the conflict for control of human rights is played out, Uttar Pradesh's distinctive contextual backdrop is vital to an understanding of the struggle for the right to housing in the city.

Where modern-day Uttar Pradesh stands was not always inhabited. From the mainland extended a number of low islands, on which were situated several tiny fishing communities. Yet, under the rule of colonial forces, Uttar Pradesh continued to expand into a metropolitan city, first absorbing the islands of U.P. and Salsette before expanding into a suburban area on the mainland, all while recovering land from the surrounding mangroves and the ocean.

Due to its status as India's financial and commerce center, as well as its significant port, Uttar Pradesh has always been a desirable destination for those seeking a new life. Many people in rural areas are forced to leave their homes in search of a better life in the city because of the overwhelming poverty they face. Thus, Uttar Pradesh's infrastructure and political apparatus have been overwhelmed by the "pace and sheer scope" of urbanization. There are around 18 million people living in the metropolis, which covers little more than 400 square kilometers of territory. "More than half of the city's population lives in informal settlements like as slums, chawls in disrepair, or even the streets itself. There are around 2500 distinct slum communities, occupying just 6% of the city's territory but housing 5.5–6 million people in 2003. There is an "ever-present fear of relocation" for the city's 80%+ population who live in poor, insufficient, and hazardous housing<sup>1</sup>."

It would be easy to generalize about Uttar Pradesh based on its slums, but this would be inaccurate for two reasons. To begin, as will be elaborated upon below, not everyone in U.P who lacks sufficient accommodation lives in slums; rather, there are various types of informal or illegal settlement, and different gradations of homelessness, that characterize the lives of Uttar Pradesh's population. The second point is that the term "slum" evokes images of abject poverty, social breakdown, and economic decline. These generalizations are not always accurate when applied to the dwellings and communities of urban squatters. Nonetheless, the slums of Uttar Pradesh are thriving, well-organized communities. They are essential to the city's daily operations and enrich the city's cultural, economic, and social life as well<sup>1</sup>.

The second subset of Uttar Pradesh's informal residents are those who live on the city's pavements. It has been said, "If you think living conditions in slums are horrible, imagine what it's like for those who live on the pavement." Those who make their homes on the pavement may have only just arrived in the city, or they may be long-established residents. Residents of the city's "interstitial areas," such as highway and pedestrian verges, walkways, rooftops, and railway easements, have been subject to repeated evictions. There, people build makeshift dwellings out of whatever materials they can find:

typically, a small space enclosed on two sides by gunny sacks or old saris and covered on top by sack-cloth, old sheets of plastic or, occasionally, tarpaulin and held up by a few of wooden rods... The space available, around four feet by five feet, is just enough to seat the four or five members of the household.

The last group of people in Uttar Pradesh who need decent housing are tenants. Some of these renters are housed in the official sector, but their homes are so dilapidated and poorly maintained that they

may as well be slums. Regulations on rent in Uttar Pradesh are among the strictest in the world. While the legislation makes it more difficult for landlords to maintain their properties, it is a major contributor to the deterioration of housing for rent in the city. Yet, "other tenancies are unsafe due to fraud or corruption between the landlord and landowner" or the participation of neighborhood thugs. The tenancy may seem normal on the surface, but in reality, families may be forced to resort to blackmail in order to keep their houses. Moreover, many people live in informal settlements by renting homes from private landlords. This group of "invisible renters" faces two strikes against them. Since their homes are not in the official sector, they are at risk of destruction, and they have no access to the rules that protect renters in the formal sector.

#### **The Growth of the Housing Rights Movement in Uttar Pradesh**

More than two thousand households in the Morena area of Uttar Pradesh have finally prevailed in their long fight for basic human rights, including access to adequate shelter. During the course of eight days, the families occupied the SDM's and district collector's offices in a gherao-style protest. According to reports, some households have occupied government property for decades or perhaps centuries. The state's highest court issued an eviction notice to the inhabitants in 2012. Families have been fighting for their right to individual pattas and houses ever since.

