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# CONCEPT

MULTIDISCIPLINARY PEER REVIEWED JOURNAL



**SEVA MANDAL EDUCATION SOCIETY'S  
SMT. MANIBEN M. P. SHAH WOMEN'S COLLEGE OF  
ARTS AND COMMERCE (Autonomous )**

NAAC REACCREDITED 'B++' WITH 2.88/4 CGPA

Adjudged Best College (2017-18) S.N.D.T. Women's University

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Chief Editor  
**Dr Archana Patki**

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## **From the Principal's desk**

I am delighted that we have brought out the new issue of our college in house research journal Concept, with eight research papers written by in-house faculty members and two by colleagues from other colleges.

This issue reflects how scholarly dialogue has, over time, turned multidisciplinary, for Concept comprises of research papers by faculty members belonging to different disciplines and research papers written in more than one language. One can also observe that faculty members are gradually becoming more prolific in their research output.

I am sure the research papers in this issue will definitely contribute to the ongoing academic discourse and make valuable contribution in producing new knowledge. I am very happy to declare the release of the next volume of Concept and hand it over to academicians.

Wishing all the best to our team.

**Dr Archana Patki**

I/C Principal



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# RETHINKING GENDER: ISSUES OF WORK, CULTURE AND DISPLACEMENT

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## INTRODUCTION

Expansion of world capitalism in the 21<sup>st</sup> century is marked by commercialization of every core of human existence, monetization of every part of governance and ever-increasing control of financial capital in the world economy. Money is oxygen of capitalism and market economy rules the world and subsumes the non-market activities for the super-profit in this neo-liberal globalised production. Macroeconomic policy of liberalisation, marketisation and globalization (LPG), a marked feature of the late capitalism has created a condition where the financial capital reigns supreme. Unlike in the 18<sup>th</sup> and the 19<sup>th</sup> century, in the 21<sup>st</sup> century, you do not need comprador to surrender sovereignty of the people of the nation, now the post-colonial nation-states themselves play the role of facilitators for giant multinational corporations (MNCs) and transnational corporations (TNCs) in promoting cash nexus in every sector of the economy in the interest of world capitalism by eroding the workers' rights (Patel, 2022).

In this situation, already skewed gender relations perpetuated over last 5000 years of human civilization get further distorted and women and girls get more and more resource poor, marginalized and commodified as they are largely in the 'care economy' not in the 'cash economy'. As per the United Nations, Women constitute ½ of the world's population, 2/3 of the world's work force but get 1/10th of the world's income and 1% of the world's wealth (United Nations, 2020). In nutshell, economic growth has bypassed large majority of women and girls as their work is not monetised, hence not valued. Non-market activities of women that include cooking, cleaning, child care, elderly care, care of sick family members and back-breaking tasks in the subsistence economy such as lives-tock raising, collection of fuel wood, fodder for animals, kitchen gardening and water for domestic consumption are not valued by the capitalist economic growth models as none of these get them any money, though they do augment household resources. Women's work of social reproduction, both

daily and generational, is not even recognized as work, it is treated as unproductive. Women, not only are deprived of rewards of their hard-work in the domestic arena, but its logical extension is found even in the mainstream economy that treats women workers/employees as supplementary earners when women join the employment market. As women's work is not treated as productive in 'domestic arena', their work in professional life is also considered less worthy than that of their male counterparts. In every stratum of the economy-skilled/semi-skilled/unskilled; white collar-blue collar, intellectual-managerial-physical-manual, women get less pay as compared to their male colleagues. Hence, women remain at the bottom of the pyramid even in the period of capitalist economic prosperity.

### **Social Construction of Capitalist Markets**

There is a need to deconstruct the myth of 'free forces of market' governed by so called 'laissez faire'. Markets are socially constructed and exacerbate intersectional marginalities of class, caste, race, ethnicity, ableism, geographical locations and gender. In the pyramid of poverty, women rank among the poorest of the poor in the world economy (Seguino, 2009). The ascent of financial capital does not challenge institutional hierarchy based on multiple marginalities faced by the large majority of the toiling poor, but it does accentuate inequality between 'asset owners' who are largely man, rich, upper caste, white and 'asset less' who are poor, lower caste, non-white men and women, persons with disabilities, ethnic/religious/sexual minorities and in all these categories women get most marginalised (Mies, Bennholdt-Thomsen & Werlhof, 1988). This intersectionalities in the process of imperialist capital accumulation increase the gap between those who control financial resources and those who are forced to do servitude for money for their bare survival needs (Piketty, 2014).

Volatility of crisis prone capitalist economies world over, does not allow economic independence to women that is a minimum necessary condition for the human dignity, autonomy, decision making power in the family, community, economy and society at large.

According to the UN Women (2016) women as self-employed and wage workers constitute 95% of the total workforce in South Asia, 89% of the total workforce in Sub-Saharan Africa and 59% of the workforce in Latin America and the Caribbean countries. These women in informal employment include street vendors, petty goods and service traders, subsistence farmers, seasonal workers, domestic workers, industrial outworkers.



### **Gendered Macroeconomic Scenario**

Economic stagnation and deepening ecological, social, and political crises along with some kind of Green New Deal capitalism might lead to another long wave of accumulation in the context of the realities of uneven and combined development and contradictions of imperialism (Mandel, 1970). Changes of household production in the centres and the destruction of subsistence farming in the peripheries that should be taken up to consider the relations between paid and unpaid labour and between struggles within the capital-labour relation and against the expansion of that relation as factors impacting class formation. The further commodification of private households and subsistence production along with the privatization of public firms and services, important drivers of neoliberal accumulation, led to another wave of remaking classes and class-relations. A key lever enforcing this commodification, along with industrial restructuring and relocations has been the global finance. Mandel tried to show that the expansion of public deficits and money supplies would lead to galloping inflation as experienced by the post-colonial nation states (Patel, 1992).

### **Predatory Role of Financial Capital**

Global financial networks of global economic oligarchies are pressurising the developing countries by hooks or crooks to surrender their economic sovereignty for super profits of Transnational Corporation (TNCs) and Multinational Corporations (MNCs) controlled by predatory capitalism. Financial liberalisation has greatly eroded regulatory structures and mechanisms resulting into nexus of financial capital and politicians robbing citizens of their savings, earnings, assets and basic survival needs (Pollard, 2013). Financial scams by nationalised banks, Non-Banking Financial Companies (NBFCs), cooperative Banks and Chit Fund Societies have become an order of the day. On the one hand when farmers are committing suicides due to their inability to pay debt, billionaires roam around in their luxuries even after being caught for financial scams. The super-rich have impunity for their economic crimes as entire criminal justice system subserves their interest.

Banks and financial markets have encroached upon both personal and public lives of both middle class women and poor women through mortgages and pension funds who are using credit not only to make large purchases such as house, but they are forced to rely on credit to pay for basic needs such as groceries, education, insurance and health emergencies. Social protection systems are replaced by private ventures such as micro finance institutions, private insurance companies who have financialised their lives (Canterbury, 2020).

## **New International Division of Labour**

Multinational corporations have long realised that the best way to reduce the wage bill and to enhance profits is to move parts of the production process to poorer countries like India, Sri Lanka, Bangladesh, Indonesia, the Philippines, Thailand, etc. The cheap labour of Asian women is regarded as the most lucrative way to enhance profits. Women in developing countries are a 'flexible' labour force. Their cheaper labour forms the basis for the induction of women into export industries such as electronics, garments, sports goods, food processing, toys, agro-industries, etc. Women are forced to work uncomplainingly at any allotted task, however dull, laborious, physically harmful or badly paid it may be. A large number of poor women looking for work within the narrow confines of a socially imposed, inequitable demand for labour have become ideal workers in the international division of labour. Globalisation is riding on the back of millions of poor women and child workers in the margins of the economy (Hoogvelt, 1997).

The relationship between the formal sector and the decentralised sector is a dependent relationship. The formal sector has control over capital and markets, and the 'informal' sector works as an ancillary. In India, more than 90% of women work in the decentralised sector, which has a high degree of labour redundancy and obsolescence. These women have almost no control over their work and no chance for upward mobility because of the temporary and repetitive nature of the work (Sassen, 2000).

The shift from a stable/organised labour force to a flexible workforce has meant hiring women part-time, and the substitution of better-paid male labour by cheap female labour. The new economic policies provide State support to corporate houses that are closing down their big city units and using ancillaries that employ women and girls on a piece-rate basis. Home-based work by women and girls gets legitimised in the context of increasing insecurity in the community due to a growth in crime, riots, displacement and relocation. Sub-contracting, home-based production, the family labour system, all have become the norm. This is being called an increase in 'efficiency' and 'productivity'. The casual employment of urban working class women in the manufacturing industry (textiles is a glaring example) has forced thousands of women to eke out a subsistence through parallel petty trading activities known as 'informal' sector occupations (Patel, 2022).

The UN Women (2016) states, "Working in this informal, or grey economy, as it's sometimes called, leaves women often without any protection of labour laws, social benefits such as

pension, health insurance or paid sick leave. They routinely work for lower wages and in unsafe conditions, including risk of sexual harassment. The lack of social protections has long-term impact on women. For example, fewer women receive pensions globally, and as a result, more elderly women are now living in poverty. Even in developed economies, such as in France, Germany, Greece and Italy, women's average pension is more than 30 per cent lower than men's."

### **Working Class Rendered Precariat**

Globalization, aided by significant changes in transportation and technology, has meant wider and even deeper production networks and markets. These have aided changes in the "geography of production", new globalisation triangles have emerged throughout Asia where financial hubs reign supreme while suppliers of cheap labour and raw material are impoverished. Competition has redefined product market context and necessitated reorganization of labour market transactions and regulations. Given the interface between product market and labour market, the employers supported by global financial institutions and some academics have managed liberalization of industrial relations systems and labour market such as decentralization of collective bargaining, liberalization of inspection system, anti-worker labour codes that allow employers freedom to lay off and retrench workers and close down industrial undertakings (without prior permission), free employ of contract labour, dormitory labour system, putting out system, ancillarisation and subcontracting. Feminisation of labour in SEZ, FTZ and EPZ is promoted by the state governments. Tamiladu's *Sumangali* scheme, Tirpur model of production for global market has used dormitory labour system in which young unmarried women are made to sign contract for 3 years to work at SEZ at less than minimum wages and stay at the dormitories provided by the employer. Government of Haryana promoted similar scheme named "Sabala" where adolescent girls are inducted into manufacturing sector as cheap and easily controllable labour. To meet the production targets employers, intensify production violating labour standards and occupational health and safety measures (Swaminathan, 2004).

### **Devaluation of Women: From womb to Tomb**

It is in this context, commercial minded techno-docs and laboratory owners have been using new reproductive technologies that violate women's bodily integrity and dignity. Currently, in 80 countries in the world, mainly in South Asia, Central Asia, China and in the Middle

Eastern countries, sex ratios are adverse for women and girls. Among the educated families, adoption of small family norm means minimum one or two sons in the family, they can do without daughter. The propertied class obsessed about capital accumulation does not desire daughter/daughters because after marriage of the daughter, the son-in-law may demand share in property. The middle and lower classes resort to sex selective abortions of female foetuses (i.e. future daughters) to avoid dowry harassment or due to lower economic worth of women's work. Birth of a son is perceived as an opportunity for an upward economic mobility while birth of a daughter is believed to result in absence of old age security. In the patriarchal class society, among the upwardly mobile communities, boys are treated as 'blank cheques' that can be used to encash from their future in-laws. This mindset, in the context of neoliberal policies that has taken away state-funded social security and social protection for the elderly population, has given rise to son-preference who are perceived as old-age support and daughter-aversion as they are perceived as burden, their work being devalued as unproductive (Sen, 1992).

### **Gendered Commodification of Human Relationship**

The neo-liberal capitalist expansion has ensured unlimited power to men to control sexuality, fertility and labour of women and sexual minorities. World capitalism uses cocktail of monetization/ commodification of man-woman relationship, toxic and hyper masculine violence and male supremacist value system perpetuated by patriarchal class society for concentration and centralization of economic-political-cultural-social-educational power in the hands of the crony capitalists who in turn use this power for predatory usurpation of natural and human resources (Shiva, 2022). The 21<sup>st</sup> century capitalism also thrives on the digital divide (WEF, 2021), the gap between demographics and regions that don't or have restricted access to modern information and communications technology (ICT), and that have access to ICT (United Nations, 2021).