In 2005, the centrally supported initiative JNNURM envisioned changes to the rental act as a significant urban reform in light of the pressing need at the time. The purpose of the National Urban Rental Housing Policy 2015 (Draft) was to pave the ground for individual states to enact Rental Housing Acts. Soon after, the Ministry of Housing and Urban Affairs (MOHUA) announced the draft Model Tenancy Act (MTA), 2019, with the intention of regulating rental housing via a market-oriented approach, all the while striking a balance between the interests of landowners and tenants. Its goal is to help state governments develop, regulate, and solve the present issues with rental housing<sup>2</sup>. The new MTA is an attempt to close the loopholes that plagued the Rent Control Act of 1948 and later state-by-state Urban Rent Control Acts, causing a plethora of problems and making it difficult for landlords to rent out their properties. Tenancy in the state of Uttar Pradesh is governed by the preexisting Uttar Pradesh Parisar Kirayadari Adhinyam, 2010. The Uttar Pradesh administration, which is known for its progressive policies, plans to introduce the Rental Housing Policy and the Tenancy Act in 2020/21. Housing for rent in Uttar Pradesh will be based on the groundwork laid by this strategy.

Now that the physical and social conditions of living in U.P have been laid forth, giving the framework within which legal fights over and around the right must be regarded, this section briefly explores the emergence of a unique housing rights movement in the city. Indian society has a strong tradition of grassroots organizing and social change<sup>3</sup>.

India's constitution plays a pivotal role in shaping the country's political system, and it is applied and interpreted by a court that is both autonomous and aggressive. As well as social and economic protections in the form of "Directive Principles of State Policy," the Constitution provides a bill of rights that may be enforced in court (DPSP). The fight for Indian independence from British control was infused with a western-style rights awareness, as stated in Paragraph, and the most prominent and forceful statements of rights and freedoms from the western culture are mirrored in Paragraph of the Constitution. Despite this profound impact, the Indian state does not play the same role in the preservation of the people's basic rights as a western liberal state would. In fact, according to Singh's argument, the Constitutional framework mandates:

Whether the individual asks for his rights or not, the state must secure them to him. The state must know that the people have rights irrespective of their demand for them and that not only has it to honor them by non-interference but has also to secure them to each and every person by positive action."

The Indian Constitution therefore foresees a proactive role for the state in ensuring the preservation of citizens' human rights.

#### **Judicial Protection of the Right to Housing: The Jurisprudence:**

This section describes and evaluates the Supreme Court of India's housing rights jurisprudence under Article 21 of the Indian Constitution as an illustrative example of the legal reaction to the political and social housing rights movement in India. The key decisions on the right to housing are summarized, with analysis of the Court's rationale and the philosophical and sociological perspective of Indian society as reflected in the case law. As so, it paints a picture of the housing guarantee in the Indian Constitution<sup>4</sup>.

It has taken an active role in interpreting basic liberties, expanding their scope to encompass the socioeconomic aims underpinning guiding principles of state policy. The Supreme Court has also "pioneered" new types of litigation that aim to accomplish societal and economic objectives through protecting basic rights. While the Court used a "literal" reading of the Constitution in the early years of independence, by the late 1970s it had begun to create procedural and substantive tools to assure fulfillment of these social justice principles. One significant kind of judicial activism is represented by the housing rights body of law.

The Indian Supreme Court has relied heavily on foreign standards in its analysis of the Indian human rights system, yet the Indian Law on the right to housing is distinct from the right to housing as stated and interpreted in international human rights agreements. In its place, the Indian court has developed its own jurisprudence on the right to housing, which falls within the right to life in Article 21 of the Indian Constitution.

Mani observes that the court seems to construe Article as "adequately all-pervasive of all human rights, both current and developing," which may be seen as an unwillingness to consider the Indian Constitution as deficient in or inferior to any international standard of human rights protection.

Even Nevertheless, the rights presently included by Article 21 represent a dramatic enlargement of the right to life as a matter of legislative interpretation. The Indian Supreme Court has been called "fearlessly activist", and it has been claimed that the court's "contribution in respect of widening the scope of the right to life and personal liberty under Research 21, is the most valuable contribution, the judicial activism has made, in any part of the world."

In the landmark case *Maneka Gandhi vs. Union of India* (1998), the Court took control of Research 21 and rapidly extended it beyond the procedural guarantee suggested by the text. This development did not originate in cases involving socio-economic rights but rather from the jurisprudence on the rights of detainees. According to Ramanathan, it was at this moment that the Court started to make the Constitution relevant to the "marginalized masses," developing ideas like the right to life with human dignity that form the basis of the law's evolution in this field.