Women have historically managed the unpaid care economy and fulfilled the responsibilities of providing food and nutritional security. As women's contribution to the economy and society at large remains unrecognized, largely underpaid and mostly unpaid, women and girls are main losers in this era of ascent of financial capital that drives the 21<sup>st</sup> century extractivist nature of imperialism, that in turn, thrives on the internal colonies, women being the last colony facing double whammy of patriarchal oppression and economic exploitation (Mies, 1999). Macro economy, controlled and managed by the global capital, sees to it that women

get entrenched only in micro finance thro' self-help groups and remain perpetually indebted and resourceless (Harvey, 2004). The global financial capital as a backbone of imperialism flows the logic of 'big fish eating the small fish' in its drive for intensified capital accumulation (Wichterich, 2020) WEFW.

### **Ecological Crisis, Displacement and Erosion of Survival Base of the Women Proletariat**

The restructuring of capital undertaken to manage the global financial crisis that emerged in the 2008 has further deepened the crisis. The accumulation process has brought about serious environmental challenges for the sustenance of human civilization. Mega infrastructural projects are displacing communities on a massive scale. This has, on the one hand brought about unemployment, impoverishment and hunger among the marginalized poor and on the other hand, intensifies concentration of wealth of such magnitude that civil societies are being torn apart with rampant corruption, increased crimes, and mindless ethnic or religious conflicts. Most important, the financial dynamism which overshadowed everything else in the recent past has reached a chaotic stage. The world financial structure and production structure are now far more closely knit than during the recession of the 1930s and therefore the threat of a breakdown looms larger.

The 21<sup>st</sup> century capitalism has intensified onslaught on livelihoods of women proletariat in the rural areas by dispossession of their entitlements over land for subsistence production and grazing of domestic animals, water bodies, forest resources for day to day survival. The survival struggles of the urban proletariat women has also accentuated by neoliberal drive of privatisation of water, land grab for construction giants and dilution of standards of safe environment. Women's land and housing rights intersect with other problems such as discriminatory inheritance patterns, disinheritance through wills, agriculture and development issues, commercial use of forest-based resources, escalation of gender-based violence, the appropriation and privatization of communal and indigenous lands, as well as gendered control over economic resources and the right to work (Sassen, 2000). While women's human rights highlight the importance of women being able to claim their rights to adequate housing and land, in order to lessen the threat of discrimination, different forms of violence, denial of political participation, and other violations of their economic rights. The working class, especially women and children have been totally dispossessed of their entitlements due to displacement and relocation in the mega development projects, climate emergency. The

privatisation of public wealth such as lakes & rivers, islands and hills, forest resources and land had rendered millions of indigenous communities homeless, jobless and resourceless.

### **Invisibilised Workers in the Gig Economy**

The growth of the 'gig' economy and 'gig workers' over the last decade had resulted in the fastest growing category of e-commerce workers. The global players such as Swiggy, Zomato, Ola, Uber or Urban Company and Amazon are among the many companies that have come in to provide 'services' and 'employment' in the form of 'gigs'. Behind the veil of algorithms, gig workers' rights are grossly violated. Over the past two years of the pandemic, the gig work had exponentially expanded due to COVID19 triggered lockdown and introduction of 'work from home' culture for the economically secure classes of the economy. People's union of Civil Liberties succinctly sums up the labour processes and labour relations of the gig economy in these words, "The working model of the gig economy is built on, "3 key elements– (1) mis-definition of workers as freelancers so that companies are able to evade labour laws and shirk off all responsibilities towards workers (2) ensuring a large reserve of workers, who compete with each other for work and orders, and push down their incomes and thus enable the companies to sell cheap services. (3) charging of commission by the companies for their 'matchmaking' services (matching the customer with the worker)" (PU DR, 2021). There is total absence of accountability of companies towards gig workers in terms of their labour and democratic rights.

In several countries of Asia and Latin America, Europe, America and Canada, the gig workers have registered their protests against their inhuman work conditions, low earnings, long days and unpaid waiting time. These include the Swiggy workers' strike in September 2020 and the Urban Company workers' protest in October 2021. Internationally, in recent years gig workers have gone to court against some of the companies known for 'black hole of rights' and won some rights such as they should not be legally considered as 'contract partners, freelance entrepreneurs' but as 'workers entitled to the legal safeguards of social security and social protection'. Their struggles have exposed the facade of freedom of the freelancer, risks and costs of entrepreneurship, damage done by the tyranny of technology and anti-gig worker logic of ratings by the clients (Guest, 2021).

## CONCLUSION

The COVID19 pandemic came into our lives in a period when public services and labour rights were already weak worldwide. Cash transfers were among the first social policy responses governments had in their toolboxes. They helped those who had been hard hit by the pandemic while also providing a boost to the global financial sector. The socio-economic crisis exacerbated by the pandemic became a business opportunity for the TNCs and MNCs. Indebtedness of the urban, rural and ethnic masses has been normalised. The present paradigm of political economy and the neoliberal mindset of the champions of world capitalism that seeks economic growth through aggressive production and consumption needs to be replaced by people centric philosophy and gender responsive strategies, social movements, refugee support and anti-racism.

Social reproduction and the sustainability of life are at the heart of feminist struggles. Women and girls play a critical role in care provision and social reproduction. The pandemic made it clear that when education and health systems collapse, women step in to provide the labour and sustain their families. That often comes at a high cost: physical and mental stress, livelihoods and economic autonomy.

Market fundamentalism of neoliberal economic globalisation, religious chauvinism and cultural nationalism, financialisation of world economy, right wing sectarian political leadership both locally and globally, valorisation of toxic patriarchy and hyper masculinity with hyper nationalism and jingoism by globally controlled media barons has intensified complexities in governance, polity, livelihood and survival struggles in the midst of climate change, for the mass of rural and urban workers, peasants, forest dwellers/tribals, fisher folks, petty traders, small scale industrialists, sexual minorities and women.

### **Ray of Hope**

Peoples movement demanding democratic and participatory governance and polity that ensures social justice, distributive justice and gender justice and solidarity of the marginalised across intersectionality with faith that Another World is Possible keep our morale going in these difficult times (Harvey, 2000). Young girls fighting for their right to education in Africa and South Asia, youth fighting against autocrats in the middle east, people in the industrialised countries fighting for job security, women fighting for dignity and safety at workplace provide rays of hope in the midst of civilizational crisis. Efforts to strengthen the

global solidarity movement- united in its determination to fight against the concentration and centralisation of wealth in the hands of microscopic minority, the destruction of our earth due to capitalist greed, consumerism and hedonism, and the proliferation of poverty due to anti-people policies and inequalities based on class, caste, race, religion, ethnicity and gender. We must think and act locally and globally.

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## Rape and Marriage Jurisprudence: A Study of Recent Judicial Trends Pertaining to Marriage Post Rape

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### ABSTRACT

Rape is an offence against the State and the State shall initiate Criminal proceedings against the accused. The victim of rape cannot withdraw the complaint and appeal to quash the First Information Report (FIR). The power of the High Court to quash an FIR even when the Charge-sheet of the case has been filed is being provided in Section 482 of the Code of Criminal Procedure, 1973. In recent years there is a trend of tying a wedlock of the rapist with the rape victim and indirectly trying to do what cannot be done directly. Eyebrows are raised over such instances and fears are expressed so that this instance doesn't result in wrong precedents. The present research paper is doctrinal research and it uses both primary and secondary data sources.

### Key-Words:

Rape, Marriage, FIR, Precedent, Jurisprudence

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### INTRODUCTION

In Law of Crimes the offences are classified as Civil and Criminal. Civil offences are against the person whereas Criminal offences are against the State. Criminal offences such as rape are grave and non-compoundable and the State shall deal with such offences strictly so that a right precedent is set in front of the society. Amongst several of the controversial cases, in one such case, which was heard in the Apex Court during the hearing the rapist was told: "If you want to marry [her] we can help you. If not, you lose your job [as a government technician] and go to jail."

## **CASE-LAWS**

### **CASE-LAW (1): Mohit Subhash Chavan v. State**

In March 2021, the Apex Court was hearing a case against Mohit Subhash Chavan, a technician in the Maharashtra State Electric Production Company Ltd. who was accused of raping a minor girl in 2014-15. The accused was allegedly 17-18 years old then, and the victim was his distant relative and student of Class 9 at the time. The appeal of the accused for anticipatory bail was being heard in the Apex Court, and during the hearing, the Divisional Bench asked Chavan's lawyer: "Will you (Chavan) marry her?"

### **CASE-LAW (2): Daxaben v. State of Gujarat**

The Division Bench further said that: Crimes like murder, rape, burglary, dacoity and even abetment to commit suicide are neither private nor civil in nature. Such crimes are against the society. In no circumstances can prosecution be quashed on compromise, when the offence is serious and grave and falls within the ambit of crime against society.

The Court further observed that quashing/compounding such offences merely based on settlement is a dangerous precedent and would give rise to malicious prosecution as well. Lastly, the Supreme Court observed:

In case of grave and serious non-compoundable offences which impact society, the informant and/or complainant only has the right of hearing, to the extent of ensuring that justice is done by conviction and punishment of the offender. An informant has no right in law to withdraw the complaint of a non-compoundable offence of a grave, serious and/or heinous nature, which impacts society.

## **DATA ANALYSIS**

A brief analysis of the aforementioned discussion is that the interest of justice has to supercede the interest of the accused. The legal maxim doctrine of colourable legislation means what cannot be done directly cannot also be done indirectly. This doctrine is applied when the authority tries to accomplish something in a backhanded way when it can't do it straightforwardly. Section 165 of the Indian Evidence Act, provides for the Judge's power to put questions. It states the Judge may, in order to discover or to obtain proper proof of relevant facts, ask any question he pleases, in any form, at any time, of any witness, or of the parties, about any fact relevant or irrelevant... Thus even though the intended object of the

question may not be so, but it has resulted in a controversial point raised by this case which would be a dangerous precedent. According to the 2021 annual report of the National Crime Records Bureau (NCRB), 31,677 rape cases were registered across the country, or an average of 86 cases daily were registered. Of the total 31,677 rape cases, 28,147 (nearly 89%) of the rapes were committed by persons known to the victim. The share of victims who were minors or below 18 - the legal age of consent - stood at 10%. In such a scenario the world is watching India and how sternly it deals with rapists. On the backdrop of this condoning the offence of rape is injustice to the rape victim. Further it would remove the deterrent effect of the punishment. Further marriage of a rapist with the rape victim is possible only if both are unmarried or the personal law of the rapist allow him to do so. Law cannot be applied differently on a case-to-case basis. Article 14 of the Constitution of India provides for Equality as a Fundamental Right and this applies even in Criminal Jurisprudence. On the backdrop of this discussion few questions arise, viz., (1) What if the rapist is married and the personal law of the rapist does not allow polygamy? (2) What if the rape victim is a married woman? (3) Which rapist would marry the rape victim in case of a gang rape? (4) Would such an act not set a wrong precedence in the Criminal Jurisprudence?

## **CONCLUSION**

With regular rape incidents dominating the news headlines across the country, there is a need of safety for women in India. Section 376 of the Indian Penal Code enlists the provisions for punishment for rape which states whoever, except in the cases provided for in sub-section (2), commits rape, shall be punished with rigorous imprisonment of either description for a term which shall not be less than ten years, but which may extend to imprisonment for life, and shall also be liable to fine. The accused rapist cannot be retroactively rewarded for his conduct which would otherwise attract a heavy quantum of punishment as per the Criminal Law. If such practices would continue then it would be dangerous for the civil society. Hence such practices should be dealt with heavy hand by the courts of records across India.