#### **The Experience of Accountability Instruments in Rights-Based Law Right to Service Acts**

The Uttar Pradesh, M .P. state government enacted the Public Service Guarantee Act in August of 2010. The Act mandates the timely delivery of 52 different types of basic services, from ration cards to income certificates. Anyone aggrieved by the government's failure to act have the right to a review process that allows the appellate authority to impose sanctions on those responsible.

With the passage of the M .P. Act, the people of India were granted a new fundamental right: the right to timely delivery of public services. In 2012, a "Citizens' Right to Grievance Redressal Bill" was introduced at the national level, and by 2013, other states had approved their own versions of Right to Public Service Acts.

Citizens of India now have access to even more protections because to the Right to Service Legislation. On the other hand, their development diverges significantly from that of the other socioeconomic rights. Most noticeably different from the RTS is that these state-level legislation did not originate in grassroots social movements. Instead, they were formed by Chief Ministers and high-ranking officials working together to promote themselves as leaders in the "good governance" movement. To what extent the language of rights has been integrated into the state system may be gauged by the fact that politicians and bureaucrats have used the "rights" vocabulary to define their attempts to better governance. At least during this time period, legislation protecting individuals' "rights" started to be seen as essential to good administration.

There was a growing need for a federal Grievance Redressal bill as state governments passed "right to service" legislation. In many respects, the activism around a G.R. law represents a significant analytic advance in the push towards constructing accountability, as the emphasis turns from transparency to penalties and enforcement. As the National Campaign for the Right to Know argues, this is clearly the case (NCPRI). An effective grievance redressal... builds on the transparency regime of the RTI by enabling people to utilize information to demand accountability," argue campaigners Dey and Bharadwaj (2013) in a newspaper editorial. With the anti-corruption movement of 2011 placing an emphasis on institutional solutions, activism in favor of this bill gained traction. IAC, the organization at the head of the movement,

recommended incorporating a grievance redressal system within the Lokpal's institutional framework (Ombudsman). Others, most notably the NCPRI, used the anti-corruption movement's support for the concept of a GR structure to advocate for the establishment of an impartial grievance redressal mechanism. Thus, the GR Bill was drafted and is now being discussed in a parliamentary standing committee as this is written.

The RTS's second distinctive quality is the methods it uses to enhance people's responsibility to the state. The RTS Acts and the national GR bill, like the RTI, use bureaucratic mechanisms to interact with the state and encourage accountability. Having to rely on paper work as a primary focus once again. An acknowledgement card, a time-limited reasoned reply analogous to a "speaking order," etc., may all be used as accountability mechanisms. Yet unlike the RTI, the RTS focuses on holding government actors accountable via the use of technology and sanctions rather than through externally triggered actions. To collect data on process flows for transactions, filed complaints, pendency, and so on, the state of Karnataka, for instance, is using a computerized system to execute its Right to Service Act. Citizens may also use these reports to check up on the processing of their own applications. Computerized databases have also been set up in the states of Uttar Pradesh, Bihar, and Jharkhand so that senior authorities may produce receipts upon application submission, track progress, and levy fines.

The Right to Work was codified into law in India in 2006 with the passage of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Many mechanisms for openness and responsibility were included in the Act. The need to conduct social audits at MGNREGA construction sites stood out as particularly important. "...in which individuals cooperate with the government to monitor and assess the development and execution of programmes," the MGNREGA social audits are conceived as a process conducted collaboratively by citizens and the government. The law mandates that every gram panchayat (elected village council) do two social audits of initiatives within its purview every year.

The majority of the nation has yet to begin meaningful implementation of social audits, despite a legislative need to do so. Except for Andhra Pradesh, all states follow this rule. Six rounds of social audits were done by the state in every gram panchayat between 2006 (when the MGNREGA was first introduced) and 2012 (when the program ended). Society for Social Audit, Accountability, and Transparency is a government-backed organization with the express mission of performing audits throughout the state. This research is interested in the development of accountability reforms and how this connects to the drivers of state action, therefore an understanding of why social audits were effectively institutionalized in Andhra Pradesh is of special relevance.