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## **NABARD's Position Regarding Atamnirbhar Women in Atmanirbhar Bharat Mission**

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### **ABSTRACT**

Every country is trying to achieve Sustainable Development Goal 2030. The main motto is to end poverty and hunger, in all their forms and dimensions, and to ensure that all human beings can fulfill their potential in dignity and equality and in a healthy environment. Indian Government is also promoting poverty eradication Programme. Government is using micro finance as a tool to empower the deprived and weaker section of the society. NABARD is taking initiative to provide livelihoods through SHG and Micro finance. The initiative now includes 14 billion families, and 119 million SHG groups have saved a total of R47240.48, as of March 31st, 2022. For 67.40 lakh SHGs, the credit outstanding as of 31 March 2022 is R1, 51,051.30 crore (an R2.24 lakh on average per SHG). The impact can be life-changing even though the typical ticket size is not large but its impact is very high. Researcher has found that number of research done on Micro-Finance and NABARD, but some gap is there. Here researcher is highlighting importing topic "NABARD's Role in Atamnirbhar Bharat Mission with Reference to Atam Nirbhar Bharat" Researcher has used secondary data for this study. Study found that NABARD is playing significant role in women empowerment through MEDPs programme, Atamnirbhar Mahila and Livelihood and Enterprise Development Programme (LEDP). The women now have greater access to better housing, better children's education, a higher standard of life, food security, and have been successful in obtaining health and cleanliness. An improvement in women's status and roles at home and in the community is another indicator of the good impact of NABARD's initiative. No doubt due to NABARDs efforts status of women has improved but still there is a road ahead.

**Key words:** NABARD, Micro –Finance, Women-Empowerment, Atamnirbhar, Livelihood.

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## INTRODUCTION

Any country's development depends on young and dynamic population. Fortunately India has demographic dividend advantages. Worldwide Indian talented youth is contributing in international development. Unfortunately India is facing shortage of skill workers in one hand and another hand facing of unemployment problems. This dilemma indicated in 2015 Report on National Policy on Skill Development and Entrepreneurship, only 4.7% of India's overall workforce got formal skill training, compared to 52% in the US, 80% in Japan, and 96% in South Korea. In addition, a skill gap analysis carried out by the National Skill Development Corporation (NSDC) between 2010 and 2014 revealed an additional net incremental demand for 10.97 million skilled workers in 24 important sectors by 2022. Furthermore, 29.82 crore farm and non-farm sector workers need to receive new training and/or upgrade their current skills. The National Skill Development Mission calculated that by 2022, 40 crore Indians would need to be skilled. Government want to fill the gap so in 2015, the government of India introduced the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) scheme to provide one crore youth with industry-relevant skill training for a better life. Furthermore, the Ministry of Skill Development's Skill Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) and Skills Strengthening for Industrial Value Enhancement (STRIVE) projects aim to increase skill training qualitatively and quantitatively by strengthening institutions, bringing in greater market linkages, and including neglected groups of society. Here researcher is focusing "The Role of NABARD in Atamnirbhar Bhart Mission especially for Women.

## LITERATURE REVIEW

- 1) According to **Lakshmi Narayanan, Raman, and Guvav** (2010), the cornerstone to the SHG Bank Linkage Program's sustainable growth is capacity building. All the parties participating in SHG banking, including as bank branches, NGOs, government representatives, elected members of Panchayat Raj Institutions, IRVs, Farmers Clubs, and SHGs, should participate in a range of capacity-building activities. In addition to exposure visits, sensitization workshops, and meetings, they may include training programmes with varying durations and module changes based on participant needs. They may also involve collaborating with local government organizations and non-profit organizations in the district.



- 2) According to **Greaney, Kaboski, and Van Leemput** (2016), by 2017, close to 200 million people in the developing globe would have joined a self-help group (SHG). As the SHG model is thought to be particularly ideal for working towards women empowerment based on the concept that collective action is more successful in resisting patriarchy, the majority of these SHG members are women.
- 3) **Singh, S., and Kaur, S.** (2019) also looked into the SHGs programme of the Peoples Education and Development Organization and made an effort to assess its social and economic effects on SHG member homes. They saw that participants in the SHGs programme were more engaged in decision-making and knowledgeable about numerous organisations and programmes. Additionally, the members learn about the various financing options and indicated that there are signs of rising household income, food security, and living standards.

## **OBJECTIVES OF RESEARCH**

- 1) To discuss the overview of NABARD's Role in Micro-finance.
- 2) To Analyze the NABARDS in Atamnirbhar Mahila.
- 3) To discuss the success story of startup.
- 4) To discuss the findings of the study and suggest some remedies.

## **RESEARCH METHODOLOGY**

This research study is descriptive and is based on secondary sources. Data have been discovered from many websites, publications, journals, annual general reports on microfinance, the internet, and other websites that offer the study's relevant information collected.

### **An Overview of NABARD's role in Microfinance and SGH:**

The novel Self-Help Group Bank Linkage Program (SHG-BLP), a project piloted by NABARD in 1992 that grew into a dominant micro finance model in terms of sheer number of borrowers and loans outstanding, was inspired by the challenge of providing credit and banking facilities to the resource poor and underprivileged segments of rural India in a sustainable manner. The Micro Finance Institutions (MFI) model then came into existence and developed into a key source for the provision of micro financial services.

The initiative presently includes 14 billion families and 119 million SHG groups, who as of the end of March 2022 had saved a total of R47240.48 crore. The credit linkage is particularly impressive in that loans totaling R99,729.23 crore were disbursed and 34 lakh SHGs were credit linked during FY 2021–22 (compared to 29 lakh groups in 2020–21). As of March 31, 2022, there was R1,51,051.30 crore worth of outstanding credit for 67.40 lakh SHGs, or an average of R2.24 lakh per SHG. The several success stories in this article demonstrate that even while the average ticket size is not large, the impact can be life-changing. The EShakti programme, which has digitised the financial and non-financial data of more than 12.74 lakh SHGs to reassure banks for credit linking to reassure banks about SHG credit connection, with the goal of enhancing credit linkage.

Enhancing the SHGs' skill sets is crucial for better utilisation of credit for income-generating activities. In order to prepare them for starting their own businesses, 1.20 lakh SHGs received comprehensive training under Livelihood Enterprise Development Programmes (LEDPs) and 4.7 lakh SHG members received training overall under MEDPs (Micro Enterprise Development Programmes) as of March 31, 2022. For FY 2021–22, FWWB (Friends of Women's World Banking) and Arth Impact Welfare Foundation have been given approval for two ground-breaking projects that will offer end-to-end platforms for women entrepreneurs. The aforementioned programmes are funded by the WSHG Development Fund and the Financial Inclusion Fund (FIF).

As of 31 March 2022, the cumulative loan amount disbursed to JLGs was a staggering R3,25,937.63 million. A total of 188 lakh JLGs (Joint Liability Groups) have been founded and credit linked to assure credit support for the landless and tenant farmers without official rights to land. These programs are supported by the Financial Inclusion Fund (FIF).

It looks that the industry may be ready for a significant transformation with the RBI's policy instruction for the switch to board approved policies for micro credit loans in March 2022. Regional inequality and a 43% credit gap are problems that need to be consistently addressed. I'm confident that this thorough book will continue to serve as a trustworthy resource for everyone.

#### **NABARDs ROLE in ATMANIRBHAR MAHILA:**

#### **NABARD's initiative in Skilling Women:**

NABARD supports SHG and JLG members in setting up and managing successful enterprises for livelihood through implementation of two skill development and capacity building programmes viz., MEDP and LEDP.

1) **Microbusiness Development Program (MEDP)** With the cooperation of NABARD, 15-day MEDPs for 30 participants are held with grant assistance of up to R1 lakh with the goal of enhancing the capacities of SHG members through appropriate skill upgrading/development. Since its inception in 2006–2007, MEDPs have succeeded in achieving their goal of disseminating and enhancing skills that serve as a foundation for the establishment of businesses. With grant funding of R736.76 49, 25,745 members were trained through 769 MEDPs over the year.

2) **Atmanirbhar Mahila** – Atmanirbhar Bhart motivating and assisting them in launching microbusinesses. 5.47 lakh SHG members have received training overall through 19,203 MEDPs, with a total of Rs. 4246.35 crore in funding as of March 31, 2022. NABARD piloted the Livelihood and Enterprise Development Programme (LEDP) in 2015. In order to enable a holistically based methodology for producing sustainable revenue, the Program for Livelihood and Enterprise Development (LEDP) was established. With a focus on value chain development and promotion to provide SHG members with end-to-end solutions, LEDP envisions conducting livelihood promotion in both farm and non-farm activities but in project form, in clusters and in adjacent villages. LEDP initiatives are intended to cover 15–30 SHGs in clusters from adjacent villages (SHGs should meet the "panchasutra" condition and should be credit linked for at least six months). For livelihood/enterprise-based skill training, which is delivered in batches of 25–30 members, about 5–6 individuals per SHG are chosen. The initiative is carried out through SHPIs that are active in the local communities. It is linked to local Lead Bank locations and bank branches. The programme can accommodate up to 150 participants in agricultural and associated fields and 90 participants in rural non-farm activities, respectively. After a rigorous initial training period, the programme continues to mentor and support the trainees for an additional two years to help them align with government efforts, resource organizations for advanced capacity building, marketing alliances, and credit linkage. The project's maximum total cost is R8.80 lakh (\$5900 per person) for agricultural and related activities and R7.16 lakh (\$8000 per person) for non-agricultural activities in rural areas. 46,823 SHG members received entrepreneurship training and skill development for starting their own businesses during the course of the year. Through 357 LEDPs with an expenditure of R13.81 crore (against sanction of R19 crore). As

on 31 March 2022, 1.83 lakh SHG members have been supported through 1641 LEDPs with grant sanction of R77.14 crore from NABARD.

### **3) A ground-breaking LEDP project carried out by the NABFOUNDATION:**

Through its subsidiary, NABFOUNDATION, NABARD has launched a pan-India LEDP, "MY PAD MY RIGHT (MPMR)" in 2020–21 to address the problem of rural women's menstrual hygiene and also provide them with a means of generating income. The LEDP aimed to equip active SHGs with sustainable livelihood businesses so they could establish sanitary pad manufacturing facilities in the designated districts. As of March 31, 2022, a total of R1.63 crore had been spent for the installation of 34 machines in 34 districts that included 1128 villages across India, as opposed to the project's R1.99 crore budget. All of the units have commenced production. NABFOUNDATION just received authorization for R 33 lakhs to upgrade its equipment.

### **4) Entrepreneurship Development Pilot Programmes:**

The creation of microbusiness models for SHG/JLG members was still a goal of NABARD. In 2021 and 2022, Friends of Women's World Banking, India (FWWB) and Arth Impact Welfare Foundation, respectively, received funding for two pilot projects with the aim of offering women SHG members an end-to-end solution to become entrepreneurs by identifying skill sets, building capacity, enabling & facilitating credit and market linkages.

NABARD is providing financial support as well as other facilities for the upliftment of the women. Due to this initiative millions of women's economic as well as social statuses have improved. Their achievements are benefited to society as well as nation. Many of them are really successful and also provide inspiration to others to join the schemes. Here researcher is narrating one real achiever's story.

### **Success Story of Anita Malge: Founder of First Women Farmer's Producer Company in Solapur Maharashtra.**

Anita Malge from Boramani village, Solapur is a hardworking woman farmer who was determined to turn agriculture into a profitable venture. She formed 10 SHGs of 100 women farmer. Under SGH she is providing vocational training to women. After completing their skill training, the business owners will connect with knowledge partners such as NIFT/ NID-Weaving (Chikankari), Urban Company/ VLCC- Beauty Parlour/ Salon, PHI/ Swiggy - Food

karts, Microsave Consulting- Financial Inclusion Sakhis, and Azad Foundation- E-Rickshaw to establish 500 micro businesses for rural women with the help of credit linkage with banks. Farmers in her area. The need to collectively work as an FPO was clear to Anita Malge, but found it hard to convince the SHG members.

Anita overcame her initial challenges and established 'Yashashwini Agro Producer Company' with 1400 women members as Maharashtra's first producer company of women. The FPO set up its own milling, cleaning and grading unit under its own brand 'Yashashwini'. Grains and pulses grown and milled by members are supplied directly to customers and sold in shops & malls. Since the pulses do not have any polish, they fetch Rs. 20 to 30 per kg more than the market price. Other products are pickles, papads, spices and vermicelli. Vidharbha Konkan Gramin Bank, Solapur sanctioned individual loans of Rs. 50,000/- to 800 women members of JLGs formed by the Producer Company under NABARD's scheme.