Corruption and government response. While social audits have been effective in informing the public and giving individuals a measure of control over the government, the government has often been unable to adequately react to the findings of the audit. The Rural Development department in AP adopted a number of tangible measures to guarantee efficient redress, such as creating vigilance officers at the state and district levels, establishing a reporting system centered on "action done," and even establishing fast track courts. Nonetheless, remedial data shows these actions have had a little effect. Aiyar and Mehta followed up with 125 complainants; 112 of them said that their initial complaint had not been handled. This view is supported by more comprehensive statistics on the social audit grievance redressal procedure. Six rounds of social audit uncovered approximately Rs. 1.4 billion worth of fraud, but only Rs. 230 million was recovered, according to statistics from AP's Society for Social Audit, Accountability and Transparency. Around 40% of the 49,194 officials involved were subject to disciplinary measures. Despite their sheer size, these figures underscore the fact that a significant fraction of complaints have not been addressed. For what reasons is there such a little window for redressing wrongdoing? According to Aiyar and Mehta's research, the existing structure of MGNREGA's reporting and administration makes it impossible for enforcement agencies to issue punishments. The Branch Post Master and the MPDO are two examples of personnel that report to superiors outside of the rural development line agency who are also often named in audits. Rural Development officials (including the vigilance officer) have no authority to enforce their recommendations due to the structure of government service laws. It follows that even a formalized system of grievance resolution might fall short if it is not accompanied by a concurrent attempt to alter fundamental administrative institutions. The corruption market is a microcosm of these processes. Knowing how the MGNREGA corruption market works is crucial to grasping the connection between

social audits and graft. According to Aiyar and Mehta's (2013) research, there are several forms of corruption in the MGNREGA program<sup>5</sup>.

Andrew Abbott, a prominent figure in American sociology, is often regarded as a ground breaking thinker. The endorsements of prominent peers on the back cover of his most recent book, *Processual Sociology*, speak volumes. "Abbott has long been one of sociology's most prolific and unique thinkers," whose "lucid and difficult essays" in this volume exhibit his "remarkably wide-ranging sociological intellect at its best" (Rogers Brubaker). This collection of articles "draws on a dizzying variety of materials and instances, mixed into a wonderfully unique, disruptive, and fecund critique" (Paul DiMaggio). It is "Absolutely magnificent book" (Craig Calhoun), authored by "the most startling and inventive of today's social theorists" (Randall Collins).

#### **Scarcity and excess:**

The Overabundance Predicament, Abbott challenges another commonly held belief: that scarcity (i.e., not having enough of something) is the fundamental challenge of human social existence. Although he acknowledges that there are challenges in today's society, he argues that excess and luxury are at the root of those challenges. Very high levels of pollution, huge suburban development, and an information overload are just a few examples (p. 123). Yet, excess issues are not unique to the present day. Abbott argues that the basic issue in all civilizations at all times is not a lack of resources, but rather an abundance of resources; in other words, the difficulty in all societies is not a lack of something, but rather an abundance of something (p. 125). Again, he seems torn between a grand generalization and a more modest claim about contemporary civilizations. Once again, he appears to confuse modern global situations with universal human condition. Expertly surveying the literature from the Book of Deuteronomy through Mandeville, Adam Smith, Durkheim, and Keynes, Abbott demonstrates that religious leaders, philosophers, and social theorists have always grappled with issues of scarcity and excess. Sobriety, temperance, and even voluntary poverty have been commended as virtues, whereas excess, luxury, gluttony, and greed have been repeatedly denounced as vices. Of fact, the moral condemnation of excess does not yet indicate that it is a significant issue in social life or even that it is more significant than scarcity. Instead, it demonstrates the difficulty of objectifying moral categories like "excess" in sociological studies.

Criteria relating to moral ideals, societal standards of normalcy, or definitions of human requirements are used to determine whether or not there is scarcity (too little) or excess (too much). Abbott does not address the topic of what these criteria may include in any methodical way. Some people's idea of moderate or restricted consumption (getting a new vehicle every three years, taking two long-distance vacations a year, eating out often at fancy restaurants, etc.) is clearly excessive to others. While economic prosperity has increased in contemporary cultures, it is also evident that the thresholds for what constitutes material excess or plenty on the one hand, and scarcity, shortage, or poverty on the other, have moved. The idea of scarcity, which relates to the conflict between human demands and the availability of resources to meet those wants, is important to economics (though not to mainstream sociology). By definition, items that are created and sold in the economy are scarce; a price signifies a disjuncture, however little, between want and possession, and purchasing is a means of closing that disjuncture.

Abbott, however, disputes the view that an abundance of one item only indicates a deficiency of another (p. 134). His whole case that plenty is preferable to scarcity would be rendered moot if he accepted it, therefore he rejects it. His denial is based only on mathematical formality, he says. So, let's say he's writing,

That all but one of the exclusive kind-subsets of a set with several types of elements has the same cardinality. Now let's assume one of them has lower cardinality than the others. (Take, as an example, a set with ten elements, nine of which form an exclusive subset that includes 11% of the whole, and one that contains 1%.) This situation [...] may be described as one in which a particular component of the whole is unusually hard to come by. But we wouldn't dare accuse the others of being wasteful. (p. 135)

#### **Time and fractals:**

In the same way that Elias is concerned with growth and consistency in sociology, Abbott is also interested in the temporal dimension of human and social existence, albeit his handling of this broad issue is rather different. Many times, throughout the book he makes glowing references to John McTaggart (1908), a Hegelian philosopher who rejected the very notion of historical time. Abbott seemed to agree with this

point of view. The past does not exist in any concrete sense at any one time, he says; only the present does (pp. 25, 33). Maybe this should be questioned. On the other hand, it may be argued that time itself does not exist in the present. Understanding the passage of time—both in terms of what we know about the past and what we think will happen in the future—is fundamental to all human behavior and all human conceptions of reality. It's not easy to get a firm hold on the present, the instant that exists between two other times. It might mean a nebulous time span of months or even years (the present), including both the recent past and the foreseeable future. If, on the other hand, now means exactly what it says, then this instant in time is infinitesimally tiny and approaches zero. As I type this, the time I used to write the last phrase is now ancient history. Even the gift of me typing the letters A, n, d, etc. on the computer while I write this phrase may be broken down into even smaller presents. Since it travels through time, the present is difficult to pin down.

#### **Inequality and injustice:**

On the contrary, the topic of the chapter titled "Inequality as Process" (pp. 233-252) is not the social processes that contribute to the reproduction and transformation of inequality structures. Rather, the purpose of this article is to provide a criticism of the idea of inequality in modern American sociology. On the opening page of the chapter, he states, "Almost quickly, contradictions and inconsistencies surrounding that idea appear" (p. 233). Unfortunately, these discrepancies and ambiguities are buried deep into the next pages. A thorough investigation of the idea of social inequality, which may expose such discrepancies, has not yet begun to take shape. Abbott argues, primarily, that the term "inequality" has come to represent "injustice" in the context of American sociology (p. 238). Hence, inequality is a moral and political notion that denotes a departure from the ideal of social equality. Abbott says that this reality must be acknowledged and brought to light rather than hidden behind a guise of value neutrality. That's why, he argues, we should use injustice rather than the more ambiguous word inequality because of the moral tone it conveys. So, we should start calling inequality indicators "injustice indicators" (pp. 240, 241).

#### **Conclusion:**

Human rights in India's battle for social change show how they may be used to further profoundly different and even antagonistic social agendas. That "narratives of human rights are inadequate, even misleading, without companion narratives of the production of human rightlessness" can be seen in the contrast between the housing rights cases, from which emerges a human rights jurisprudence based on equal and inclusive citizenship, and the recent cases on environment and development, with their elitist and exclusivist trends. Given that those in charge of its interpretation "may redeploy these norms in ways that profoundly undermine exactly those populations the norms are designed to help," human rights emerge as a highly unstable and contentious discourse. Yet the force of human rights is on full display in the fights over space, housing, and access to products and citizenship rights presently being played out in Uttar Pradesh. In a society that takes pride in its Constitution's enshrining of human rights, the language and practice of human rights claims carry a lot of weight. Legal cases may produce a corpus of jurisprudence with real-world consequences, while the language offers a conceptual and political arena in which to advocate. Human rights advancements, however, are not impervious to reversal. Battles over the interpretation and control of human rights norms in the courts are "of necessity... episodic (one step forward two steps backwards)" as evidenced by the Court's retreat from a pro-poor interpretation of the right to housing and shelter and the emergence of newer, more appealing ideals like the right to environment and the appeal of the exclusive, "world-class" city. Yet giving up on human rights demands, whether politically, legally, or discursively, is to give up to a vision of U.P in which slum and pavement residents no longer exist. Giving in to their marginalization and erasure.