Anita has received many awards & honours i.e. Excellence Women's Pride Award (2016), Vasantao Naik Green Revolution Award (2016), Honours in Agricultural Technology Festival through Krishi Vigyan Kendra, Solapur (2017), selection in Krishi Vigyan Kendra Solapur Scientific Advisory Committee from 2017, etc. She was also lauded for her outstanding efforts by Prime Minister Shri Narendra Modi during 2021-22 when he interacted with farmers through video conferencing.

NABARD has appointed the Producer Company as Producers Organization Promoting Institution (POPI) and has formed 5 FPOs in 3 blocks of Solapur district. Through these 5 FPOs, 500 JLGs have been formed in South Solapur, Pandharpur & Karmala blocks of Solapur for agriculture and agro-allied business.

## **CONCLUSION**

An important step in the fight against poverty is the economic impact of NABARD's initiatives to increase women's status. At this point, being a SHG member has been taken seriously. The welfare of the community and village life has been greatly improved by these groups. Members have been successful in establishing a good standard of living, food security, and hygiene, and now have better access to renovated housing, children's education, and both. Increasing the status and function of women at home and in society as a whole is another sign of the positive effects of SHGs. NABARD is also helping government to

achieving Atamnirbhar Bharat goal through “ATMANIRBHAR MAHILA”LEDP, My Pad My Right for Hygienic Menstruation scheme and Entrepreneurship Development Pilot Programme.

### **Remedies for betterment of Women through NABARD:**

- 1) NABARD have to provide more financial support for startup.
- 2) NABARD have to provide more deep training especially for marketing.
- 3) More Profitable activities required to fight against inflationary pressure.
- 4) Especially Tribes –Women empowerment schemes should be reaching into integrated parts of villages.
- 5) NABARD have to create awareness Programme with the help of NGO.
- 6) NGO and Academic institution should play significant role in creating awareness among the youth and women regarding various schemes.

Indian government is trying to achieving SDG Goal and Atam Nirbhar Bharat Mission. NABARD can play very significant role through various schemes which is help to improve the quality of life and better education for their children. In near future India will definitely achieved this goal. NABARD has been quite successful in its efforts to contribute its mite in the promotion of institutional credit to the SHGs. It has been able to achieve, in totality, its stated objectives of Capacity Building and Refinancing.

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## Effect of Quality of Life on Self Esteem among Women who have been diagnosed with Polycystic Ovary Syndrome

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### ABSTRACT

An individual's quality of life is influenced by a variety of circumstances and is divided into a wide range of categories. The proposed study strongly emphasises the impact that Quality of Life had on women's self-esteem with Polycystic Ovary Syndrome (PCOS). The Independent Variable, Quality of Life (QOL), describes the overall well-being of people and communities in terms of both the good and bad aspects of life. The polycystic ovary syndrome quality of life scale was accustomed to quantify this (PCOSQOL). The dependent variable, self-esteem, is a person's perception of his or her worth or value, or how much they value, approve of, enjoy, prize, or like themselves (Blascovich & Tomaka, 1991).

The Rosenberg Self-Esteem Scale was utilised to measure this variable. A t-test was used to analyse the data and determine how the levels of Quality of Life affected the dependent variables. The findings were substantial and supported the alternate hypothesis that levels of QOL affected self-esteem in women with PCOS. There was also a discussion of the research's limits and future directions.

**Keywords:** Self Esteem, Women, Polycystic Ovary Syndrome (PCOS), Quality of Life (QOL).

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## **INTRODUCTION**

### **Quality of Life and Polycystic Ovary Syndrome**

According to research, PCOS develops in women when they are of reproductive age when issues like finding a partner, starting a relationship, and starting a family are frequently highly relevant. Even more than chronic conditions, PCOS may have a detrimental psychological influence. Therefore, to provide better care and clinical management for these women with PCOS, their quality of life must be assessed. (Brady et al., 2009).

### **Polycystic Ovary Syndrome and Mental health**

The World Health Organization (WHO) defines mental health as "A condition of well-being in which the individual realises his or her strengths, can cope with everyday challenges, can work successfully and fruitfully, and can contribute to his or her community" (World Health Organization, 2005). According to research, women with PCOS are three times more likely to experience a mental illness of some kind due to hormonal imbalance, social pressure, and physical changes this sickness brings about. (Blay et al., 2016, Brutocao et al., 2018.) Many working women are diagnosed with PCOS, which affects many aspects of their lives. (Damone et al., 2018). This paper explores the impact of PCOS on a person's sense of self and QOL. This study aims to examine and comprehend the growing prevalence of PCOS and its profound effects on a person's health and self-esteem in all facets of life.

### **Quality of Life**

The expectations of a person or community for a pleasant life make up the QOL. These standards provide a benchmark by which a person or society can evaluate the various facets of human existence. The word "quality of life" relates to both the living circumstances in which an individual finds themselves and the experience that individual has of his or her existence, making it a very ambiguous and subjective concept.

According to Aaronson, the format and content of the QOL label have two characteristics. Here, four major aspects of health are included.

1. Physical health,
2. Mental health,

3. Social health, and

4. Functional health.

The effects of PCOS on a woman's quality of life have been the subject of numerous research. Additionally, it has been demonstrated to raise the risk of eating disorders, body shame, dysfunctional sexual behaviour, anxiety, and depression. (Barnard, 2007). This study will focus on PCOSQOL or the quality of life of women who have received a polycystic ovary syndrome diagnosis.

### **Polycystic Ovary Syndrome**

PCOS is one of the most prominent disorders that women face in modern times due to changing lifestyles. It is an endocrine disorder, and there can be various symptoms like darkening of the skin, hirsutism, loss of hair, weight gain, imbalance in hormones like testosterone, insulin resistance, and mood swings. This all will in turn impact an individual's psychological well-being, self-esteem, depression, eating disorders, quality of life, sexual and relationship satisfaction, stress and coping responses, etc (Himelein, & Thatcher, 2006).

### **Self Esteem**

The broadest and most frequently cited definition of self-esteem within psychology is Rosenberg's (1965), who described it as a favourable or unfavourable attitude toward the self. There has been a lot of research on the relationship between self-esteem and health, specifically how self-esteem influences behaviour relevant to one's health. Self-esteem is regarded as being stable over time, is a very well-known psychological construct, and has been linked to almost every other psychological concept or domain, including personality characteristics (such as shyness), behavioural performance on tasks, biases in cognition (such as attributional bias), and clinical concepts (such as anxiety and depression). (Blascovich & Tomaka, 1991).

Consequently, an individual's physical, and social environment, job life, family life, and mental health are all impacted by their quality of life. In recent years, PCOS has become a common diagnosis among women. A medical condition like PCOS can negatively impact a person's social interactions, psychological well-being, and mental health in a nation like India where beauty is valued highly, motherhood is cherished, and female fertility is of the utmost

significance. The primary goal of this study was to determine whether self-esteem in women with PCOS is influenced by their QOL.

## **OBJECTIVES**

1. To study the effect of QOL on Self-Esteem among women who have been diagnosed with PCOS.
2. To study the effect of PCOS on the QOL among Women
3. To study the effect of PCOS on Self Esteem among Women.

## **LITERATURE REVIEW**

This paper investigated how women with PCOS perceive their worth in their QOL. A lot of studies have been done on PCOS and how it impacts a person's mental and physical well-being.

### **a) Polycystic Ovary Syndrome and Quality of Life**

Studies have shown that people with PCOS have a lower quality of life, impacting both their physical and mental health (Hahn et al, 2005). According to a study done in 2006 by Pekhivanov et al, hirsutism, being overweight, and reproductive problems are the three conditions that have the greatest negative effects on a person's quality of life.

In a 2014 study on the health-related QOL of people with PCOS, Fatemeh Bazarganipour et al. found that self-esteem, body image, and sexual dysfunction were the PCOS symptoms that had the greatest negative influence on HRQOL.

The most recent investigation, which was conducted in 2017 by Shahbazi et al., healthy women had a considerably higher QOL than women with PCOS.

### **Polycystic Ovary Syndrome, Quality of Life and Self Esteem.**

Women with PCOS's levels of self-esteem and quality of life were examined by Açmaz et al. in 2013. The Rosenberg scale, which was also given to the study's participants, was employed in this research, which also included self-esteem as a consideration. Another study by Hadjiconstantinou et al., (2017) showed that weight gain brought on by PCOS had an impact on the participants' self-esteem.

## **b) Quality of Life and Self Esteem**

A 2020 study by Mikkelsen et al. on the relationship between teenage self-efficacy, self-esteem, loneliness, stress and health-related quality of life. The findings indicated that individuals with high self-esteem also had greater levels of health-related QOL.

## **c) Polycystic Ovary Syndrome and Self Esteem.**

The current research paper has focused on specifically PCOSQOL and its effects on self-esteem, among the women who have been diagnosed with PCOS.

In a study conducted by Tay et al. (2019), they found that women with PCOS reported lower levels of self-esteem, as assessed by the Rosenberg Self-Esteem Scale. Similar findings were also found in a study conducted in 2020 by Sari et al., which supported the hypothesis that people with PCOS reported lower levels of self-esteem and body image.

## **Method**

**Participants:** The target population for this research were 90 Indian women actively diagnosed with PCOS between 18-50 years of age. Women who are married, unmarried, single, divorced or in a relationship were included in the sample. 1. Women who were premenopausal or perimenopausal were not included in the sample. The sample population was chosen using the purposive sampling method.

## **Tools**

### **Polycystic Ovary Syndrome Quality of Life scale (PCOSQOL):**

The Polycystic Ovary Syndrome Quality of Life scale (PCOSQOL) was administered. The PCOSQOL was developed by Dr Sophie Williams in the year 2018. The scale consists of 35 items which are scored on a 7-point Likert scale ranging from items usually (1) to does not apply (7). A low score represents that a lower quality of life and a higher score represents a lesser to no impact on QOL. The reliability obtained via Cronbach's alpha for the PCOSQOL overall scale was excellent ( $\alpha = .95$ ) as were the alphas for the four subscales.

### **Rosenberg Self-Esteem Scale:**

To measure self-esteem among women the Rosenberg self-esteem scale was used which was designed by Dr Morris Rosenberg in the year 1965. It consists of 10 items that measure

global self-worth by measuring both positive and negative feelings about the self. All the items are answered using a 4-point Likert scale, ranging from strongly agree to strongly disagree. High scores indicate that the individual has high self-esteem. High ratings were obtained in various reliability areas.

### **Research Design**

This research utilized a Quasi-Experimental research design, which is not a genuine experimental design but still examines cause-and-effect relationships through quantitative analysis.

### **Procedure**

Women between the age of 18 to 50 years belonging to various, socioeconomic, cultural and religious backgrounds across India were approached online via various online social media platforms. The questionnaires were administered online and 1<sup>st</sup> part of the questionnaire included consent forms including details about the aims and implications of the study. A demographic sheet, along with the questionnaires was then administered to the participants and the relevant data was gathered.

### **Data Analysis**

One-Way Independent t-test was done to obtain the independent variable's effect on the dependent variable's levels, that is; Self Esteem. A t-test is used to determine whether there is a significant difference between the means of the two groups.

### **Hypothesis**

- **Null Hypothesis:** There will be no significant difference in the level of Self Esteem among Women scoring High on PCOSQOL as compared to Low on PCOSQOL.
- **Alternative Hypothesis:** Women scoring High on PCOSQOL will have higher scores on Self Esteem as Compared to women scoring Low on PCOSQOL.

### **Limitations**

To begin with, the study's results may not be applicable to other societies or cultures since it was restricted to Indian females. Secondly, the influence of hormones and their impact on the dependent variable is not fully understood since the independent variable is related to

biological factors. Thirdly, the absence of a control group could have influenced the study's conclusions. Lastly, the research did not include women who were perimenopausal, premenopausal, or lacked ovaries, and only females aged 18 to 50 were considered in the sample.

### **Future Implications**

The aspects can be further investigated to have a concrete understanding and build theoretical perspectives on PCOSQOL in particular. A control group can be used in the research. Research can also be directed toward developing interventions to raise awareness among individuals and professionals about the consequences of PCOS on mental health. Studies can also be conducted to determine how various therapies and activities affect women's self-esteem. Medical and neuroscience research and advancements are now being conducted to better understand the brain areas, neurotransmitters, and hormones associated with Polycystic Ovary Syndrome Quality of Life and Mental Health.

## **SIGNIFICANT FINDINGS**

### **Results**

The following research aimed at studying the effect of QOL on Self-Esteem among women who have been diagnosed with PCOS. The sample was divided into the following groups based on the Independent Variable i.e., Quality of Life: One group comprised of those scoring high on Quality of Life and one group comprised of those scoring low on QOL. At an apparent level, the data collected from the participants was consistent with the alternative hypothesis. However, to know, whether this result was statistically significant or not; an inferential statistical test was conducted. To test the hypotheses, one Independent Sample t-test was computed using the SPSS (Statistical Package of Social Sciences), version 20. The following are descriptive and inferential statistics.

*Table 1: Descriptive Statistics of Self Esteem among women who are High and Low on PCOSQOL.*

Self Esteem		N	Mean	SD
Quality of Life	High	45	30.11	5.88
Quality of Life	Low	45	27.44	6.15

Table 1 depicts the descriptive statistics of Self Esteem. The mean for the High QOL group was 30.11, and the obtained SD was 5.88 with the N of 45, while the mean for the Low QOL group was 27.44, and the obtained SD was 6.15 with the N of 45.

*Table 2: Inferential Statistics for Independent t-test of Self Esteem among women who are High and Low on PCOSQOL.*

Quality of Life	Obtained t value	Df	Significant Level
	-2.101	88	.019

Concerning the above table, it can be seen that the obtained t-value is -2.101 at df 88 which was found to be significant at .019 level which means that out of every 100 replications, the given result would be obtained by chance only once and 99 times it would be obtained due to the levels of QOL. This helps us understand that Women scoring High on PCOSQOL will have higher scores on Self Esteem. As a result, the null hypothesis is rejected and the alternate hypothesis is accepted that; Women scoring High on PCOSQOL will have higher scores on Self Esteem as Compared to women scoring Low on PCOSQOL.

Figure 2 depicts a bar graph showing the mean scores of Self Esteem about High and Low QOL, in which the mean High QOL group is 30.11 and the mean Low QOL group is 27.44. The graph indicates the link between the Levels of QOL and Self Esteem among Women. There is an increasing trend in the heights of bars from the High and Low QOL which indicated the Effects of PCOSQOL on Self Esteem.

## DISCUSSION

PCOS is the most common endocrine disorder found among premenopausal women, and it has various symptoms like excessive hair growth, infertility, and irregular menstrual cycles. Research suggests that PCOS affects QOL and Self Esteem among women.

The demographic details that were gathered from the sample population were their age, height, weight, whether they have children or not, hours of sleep, hours of exercise, employment status, relationship status if they are currently seeking any medical treatment for PCOS and since how long have, they been diagnosed with PCOS.

The current study aimed to understand the effect of QOL on Self Esteem among women who have been diagnosed with PCOS, and therefore it was hypothesized that ‘Women scoring High on PCOSQOL will have higher scores on Self Esteem as Compared to women scoring Low on PCOSQOL.’ The obtained t value was -2.101, which was significant at .019 level because of which the alternate hypothesis was accepted and the null hypothesis was rejected, i.e., ‘There will be no significant difference in the level of Self Esteem among women scoring High on PCOSQOL as compared to women scoring Low on PCOSQOL.’

The study measured the levels of self-esteem via the Rosenberg Self-Esteem Scale. One of the reasons for the hypothesis being accepted may be seen due to the close connection between factors like Body weight, Body hair and fertility to an individual’s self-worth. According to research, there may be a direct link between culture and how women view their value. Jiskoot et al, (2020) found that in women who have been diagnosed with PCOS, their self-esteem is impacted by their weight loss. (Jiskoot et al, 2020). Similar results were also found in a study conducted by Tay et al., in 2019 which stated that women with PCOS are more likely to report low self-esteem. (Tay et al., 2019)

The study's findings were consistent with the Sociological Models of Self Esteem, which suggest that societal factors play a role in shaping self-esteem. According to these models, if individuals perceive themselves to be respected and appreciated by society, they are more likely to have a positive self-image. This perspective also acknowledges that sociological variables such as occupation, income, education, and social status (e.g., race, religion, and gender) can impact an individual's self-esteem.



## CONCLUSION

The purpose of the study was to understand the effect of QOL on Self-Esteem among women who have been diagnosed with PCOS. The effect of PCOSQOL on Self Esteem was understood using two Independent Sample t-tests. The hypothesis was significant at 0.019 which meant that Women scoring High on PCOSQOL will have higher scores on Self Esteem as Compared to women scoring Low on PCOSQOL. Greater effects of PCOS on the Quality-of-Life levels of a woman the greater effects were seen in their Self Esteem.

## Appendix

A:

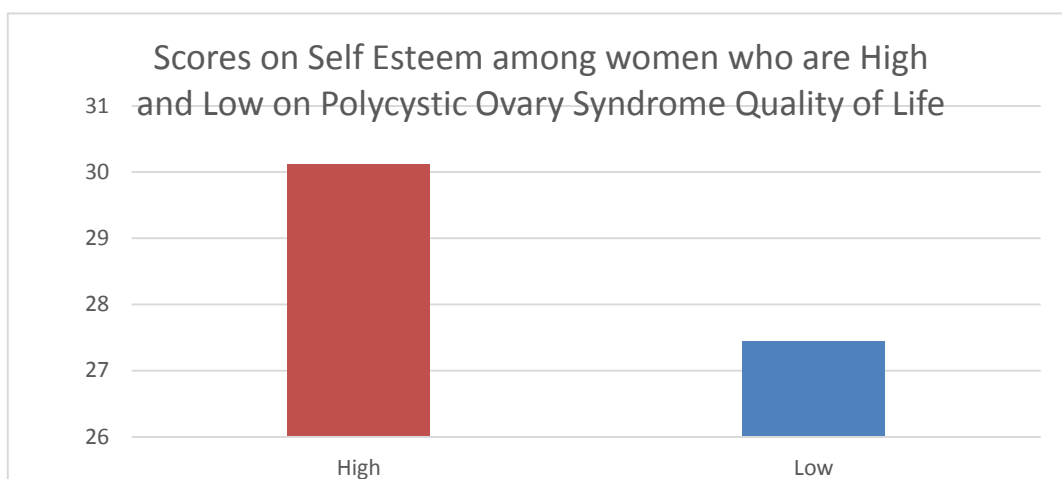


Figure 2: Descriptive Statistics of Self Esteem among women who are High and Low on Polycystic Ovary Syndrome Quality of Life.

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## **An evaluative study of selected Health Insurance Schemes in India as offered by Public and Private Companies**

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### **ABSTRACT**

Health and well-being are crucial to a person's life. Decent health is imperative in order to lead a happy and productive life. Good health is essential to human happiness and well-being, which greatly contributes to prosperity, wealth, and even economic growth. Healthy populations are more productive, save more, and live longer than unhealthy ones.

The relationship between health and money is highly significant.

Purchasing health insurance offers protection from the abrupt, unforeseen hospital expenses that could severely deplete a family's funds. In the event of a protracted sickness, it protects against the potential of financial hardship.

A mature and growing insurance sector provides long term funds for the nation's infrastructure development thereby leading to overall economic development. The savings of the people who pay premiums to the companies granting insurance and these in turn get channelized funds for investment in the long-term projects of the country such as in infrastructure, and other developmental projects. An evolved insurance sector is also indicative of the risk-taking strength of the country.

In this research paper, the researcher has tried to present how the growth trajectory of the insurance arena has shaped up over the years. The researcher has attempted a comparison of a few plans offered by the public and private sector names.

**Keywords:** Health Insurance, Senior Citizen, Claim settlement, Premium, Growth, Health

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## **INTRODUCTION**

Health is "a condition of total physical, mental, and social well-being and not only a lack of disease or disability," according to the World Health Organization.

A healthy person is happy, productive and is in a position to be socially, financially and emotionally independent. Such people can contribute to the economic and social development of the country in addition to improving their own standard of living.

A significant contributor to the decline in human health is illness. In today's highly stressful world, illnesses are just waiting to engulf a person. Any health issue, no matter how little, can have a significant negative effect on a person's capacity to work and make money.

The greatest threat to a household's life and way of life, out of all the hazards they face, is a health risk. A health shock increases the burden of medical expenses on the poor.

Healthcare and hospitalization costs are responsible for many a financially-sound household slip into poverty. Health insurance protects one from unexpected, high medical costs.

A study by the Institute of Medicine in the year 2002 revealed that there were nearly 1800 deaths in a year due to inadequacy of healthcare due to financial reasons. And the main cause of inadequate healthcare due to lack of funds can be said to be the absence of medical insurance.

### **EVOLUTION OF MEDICAL INSURANCE IN INDIA:**

Medical insurance in India can be said to have started with the introduction of the Employee State Insurance Scheme (ESIS). The Employees State Insurance Act, 1948 provided the legislative support to the scheme. The scheme mainly covered workers in the formal sector to defray the costs arising out of medical situations.

The next major event in the field was in 1954 when the Government of India started a scheme for serving or retiring government employees and it also covered their families titled as “Central Government Health Scheme (CGHS).

In January 1973, a major event took place under the ruling Congress party led by Mrs. Indira Gandhi. The life insurance and the general insurance business in the country was nationalized. The general insurance companies were merged to form four main Government owned companies the general insurance business was nationalized and the various insurance companies were consolidated into 4 companies.

This industry is said to have come a full circle after nearly two centuries. The regulatory body for the industry namely the Insurance Regulatory and Development Authority (IRDA) was incorporated in April 2000

The subsidiary companies of the General Insurance giant GIC were de-merged from the parent and incorporated into separate companies.

Since then, this area has shown strong growth year on year. India is ranked as tenth in the global market in life – segment and 14<sup>th</sup> in the world in the general segment. In all mostly 34 companies in non-life segment and 24 companies in life segment in this industry.

**Banking and insurance sectors are estimated to add nearly 7 % to India’s GDP. This mammoth sector is growing at a very fast rate of 15-20%.**

*d. Health insurance claim settlement ratio (i.e. total claims - claims rejected) %*

<b>Public Companies</b>	<b>Private Players</b>	<b>Standalone Players</b>
Oriental Insurance 92%	Royal Sundram – 93%,	Apollo Munich 76%
New India Assurance 89%.	Bajaj Allianz – 84%	Max Bupa 65%

*Data Source: Health and Medical Care Services: Claims on National Resources*

Some of the studies show that in public companies settlement ratio is higher as compared to non-public companies.

## **OBJECTIVES OF THE STUDY**

- To analyze the trajectory of the Insurance arena in India
- To discuss the different players and schemes available in this area

- To conduct a comparison of a few of the plans provided by the public and private sectors.

### **RESEARCH METHODOLOGY:**

This research study is based on secondary data only. Secondary Data has been collected and analyzed from sources like books, magazines, newspapers, journals, publications by Government agencies and websites.

### **GROWTH IN INSURANCE SECTOR:**

In India, this important segment is composed of 57 insurance companies. 34 non-life insurance firms exist alongside 24 life insurance businesses. Life Insurance Corporation is the only company in the life assurance category. 6 partly Government-owned insurers have their presence in the non-life insurance business.

In the coming years, it is anticipated that the dispersion of medical protection would increase as a result of the growing need for low-cost, high-quality healthcare. In the health industry, gross written premiums rose by 13.7% annually to Rs. 58,584.36 crore in FY21. 29.5 percent of all gross written premiums in the nation belong to the health industry.

Between 2021 and 2025, the Indian health insurance market is projected to expand at a healthy CAGR of 29 percent as a result of an expanding middle-class population, growing public awareness of the benefits of having health insurance, encouraging government initiatives, and rising healthcare costs..

### **Growth in Premiums and lives covered:**

The IRDA publishes its report each year. The following key highlights have been taken out of the report for the 2020-2021:

In the year, life and non-life insurance companies have covered nearly 52 crore lives and the number of policies are to the tune of 2.50 crores

The collections towards premiums for medical insurance are in the region of Rupees Fifty-eight thousand crores. This translates into a growth of nearly 15 per cent over the earlier years

The big players in the non-life insurance segment are holding a great share of the market nearly 47 per cent. There is a marginal decrease of about one per cent from the previous year.