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# The Role of Psychological Support in Reducing Dropout Rates Among Girls in Bihar

Dr. Permila Kumari\*

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## Abstract-

*The study deals with “The Role of Psychological Support in Reducing Dropout Rates Among Girls in Bihar.” Bihar has one of the highest secondary school dropout rates for adolescent girls in India, with structural and socio-cultural barriers significantly contributing to educational discontinuation. This study investigates the role of psychological support—specifically resilience training, self-efficacy enhancement, and counseling—in reducing dropout rates among high school girls. A quasi-experimental design was implemented among 300 girls (grades 9 and 10) from government schools in Gaya district, Bihar. Participants were divided into an intervention group (N = 150) and a control group (N = 150). The intervention group received weekly psychological support over an academic year. Data on dropout rates, attendance, and psychological well-being were collected through surveys and school records. Findings revealed a significantly lower dropout rate (6%) in the intervention group compared to the control group (17%), with marked improvements in psychological resilience and academic motivation. The study underscores the importance of embedding psychological support within school systems to improve girls' educational outcomes in socio-economically challenged regions.*

**Keywords:** psychological support, dropout, girls' education, Bihar, resilience, self-efficacy, adolescent mental health.

**Introduction-** Despite substantial efforts to improve educational access in India, dropout rates among adolescent girls remain persistently high in states like Bihar. The Gaya district in particular reflects the intersection of poverty, early marriage, gender norms, and educational neglect. According to the Ministry of Education (2022), Bihar's secondary school dropout rate for girls stood at over 20%, nearly double the national average.

While infrastructural and financial barriers are well-documented, limited attention has been paid to the psychological factors influencing girls' school retention. Emotional distress, low self-efficacy, and poor mental health have been shown to correlate with school disengagement. The present study examines the impact of a structured psychological support intervention in reducing dropout rates among adolescent girls in Gaya district.

*Dropout Factors Among Adolescent Girls-* India has made considerable progress in increasing school enrollment rates for girls, especially at the primary level. However, dropout rates remain significantly high at the secondary level. According to the Unified District Information System for Education Plus (UDISE+) 2021–22, the national dropout rate at the secondary level was 12.6%, with Bihar reporting one of the highest at over 20% for girls.

Key contributors to dropout in Bihar include gendered domestic labor, early marriage, and lack of transport or infrastructure (Kumar & Basumatary, 2021). The Annual Status of Education Report (ASER, 2022) highlights that girls are more likely to drop out during adolescence, often due to increased household responsibilities and socio-cultural restrictions.

Studies consistently identify child marriage, gendered domestic labor, poor access to menstrual hygiene, and unsafe school environments as major causes of girls' dropout in rural Bihar. In a 2020 study by Singh and Mishra, over 30% of girls cited family pressure and mental distress as indirect contributors to school withdrawal.

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**Psychological Interventions in Education-**

Although structural barriers have been widely studied, psychological and emotional factors are less frequently addressed in policy. Shukla and Pandey (2020) found that girls in Bihar often suffer from low self-esteem and internalized gender norms, which reduce their confidence in academic performance and decision-making autonomy.

Mental health issues such as anxiety, stress, and feelings of helplessness contribute to disengagement from schooling, especially in under-resourced settings (UNESCO, 2021). In many cases, the absence of emotional support systems at school or home leaves girls vulnerable to withdrawal from education.

Recent interventions focusing on emotional resilience, life skills, and counseling have shown promise in retaining students in under-resourced contexts. The “Youth First” program in Bihar demonstrated that adolescent well-being correlates positively with school attendance and goal-setting (Patel et al., 2021).

Theories of self-efficacy (Bandura, 1997) and resilience are critical in understanding school retention. Research by Deb et al. (2019) in West Bengal found that higher levels of self-efficacy among adolescent girls correlated with improved academic outcomes and a lower risk of dropout. Similarly, Masten (2014) emphasizes that resilience-building programs—through mentorship or peer groups—enhance students’ coping skills in high-stress environments. Golechha et al. (2018) showed that resilience training led to improved mental well-being among adolescents in low-income schools in Uttar Pradesh, suggesting a similar intervention may be applicable in Bihar.

**Impact of Psychological Support Interventions-** The “Youth First” program, implemented by CorStone and evaluated in Bihar, involved a curriculum focused on emotional resilience, gender equality, and communication skills. A randomized trial (Patel et al., 2021) found improved school retention and psychological well-being among participants. Baird et al. (2016) found that girls receiving life skills training and emotional mentoring were more likely to stay in school and delay marriage. Jha & Jhingran (2019) argues that mental health support in schools is especially effective when combined with gender-sensitive teaching and community involvement.