Medical Insurers have reported a marginal reduction in their proportion of market. In the year 20-21 it was 26 per cent whereas in the earlier year it was 27 per cent. This is due to the fact that private insurance companies have made inroads into this sector and have increased their share of the market.

**Table 1 : Medical Premium Collected in 2020-21**

<b>Health Insurance Premium Underwritten by General and Health Insurers</b> (₹crore)				
<b>Insurer</b>	<b>Premium (₹crore)</b>		<b>Market Share (%)</b>	
	<b>2019-20</b>	<b>2020-21</b>	<b>2019-20</b>	<b>2020-21</b>
Public Sector Insurers	24,631.85 (4.65)	27,228.20 (10.54)	48.53	46.75
Private Sector Insurers	12,390.72 (16.29)	15,875.09 (28.12)	24.41	27.26
Standalone Health Insurers	13,735.50 (28.59)	15,134.56 (10.19)	27.06	25.99
<b>Total</b>	<b>50,758.07</b> <b>(13.12)</b>	<b>58,237.86</b> <b>(14.74)</b>	<b>100.00</b>	<b>100.00</b>

*Note:*  
1. Figures in bracket indicates growth (in per cent) over previous year.  
2. The data does not include the detail of health insurance business carried-out in foreign countries.  
3. Premium is excluding of Personal Accident and Travel Insurance Business  
4. Data as per the Health returns submitted by Insurers

Source : IRDA Annual Report 2020-21

### **Claims settled under Health Insurance:**

#### **As reported for the year 2020-21:**

Claims settled are to the tune of nearly 1.5 crore and claims actually paid towards medical insurance are around 44000 rupees crores. If one calculates the average amount of claim per policy holder it works out to around Rs. 31000, which is a reasonable number.

Out of the claims settled by the Insurance-providers, nearly 56 per cent were via cashless schemes and about 42 per cent were done through reimbursement scheme of the policies.

In the year 2020-21 Insurance-providers have reported that nearly 8 per cent of the claims were rejected and 9 per cent were kept pending for settlement and the balance 83 per cent have been paid off to the policy holders.

### **PLAYERS IN THE HEALTH INSURANCE SECTOR:**

As per some reports published the following is the list of the big insurance-providers in India

**Table 2: Main Players in the Indian Health Insurance Market**

1	Star Health & Allied Insurance Co. Ltd.
2	Aditya Birla Health Insurance Co. Ltd.
3	Niva Bupa Health Insurance Co.
4	Bajaj Allianz General Insurance Company Limited
5	Bharti Axa General Insurance Co. Ltd
6	The New India Assurance Co. Ltd
7	United India Insurance
8	National Insurance Co. Ltd
9	Tata AIG General Insurance Co. Ltd.

**SCHEMES AVAILABLE IN INDIA:**

Kumar J. (2009) broadly classified health insurance products on the basis of medical coverages. Following are the available health insurance products in Indian market

1. Basic Medical Expenses Insurance: Mediclaim Policy
2. Major Medical Insurance Policy
3. Disability Income Insurance Policy
4. Medicare Supplement Insurance Policy
5. Long-Term Care Insurance Policy

**Broadly the different schemes of medical insurance can be enumerated as below:**

1. **Individual Health Insurance Policy**
2. **Family Floater Policy** (covering the entire family under a single plan)
3. **Group Health Insurance** (special policy for corporate employees and workers)
4. **Critical Illness Policy.** (Covering major diseases which are terminal or reduce body to a vegetative state)
5. **Accidental Policy** (applicable in case of accidents and subsequent hospital charges)
6. **Senior Citizen Health Insurance**
7. **Student Health Insurance**
8. **Maternity Insurance**

## A RELATIVE STUDY OF THE SCHEMES OFFERED BY STAR HEALTH INSURANCE AND NATIONAL INSURANCE

A meaningful comparison between medical Insurance Plans is attempted based on a few conditions as below:

- a. Nature of Medical Insurance: Mediclaim, Critical Illness, Accidental etc.
- b. Eligibility: Age.
- c. Members Covered: Individual or Group
- d. Medical Coverage: Medical Benefits, Cashless Facility and Reimbursements.
- e. Sum Assured: Minimum and Maximum Limits.
- f. Exclusions: Diseases, Ailments or Injuries excluded.
- g. Premium and its Renewal Factor: Possibility, Time and Loading.
- h. Claim Settlement: Mode & Procedures.

**Table 3: List of Policies offered by Star Health Insurance and National Insurance**

	Nature of Plans	Star Health Insurance	National Insurance
1.	Individual Health Plan	Star Comprehensive Policy	National Parivar Mediclaim Plus
2.	Family Floater Plan	Family Health Optima	National Parivar Mediclaim
3.	Family Floater Plan	Star Comprehensive Policy Family Floater	National Parivaar Mediclaim plus Plan
4.	Critical Illness Plan	Star Health Criticare Plus Insurance Policy	National Insurance Critical Illness Policy
5.	Accidental Plan	Star Health Accidental Insurance Plan	Janata Personal Accident
6.	Senior Citizen Plan	1.Senior Citizens Red Carpet Health Insurance Policy 2. Star Health Premier Insurance Policy	National Senior Citizen Mediclaim Policy

7.	Women Care	Star Women Care Insurance Policy	** No specific Women Policy
8.	COVID Policies	Corona Kavach Policy	Corona Kavach Policy-National
9.	Special Plans	For Diabetes, Cardiac & Cancer Patients	** No specific special Policy

Source: Secondary Data collection 2022

**Star Health Insurance has special Plans as below:**

- **Diabetes Safe Insurance Policy (A specialized healthcare policy for diabetic patients)**
- **Star Cardiac Care Insurance Policy (aimed for individuals who have undergone Cardiac procedures)**
- **Star Cancer Care Gold (Pilot Product)**

Star Health & Allied Services, offers policies to elderly citizens without requiring them to undergo a medical exam. However, those who submit medical test receive 10% off. Star Health settles claims internally rather than through TPAs. Co. pay, with a elderly citizen cap of 30% to 50%, has been introduced. They provide older seniors a specific product with a higher premium as well as the Micro Insurance concept for low-income groups.

Based on above broad comparison of plans one can infer that:

- ❖ **Disease specific special plans like for Diabetes, Cancer and Cardiac care are not found in National Insurance.**
- ❖ **National Insurance does not have Special Policy for Women. These are integrated into Family floater policies**

**COMPARISION OF PLANS FOR ELDERLY ADULTS AS OFFERED BY STAR HEALTH AND NATIONAL INSURANCE**

**Star Health Insurance is offering the following plans for senior citizens:**

i. Senior Citizens Red Carpet Health Insurance Policy

First, we will list out the unique features of Senior Citizens Red Carpet Health Insurance Policy (Star Health Insurance)

**(A) SENIOR CITIZENS RED CARPET HEALTH INSURANCE POLICY (Offered by STAR HEALTH INSURANCE)**

**Highlights of this policy being:**

- Cover for elderly aged between 60 to 75 years
- No pre-acceptance medical screening mandated
- From the second year on, pre-existing medical conditions are covered.
- Policy amount upto 25 lacs either on individual or family floated basis
- Medical consultations available as an out-patient in Network hospitals
- Constant Premiums offered with a guarantee of lifetime renewals
- 10% discount on the premium is offered on submitting certain medical records.
- 5% discount for the online purchase of the policy.
- Premiums can be paid on a quarterly and half-yearly basis

**Exclusions in the Policy**

The policy does not cover the treatments and conditions listed below:

- Cosmetic or plastic surgery expenses
- Change-of-Gender treatment
- Intentional self injury
- Treatments necessitated due to participation in hazardous or adventure sports.
- Treatments for alcohol or drug abuse
- Congenital External Condition / Defects / Anomalies

**(B) NATIONAL SENIOR CITIZENS MEDICLAIM POLICY (NSCMP) (Offered by NATIONAL INSURANCE CO.**

**“Highlights of this policy being:**

i. *Range of Sum Insured*

The Policy is available with following SI under both Individual Basis and Floater Basis for two Plans – i.e., Plan A and Plan B:

Plan A – 10 slabs, INR 1,00,000 to INR 10,00,000 in multiple of INR 1,00,000

Plan B – 10 slabs, INR 1,00,000 to INR 10,00,000 in multiple of INR 1,00,000.  
(Additional features like hospital cash, reinstatement of SI, no sub-limits for room rent, funeral expenses covered in Plan B)

ii. **Entry Age and Eligibility –**

If Proposer is the Senior Citizen, Policy on Individual Basis can be availed for

- ✓ Self only with age as 60 to 80 years at inception.
- ✓ Self and Spouse, both with age as 60 to 80 years at inception.

If Proposer is the Senior Citizen, Policy on Floater Basis can be availed for

- ✓ Self and Spouse together, with age as 60 to 80 years and spouse is aged between 50 to 80 years at inception. 18 to 65 years

- iii. Lines of treatment covered – Allopathy, Ayurvedic and Homeopathic medicine
- iv. Room Rent/ICU charges, Medical practitioners, surgeon, anaesthetist, consultants, specialist's fees and other charges as per limits as per in the policy.
- v. Ambulance Charges, funeral expenses & Organ Donor's expenses covered up to sublimit mentioned and as per Plan opted.
- vi. The Company shall reimburse the insured the medical expenses incurred under domiciliary hospitalization, up to 20% of the SI.
- vii. HIV & Mental illness cover
- viii. Before and after Hospitalization expenses upto thirty days and sixty days in case of after hospitalization for the same disease/illness/injury for which Hospitalization occurred.
- ix. 12 Modern treatments like Robotic surgery, oral chemotherapies, immunotherapies and etc., are now covered in the policy.
- x. Treatment for morbid obesity are now covered after specified waiting periods. (refer policy for complete details)
- xi. Correction of eyesight, i.e., refractive errors above -7.5 D are now covered after specified waiting periods.
- xii. Treatment related to participation as a non-professional in hazardous or adventure sports subject sub-limits.

- xiii. Hospital cash, Mental illness, HIV/AIDS, Genetic disorders are now covered.
- xiv. Cashless Facility available at Network Hospitals Only through TPA.
- xv. Pre Negotiated Package rates for specific surgeries/procedure in network hospitals.
- xvi. Life Long Renewability.
- xvii. Portability (migration) allowed from/to similar products as per IRDAI guidelines.”

### **Exclusions**

- Only claims arising out of accidents are payable subject to certain conditions
- All pre-existing diseases included after first twenty four months (24) of Policy
- Change-of-Gender Treatments, Cosmetic or Plastic Surgery, Excluded Providers
- Vitamins, Tonics Drug/alcohol abuse, Self-Inflicted Injury
- Non Prescription Drug, Home visit charges
- Dental treatment (unless arising out of accident and requiring hospitalization)

### **A comparison of the above reveals that:**

1. The National Insurance policy is upfront in clarifying maximum details on their website itself.
2. The Maximum age of eligibility in case of Star Plan is 75 years whereas in case of the National Insurance scheme it is 80 years
3. The Sum assured in case of Star Health is higher – with a minimum limit of 1 lakh and maximum 25 lakhs.
4. In case of the National Insurance Co. Plan the sum assured can be till a maximum of 10 lakhs.
5. In case of Star Health Insurance plan there is no physical medical check-up needed and your policy is issued faster
6. The Star Policy has 30 % Co-Payment. This means the person who is the policy holder will share 30% of the claim amount and the remaining 70% will be borne by the insurer with varied sublimit
7. The National Insurance Policy has lower Co-Payment ranging from 10 % to maximum 25 % only.
8. The Star Policy speaks of 11000 + Network hospitals.

The National Policy offers Cashless Facility available at Network Hospitals Only through TPA

#### 9. Pre-hospitalization coverage

In the Star Plan Medical expenses that are incurred in 30 days before hospitalisation are covered

In the National Insurance Plan Pre Hospitalization up to 30 days for same disease/illness/injury for which Hospitalization occurred is covered.

#### 10. Post-hospitalization coverage

In the Star Plan : Post-hospitalisation are paid as lump-sum upto the limit specified.

In the National Insurance plan, Post Hospitalization up to 60 days for same disease/illness/injury for which Hospitalization occurred is covered.

#### 11. Alternate medicine (AYUSH)

The Star health plan offers No coverage for utilizing ayurveda, unani or other alternate medicine methods.