Most dropout prevention research in Bihar focuses on material incentives (e.g., scholarships, bicycles, mid-day meals). While these efforts are necessary, they do not address invisible psychological burdens like stress, lack of confidence, or poor emotional regulation—particularly among adolescent girls.

This study aims to fill that gap by assessing the impact of structured psychological support on dropout prevention, focusing on emotional resilience and self-efficacy as mediators of school retention. Also, the study builds on such research, investigating whether regular psychological support can directly reduce dropout rates.

**Problem Statement:** In Bihar, particularly in districts like Gaya, a significant number of adolescent girls drop out of school before completing secondary education. While infrastructural and socio-economic factors are often addressed through policy interventions, the psychological and emotional challenges faced by girls—such as low self-esteem, family pressure, mental stress, and lack of motivation—remain largely unaddressed. These psychological barriers often lead to disengagement from school and increased vulnerability to early marriage or labor. There is a critical need to explore whether psychological support can play a tangible role in reducing school dropout rates and improving girls' retention in the education system.

**Research questions:**

- a. What is the impact of psychological support interventions on the dropout rates of high school girls in Gaya district, Bihar?
- b. Does the psychological well-being (e.g., self-efficacy, resilience) of adolescent girls improve after receiving structured psychological support?
- c. What are the primary psychological and emotional factors contributing to school dropout among adolescent girls in Gaya?

- d. How do students, teachers, and parents perceive the role of psychological support in school retention?

**Objectives:**

To assess the effectiveness of psychological support interventions in reducing dropout rates among high school girls in Gaya district.

- i. To measure changes in self-efficacy, resilience, and mental well-being among girls receiving psychological support.
- ii. To identify key psychological factors that contribute to the decision to drop out of school.
- iii. To evaluate the feasibility and acceptance of integrating psychological support into school systems in rural Bihar.
- iv. To provide evidence-based recommendations for policy and school-level interventions aimed at improving girls' school retention.

**Methodology-**

A. Sample: A random sample of 300 female students from six government high schools in Gaya district, stratified by rural/urban location and caste representation. A quasi-experimental design was employed involving pre- and post-intervention analysis of two groups: 150 intervention and 150 control groups from different high schools in Gaya district.

Intervention-

- i. The intervention included: Weekly 1-hour group counseling sessions
- ii. Resilience and problem-solving workshops
- iii. Life skills and academic motivation exercises
- iv. Peer mentorship and individual counseling (when needed)
- v. The program lasted 10 months, covering the full academic session.

**Data Collection**

a. psychological assessments: Standardized scales for self-efficacy, resilience, and well-being (adapted from GSE and CD-RISC).

Administrative records: Attendance, dropout status, academic performance.

b. Dropout criteria: Absence for more than 60 consecutive school days or formal withdrawal.

**Hypotheses-**

H<sub>1</sub>: Psychological support interventions significantly reduce dropout rates among high school girls in Gaya district compared to girls who do not receive such interventions.

H<sub>2</sub>: Girls who receive psychological support will show significantly higher levels of self-efficacy and resilience at the end of the intervention period than at baseline.

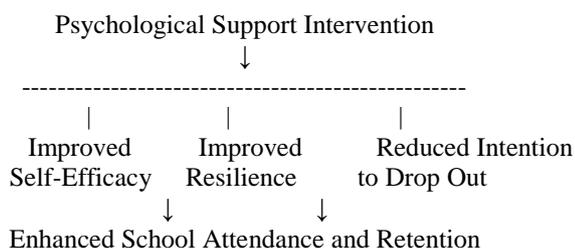
H<sub>3</sub>: There is a significant negative relationship between psychological distress (low self-efficacy, low resilience) and school retention.

H<sub>4</sub>: Students who receive ongoing psychological support are more likely to report positive educational aspirations and greater motivation to continue their studies.

**Tools-**

1. Bandura's Self-Efficacy Theory (1997)- This theory posits that individuals' belief in their capability to succeed influences how they approach challenges. Girls with higher self-efficacy are more likely to persist in school, overcome setbacks, and resist societal pressures such as early marriage or dropping out.
2. Resilience Theory- Resilience refers to the ability to cope with adversity and bounce back from difficult experiences. Psychological resilience is considered a protective factor in educational settings, especially for girls facing poverty, social norms, and family stress. Interventions that build resilience are expected to improve school engagement and persistence.

These theories together suggest that if girls develop stronger coping mechanisms and belief in their ability to succeed, they are more likely to remain in school despite external challenges.



Data Analysis- Quantitative data were analyzed with statistical tools i.e., Chi-square tests were used for categorical comparisons (dropout), and paired t-tests for psychological score differences.

**Results-** in order to test the hypothesis that the psychological support interventions significantly reduce dropout rates among high school girls in Gaya district compared to girls who do not receive such interventions. The groups were dichotomized with intervention and control groups were compared and computed (table-1) below:

**Table-1 :** Sample Characteristics of intervention and control groups

Mean age: 15.1 years
Socioeconomic status: 78% from BPL households
Caste: 55% SC/ST, 35% OBC, 10% General
42% reported domestic workload after school hours

**Table-2 :** Chi-square difference between of intervention and control groups on Dropout Rates

Groups	N	Dropout %	$\chi^2$	df	Sig. value
Intervention	9	6.00%	9.73	298	p < 0.01
Control	26	17.00%			

**Table-3 :** Psychological Measures (Pre-Post Scores)

Measure	Intervention (Pre)	Intervention (Post)	Control (Post)
Resilience Score	18.6	24.1	18.9
Self-Efficacy Score	21.4	26.8	22.1
Well-being Score	17.8	22.3	18.1

Paired t-tests for all intervention measures were significant at  $p < 0.01$ .

The results show that psychological support had a measurable effect on reducing dropout rates and improving psychosocial outcomes. Girls who participated in resilience and self-efficacy sessions reported increased motivation to stay in school, better coping with household stressors, and stronger belief in their academic ability.

The higher dropout rate in the control group reinforces the need for non-academic interventions in dropout prevention. Notably, many girls in the control group cited “family pressure” and “mental fatigue” as reasons for leaving school.

So the policy implications of this study has been school-based counseling programs should be integrated into the Bihar state education policy, especially in high-dropout districts like Gaya. Leverage schemes like Kasturba Gandhi Balika Vidyalayas (KGBV) to scale psychological interventions like teacher training in basic psychological support and referral practices. And collaboration with NGOs for continued mentorship and life-skills education.

The study was limited to one district and public schools, restricting generalizability. The intervention period was one academic year; long-term follow-up was not conducted. Potential self-report bias in psychological assessments.

**Conclusion-** This study demonstrates that structured psychological support interventions can significantly reduce school dropout rates among girls in Bihar. Addressing emotional and cognitive barriers is essential in ensuring girls not only access education but remain in school and thrive. Scaling such programs could be a critical component in India’s goal of equitable and inclusive

education. This study examined the role of psychological support in reducing dropout rates among high school girls in Gaya district, Bihar, using a quasi-experimental design with a sample of 300 students. The findings provide compelling evidence that psychological interventions significantly contribute to school retention, particularly among socio-economically disadvantaged adolescent girls.

The average participant age was 15.1 years, with the majority (78%) coming from below-poverty-line households and over half (55%) belonging to SC/ST communities. A significant portion (42%) reported engaging in domestic responsibilities after school, highlighting the intersection of gendered labor and educational risk.

The results demonstrated a stark contrast in dropout rates between groups: only 6% of girls in the intervention group dropped out compared to 17% in the control group—a statistically significant difference ( $\chi^2 = 9.73$ ,  $p < 0.01$ ). Psychological outcomes also showed marked improvement among those who received weekly support sessions. The intervention group experienced substantial gains in resilience (from 18.6 to 24.1), self-efficacy (from 21.4 to 26.8), and overall well-being (from 17.8 to 22.3), all statistically significant at  $p < 0.01$ . In contrast, the control group showed no meaningful change across these measures.

These findings suggest that emotional resilience, confidence, and psychological well-being are critical—yet often overlooked—factors influencing whether girls remain in school. Integrating structured psychological support into the education system, especially in vulnerable districts like Gaya, may be an effective and scalable approach to reducing dropout rates.

By addressing not just economic or infrastructural barriers, but also the inner psychological challenges girls face, policymakers and educators can take a more holistic approach to ensuring that every girl in Bihar has the opportunity to complete her education and shape her future.

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