In the National Insurance Plan the lines of treatment covered are Allopathy, Ayurveda and Homeopathy.

#### 12. Exclusions:

The National Insurance Plan specifically excludes Dental Treatment. However the Star Plan is not very clear on this aspect.

To sum up, Private health insurance plans tend to be more expensive, but they may also be more flexible and comprehensive. Due to federal government funding, public health insurance plans are less expensive, but they might not be as comprehensive as you'd want because of specific restrictions or limitations.

### **1.8 LIMITATIONS OF THE STUDY AND SCOPE FOR FUTHER RESEARCH**

This research study has the limitation of relying only on secondary data. Customer satisfaction, actual claim settlement and other important parameters could be measured on the basis of primary data which this study has not covered. In that sense, these are the limitations of this study and these form the basis for future research in this area.



## CONCLUSION

Perhaps more than ever before, health care is a top priority for the country. Government policy makers, healthcare experts, scientists, business and community leaders, patient advocates, and private citizens from all walks of life are concentrating on how to best achieve a high-quality healthcare system that is effective and affordable in its operation and that works well for everyone.

According to Suchita Gupta, Chairman and Managing Director, National Insurance Co Ltd, inadequate health insurance awareness, gaps in understanding the product, and the value of return on investment of health insurance purchased are some of the key issues for its low penetration in India.

The Health Insurance Sector has the potential to reach colossal heights and contribute in a great way to a healthy Indian population which in turn can be the catalyst for massive economic and social growth and development.

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## Effect of Thriving at Workplace on Innovative Work Behaviour among College Teachers in Mumbai during the Pandemic

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### ABSTRACT

The current study aims at studying the Effect of Thriving on Innovative Work Behaviour among College Teachers in Mumbai during the pandemic. Teaching, a noble profession, is daunting and challenging. In the present period, with the arrival of new methodologies in teaching and the way digital and smart learning has made an entry into the field of education, the role of teachers has also greatly evolved over a period of time. Thus, it becomes important for teachers to keep up with the latest technologies and stride in the field of education, upgrading their skills and knowledge from time to time. Since the COVID 19 pandemic began, most governments around the world had closed down educational institutions that made teachers look into other alternatives to connect with students. Therefore, the feeling of Thriving will help teachers deal indulge in Innovative Work Behaviour. Thriving at the workplace is being productive, being open to challenges presented, and having the opportunity to continuously learn and grow. Teachers who are Thriving at work feel energized and also feel they are constantly learning and applying their new knowledge leading to higher levels of Satisfaction in their Job. The participants were 104 college teachers teaching in Mumbai. Significant differences in the level of Innovative Work Behaviour in relation to Thriving at the workplace were found.

**Keywords:** Thriving at Workplace, Innovative Work Behaviour, Job Satisfaction, College Teachers, Covid 19

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## INTRODUCTION

Higher education, which includes college and university teaching, seems to be the backbone of our society. It is where in depth knowledge and understanding is imparted to the students so as to promote knowledge in different walks of life. (Oinam, 2017b).

According to the (*World Teachers' Day: Discussing the Challenges Teachers Faced during the Pandemic*, 2021), it was revealed that despite many challenges, teachers were actively providing education through various media and reaching out to students to help them continue with their education during the pandemic. Teachers also explained the innovative activities implemented to keep students motivated and connect with teachers online during the pandemic (Sahoo, 2022). Though not without its challenges, the pandemic gave teachers the autonomy to reach students in many different ways. Teachers came up with multiple content formats, which included booklets, worksheets, small videos, and audio recordings that could be sent through WhatsApp and did not require a textbook and face-to-face teaching. Even after the lockdown was lifted, teachers still continued to take online classes for students who had access to Smartphone and the Internet (Sahoo, 2022).

An efficient educator is aware that teaching necessitates wearing numerous hats to guarantee the efficient operation of the school and quality instruction for all pupils (Saha et al., 2022). Even then Teachers faced a lot of challenges during the pandemic.

In research by Oinam (2017), High quality education is education that meets the needs of the student and helps in promoting their future development. A teacher's role becomes very important for enhancing quality education. Education is a social entity that caters to society's demands and is an indispensable part of society that helps it thrive and survive. It should not only be comprehensive, sustainable and superb, but also must be an ever evolving institution to meet the challenges of the fast paced and ever changing world. This evolution needs to be consistent and therefore school teachers, college professors, educational administrators, researchers as well as policy makers are expected to show innovation in the practice of teaching and assessment as well as other aspects of these organisations in order to ensure quality preparation of the students towards life and work (Serdyukov, 2017).

Despite the challenges faced by the teachers, they often strive to thrive at their workplace. When thriving, the individuals experience growth and learning meanwhile feeling energised and alive at work. Thriving has been documented to be substituted for

critical organizationally-relevant outcomes including job performance, creativity, wellbeing and health. (Brenner et al., 2021).

Thriving is an emotional state consisting of vitality and learning (Spreitzer et al., 2005). The focus is on Thriving at work because people are devoting increasing amounts of their time to this domain of life (Hamermesh & Schor, 1993). Thriving can be determined by two factors:

1. An individual's sense of vitality
2. His/Her sense of learning at workplace.

Innovative work behaviour on the other hand can be understood as the intentional generation, promotion and realisation of new ideas in a person's work role, group or an organisation (Scott and Bruce 1994 as cited in Riaz et.al, 2019). Organisations today realise the value of an employee's inventiveness as an intangible asset that helps the organisations remain in the competition irrespective of the task responsibility of the employees or the hierarchy in the organisation (Riaz, 2019).

Carmeli and Spreitzer (2009) spoke of the role of thriving in influencing innovative work behaviour. It has also been suggested that organisational support for innovation can mediate the relationship between how thriving at the workplace may encourage more innovative behaviour (Riaz et.al, 2018).

Educational institutions are also in a need of innovation to maintain the edge over others (Hsiao et al., 2009 as cited in Hosseini & Shirazi, 2021). Teachers are one of the main stakeholders in any educational institution by promoting the success of the students and also play an important role in enhancing the academic and social success (Balker, 2015 as cited in Hosseini & Shirazi, 2021)

### **Thriving in the teaching Profession:**

It is stated that the thriving of teachers is crucial for both their personal and professional success. (e.g., sense of well-being, job satisfaction; Collie et al. 2016; De Nobile 2016; Goddard and Goddard 2006 as cited in Collie & Perrie, 2019). Having teachers who are able to thrive helps them create supportive and caring learning environments and have better learning outcomes (Arens and Morin 2016; Jennings et al. 2017 as cited in Collie & Perrie,

2019). According to Teacher's Thriving, emotional intelligence plays a significant part in assisting individuals in thriving at work (and beyond) (Collie & Perry, 2019).

Many perspectives on resilience suggest that it involves effectively navigating as well as overcoming adversity. The idea of understanding resilience, especially teachers' thriving, has explored the concept of buoyancy, which is the person's capacity to navigate through every day or lower level adversities (Martin & Marsh a, 2008 as cited in Collie & Perry, 2019).

Till date there has been evidence which suggests that employee characteristics can promote or hinder behaviour at work. Researchers have identified psychological resources such as resilience, which is seen as being instrumental to creativity and innovation at work (Amabile et al., 2004; De Clercq & Pereira, 2019; Sweetman et al., 2011; Todt et al., 2018 as cited in Caniels et.al., 2020).

Resilience appears to be important for coming up with idea promotion and idea implementation of the employees, all associated with being the elements in innovative work behaviour (Caniels et.al., 2020). Therefore, it is safe to consider that resilience can be seen as the factor that can help in establishing the link between thriving at workplaces as well as innovative work behaviour along with evidence of flourishing.

### **Need for Innovative Work Behaviour among teachers:**

In the current times, innovative work in education will encourage teachers to explore research tools to uncover novel ideas pertaining to teaching, learning and evaluation . It makes teachers think of looking at problems and solving them in an innovative manner, which in turn helps students develop their level of creativity and enhance their problem solving skills . It is therefore necessary to empower IWB among employees, as it can increase an employee's ability, motivation and opportunity to generate , share and implement innovative ideas in an organisation. (Coun et al., 2021)

## **AIMS AND OBJECTIVES**

**Aims:** To understand the significant difference in the level of Innovative work Behaviour among teachers high in Thriving and teachers low in Thriving

**Objectives:** To understand the difference in the scores of IWB among teachers scoring high on Thriving at Workplace and teachers scoring low on Thriving at Workplace

## REVIEW OF LITERATURE

Thriving is important for personal development and is related to employees' performance. (Abid et al., 2016). When individuals experience growth, they understand and solve the problems to be innovative. There are some studies conducted in this area to study the relationship between these variables in the broader context. There are some studies conducted in this area to study the relationship between these variables in the broader context.

A study by Li (2018) on Influence of Job Autonomy on Employee's Thriving at Work: An Innovative Theoretical Framework suggests a model of job autonomy affecting employees' thriving at their job through psychological capital is constructed, and the internal mechanism of job autonomy affecting employees' thriving is investigated, which facilitates a more thorough understanding of the impact of job autonomy on the three individuals' prospering at work.

A study by Riaz, Xu and Hussain (2018) On Employees Innovative Behaviour and TAW: An analysis from a Chinese perspective looking at how innovation is impacted by job satisfaction innovative behaviour through organizational support. Data was obtained from 402 participants at three different points who were working at different Chinese organisations. It was observed that the association between employee well-being and IWB was mediated by organizational support for innovation. Additionally, it was shown that having more external social interactions among employees increased the indirect effect of external work contacts, which favourably mitigated the direct impact of organizational support on employee innovation.

A study by Abid, Zahra and Ahmed (2015) centred on the thriving mediation process between perceived organizational support, IWB, and intention to leave. It was aimed at understanding the influence of thriving on innovative work behaviour and turnover intentions along with understanding the way in which organisational support leads to changes in psychological states. It was shown that perceived organizational support and IWB were mediated by thriving at work.

Carmeli and Spreitzer (2009) examined how trust, connectivity and thriving drive employees' innovative work behaviours at the workplace. Results indicated that interaction between connectivity and IWB was mediated.

## **HYPOTHESES**

### Null Hypothesis

1. There is no significant difference in the level of Innovative Work Behaviour among teachers scoring low on Thriving in comparison to teachers scoring high on Thriving

### Alternate Hypothesis

1. There is a significant difference in the level of Innovative Work Behaviour among teachers scoring low on Thriving in comparison to teachers scoring high on Thriving

## **METHOD**

### **3.1 Research Problem**

1. Does Thriving have an effect on Innovative Work behaviour among college teachers
2. What are the various reasons for Thriving at workplace among the teachers

### **3.2 Participants**

The target population for the study were College teachers teaching in Mumbai, with a minimum of 5 years of teaching experience. Age Range from 25 to 55 (n= 104). The participants have been Teaching on online platforms during COVID- 19.

#### ***3.2.1 Inclusion Criteria:***

1. Teachers residing in Mumbai
2. Teachers with a minimum of 5 years of experience
3. Teachers teaching in Junior College and Senior College
4. Teachers teaching in the Aided and Unaided Section
5. Teaching from home in an online platform

#### ***3.2.2 Exclusion Criteria***

1. Teachers teaching in Schools
2. Teachers who have retired



3. Teachers with less than 5 years of teaching experience
4. Teachers who have not taught in online platform during the Pandemic

### ***3.2.3 Sampling Method***

The sampling method in the study is the Purposive Sampling method. It is a selective and subjective technique that depends on the researcher's judgment when choosing members of the population to participate in the study.

## **3.3 Variables**

### **Independent Variable:**

1. Thriving at Workplace - Low on thriving

High on Thriving

### **Dependent Variable**

1. Innovative Work Behaviour

### **Operational Definitions of Variables**

#### **Independent Variable**

1. Thriving at Workplace Thriving is defined as a psychological state composed of the joint experience of vitality and learning (Spreitzer, Sutcliffe, Dutton, Sonenshein, & Grant, 2005; Porath & Spreitzer, 2012). People who are thriving, experience growth and momentum that are marked by a sense of feeling energised and alive (vitality) and a sense that they are continually improving and getting better at what they do (learning). Thriving was measured by using standardised thriving at work scale (Porath & Spreitzer, 2012). High and low scores were differentiated by the median split. Higher scores indicated a higher level of thriving

#### **Dependent Variable**

1. Innovative Work Behavior - Janssen (2009) developed this unidimensional instrument to measure innovative work behaviour among employees. Participants give their responses for the 9 items on 5 points Likert scale- 1-never-5-always. The total score was obtained by summing up all the responses where a higher score indicates a

high level of innovative work behaviour. The reliability scores obtained are 0.95 and the validity score is 0.35.(Ramamoorthy et al., 2005)

### **3.4 Tools**

#### **1. Consent form**

Each research participant was given a consent form that included the title of the study, along with the aims of the study. The form explained the ethical considerations that would be taken into account.

#### **2. Demographic Details**

The demographic sheet consisted of all the information including Name of the Institution . Age, Gender , years of teaching experience and the Department

#### **3. Thriving at Workplace**

This scale was developed by Christine Porath and Gretchen Spreitzer (2012). It measures two constructs- learning and vitality (reliability- 0.85 and 0.78). Participants responded on 6 points Likert scale – 1-strongly disagree – 5-strongly agree. Scores were obtained for each subscale by averaging the scores. Higher the scores obtained higher is the sense of thriving experience. The total score for thriving was obtained by taking a composite of the two subscales. The scale has well-established psychometric properties (reliability-.86, validity-.75).(Porath et al., 2011)

#### **4. Innovative Work Behaviour**

Jesson (2009) developed this unidimensional scale to measure innovative work behaviour among employees. Participants give their responses for the 9 items on 5 points Likert scale- 1-never-5-always. The total score is obtained by summing up all the responses where a higher score indicates a high level of innovative work behaviour. The reliability scores obtained are 0.95 and the validity score is 0.35(de Jong & den Hartog, 2010)

### **3.5 Research Design**

The study is a quantitative research that makes use of a Quasi-experimental research design as it is not a true experimental design. Here, the participants were not randomly assigned to any of the two groups, rather they were observed as individuals belonging to different

categories of the independent variable and the subsequent effect it had on the dependent variable (Jhangiani et al., 2019)

### **3.6 Procedure**

A google form was created which included all 3 questionnaires. Consent of the participant was taken care of. The demographic details of the participants were asked. Any doubts and queries pertaining to responding to the questionnaires were cleared and the relevant data was subsequently collected.

### **3.7 Ethical Considerations**

The consent form was given to all the participants. Aims and objectives of the research were clearly defined. The participants were ensured that the data would be used purely for research purposes and their identity and provided data will be kept confidential. The participants were assured the risk involved in participation will be kept minimal. The participants were also told that, if at any point, they feel uncomfortable answering the questions, they would be free to withdraw consent (Kumar, 2019)

### **3.8 Data Analysis**

Descriptive statistics were obtained. t-test was used as a method for data analysis. Since the IV (Thriving at workplace) has 2 levels (low and high) and one DV, Innovative Work Behaviour. Microsoft Excel was utilized for data analysis.

## **RESULTS**

The aim of the study was to explore the Effect of Thriving at Workplace on IWB among college teachers from Mumbai. The data was collected from 104 college teachers, teaching in colleges. An independent sample t test was administered to obtain statistical significance between the two means. Descriptive and Inferential statistics were computed using Microsoft Excel.

**Table 4.1***Descriptive Statistics of Thriving at Workplace and Innovative Work Behaviour*

	Mean	Standard Deviation	N
Thriving at Workplace	22.06	3.30	104
Innovative Work Behaviour	36.27	6.90	104

Table 4. 1 depicts the descriptive statistics of the data obtained from all the 104 participants. The mean and standard deviation for Thriving at Workplace was 22.06 and 3.30 respectively. Among dependent variables, the obtained mean and standard deviation for Innovative Work behaviour the obtained Mean and Standard Deviation obtained was 36.27 and 6.90.

**Table 4.2** *Inferential statistics of the mean differences between the scores of Thriving at Workplace on Innovative Work Behaviour*

	Thriving at Workplace	Mean	Standard Deviation	N	Value of t	df	Significance Value (one-tailed)
Innovative Work Behaviour	High	38.82	5.75	50	1.98	101	0.01
	Low	33.92	7.09	54			

Table 4.2 depicts the inferential statistics of the data obtained from 104 participants. The means of the scores of high level of Thriving at Workplace and low level of Thriving at Workplace on Innovative Work Behaviour were compared . The obtained t value was 1.98

significant at 0.01 level. The number of participants who fell under the category of high level of Thriving at Workplace was 50 with the mean of 38.82 and SD of 5.75. 54 participants fell under the category of low Thriving at Workplace with a mean of 33.92 and Standard Deviation of 7.09.

Figure 1 is a graphical representation of the mean scores obtained for Thriving at Workplace on Innovative Work behaviour. The x-axis represents the level of thriving at Workplace i.e., High and Low levels of Thriving. The y-axis represents the mean scores obtained on Innovative Work Behaviour among college teachers.

Results thus indicated that Thriving at Workplace has an impact on the level of IWB among the teachers.

## **DISCUSSION**

Retaining teachers in the early stages of the profession is a major issue of concern in many countries (Beltman et al., 2011). It is important to understand what enables teachers to persist in the face of challenges and offers a complementary perspective to studies of stress, burnout and attrition. Teaching can be stressful, especially for the ones who have joined the profession recently. Teachers are expected to take lectures, look into admission, administrative work and also participate in various activities of the college. For a teacher to thrive, the work environment should include conducive aspects such as organisational encouragement, supervisory encouragement, workgroup support, as well as teaching impediments and workload pressure. (Masoom, 2021)

When thriving, individuals have the experience of growing and learning meanwhile feeling energised and alive at work. Thriving has been documented to be related to critical organizationally-relevant outcomes including job performance, creativity, wellbeing, Innovative Work Behaviour and health.

The aim of the research was to understand the Effect of Thriving at Work on Innovative Work Behaviour among college teachers. Participants were college teachers teaching in Mumbai with a minimum of 3 years of teaching experience. There were a total of 104 participants, out of which 85 were females and 19 were Males.

It was hypothesized that, “There is a significant difference in the level of Innovative Work Behaviour among teachers scoring low on Thriving in comparison to teachers scoring high on Thriving”. To test the hypothesis, t test was computed to see the significant difference between the two groups. The obtained t – value, 1.98 is significant at 0.01 level, thus accepting the alternate hypothesis.

Another study on the relationship between Thriving at Workplace and IWB states that innovative employees add to the competitive edge of a company which serves to maintain their position in intense market competition. According to the study, an individual’s innovative behaviour is related to learning and development at work that enables the employee to identify problems and look for solutions. It becomes important for an employee to learn the expertise and to come up with creative solutions. Also employees must be energetic and be able to implement the new process , however psychological and social resources also help facilitate thriving and allow an individual to be more innovative. (Riaz et al., 2019b)

Teachers were generally satisfied with their online teaching experiences, valuing the flexibility but they were unable to deal with the frustration pertaining to in person interaction with students and also the technical difficulties faced.

## **LIMITATIONS**

Considering the above study there are certain limitations to the study. The study was conducted during Covid 19 period through an online survey and was limited to the geographical area that is the study was conducted in Mumbai only. First-hand information about the kind of technical difficulties that teachers faced could not be identified. The research does not consider the differentiation of the male and the female population having basic English Proficiency. Purposive sampling used in the study makes it lack generalisation. Also, the study did not consider if any organisation had conducted any training for teachers regarding the innovative methods of teaching or workshops on work life balance for teachers.

## **CONCLUSION AND IMPLICATIONS**

The present research aimed at understanding the Effect of Thriving at Workplace on Job Satisfaction and Innovative Work Behaviour among college teachers during the pandemic. Significant results were obtained. For the first hypothesis, the obtained t – value, 1.98 is

significant at 0.01 level and for the second hypothesis the obtained  $t$  – value, 1.98 is significant at 0.01 level. Both the alternate hypotheses were accepted.

More research is needed to understand the validity and generalizability. Further research is required to understand the factors that may predispose a teacher to thrive at the workplace. Factors such as experiences, teaching methods, coping strategies, training the teachers undergo, motivation level, openness to move from traditional classroom teaching to online teaching, computer knowledge that could affect whether a teacher thrives or just survives also need to be explored

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## A Study on Digital Learning during COVID-19 pandemic: Teachers' Perspective

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### INTRODUCTION

The spread of COVID-19 has shocked people all around the world.

The threats we confront increase as the globe gets more linked. International borders have not prevented the COVID-19 epidemic. Regardless of gender, income, or ethnicity, it has impacted everyone. The same is true of education. The COVID-19 dilemma has compelled educational systems around the world to look for substitutes for in-person instruction. As a result, teachers and students have adopted online teaching and learning on a never-before-seen scale.

Students from wealthy homes who have their parents' backing are capable of learning and may be able to make their way through locked school doors to other learning options.

When their schools collapse, those from poor backgrounds frequently find their options closed off. The mismatch between resources and needs and other flaws in our educational institutions have been made abundantly clear by this crisis.

Additionally, teachers have to adjust to new pedagogical theories and methods of instruction for which they may not have received formal training. Learners in the most marginalised groups, in particular, who lack the resiliency and engagement to learn on their own or don't have access to digital learning tools, are at risk of falling behind.

This study's goal is to determine how this fatal virus has affected the teaching profession in relation to the educational system.

Teachers, digital learning, COVID 19 pandemic, work from home are some of the keywords.

## **THE RESEARCH PROBLEM**

Higher education institutions have tried to employ technology and offer online classes and learning experiences as a replacement for in-class time in order to ensure that education continues despite the lockdown. Many institutions and colleges, however, found it difficult and time-consuming to come up with innovative ways to present instruction and assignments. Exams were also impacted, which interfered with pupils' learning processes and trajectories. Most significantly, the crisis has revealed the institutions' value offer. Therefore, this study aims to evaluate the efficiency of instruction and learning in the COVID era and the underlying causes.

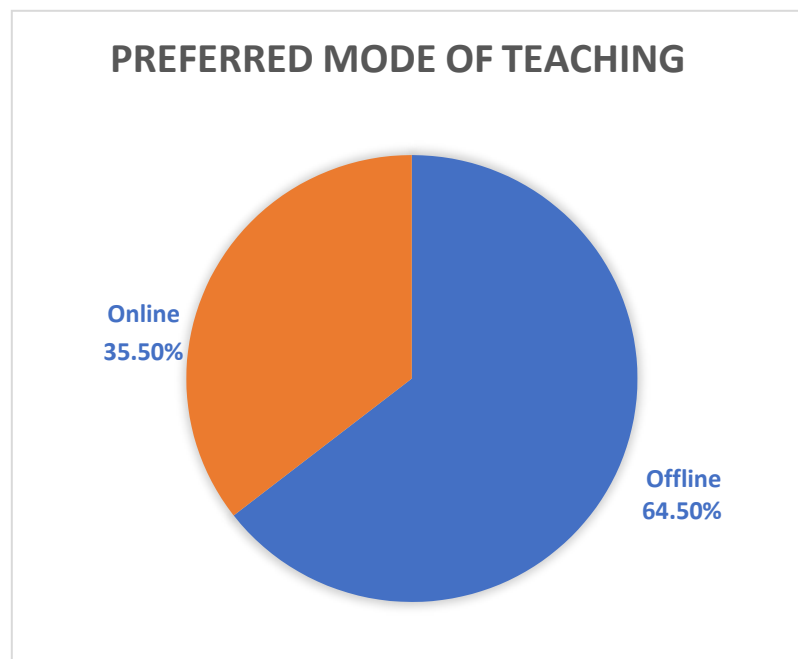
## **AIMS & OBJECTIVES OF THE STUDY:**

- This study will aim at understanding a teacher's role in influencing a student understands during online lectures.
  - The transition of teacher from the online to the offline mode and its impact will be studied. With the help of this research project.
  - The challenges that a teacher faces owing to the work-from-home format and its impact on the work-life balance will be researched via the study.
1. Liguori & Winkler, 2020 in the study came to the conclusion that the only option is to switch from in-person lectures to online classrooms. In fact, academic institutions could not overnight convert all of their college curricula into an online resource. The three largest obstacles to online teaching are distance, scalability, and personalised

teaching and learning. Innovative responses from institutions are the only thing that will help us combat this pandemic.

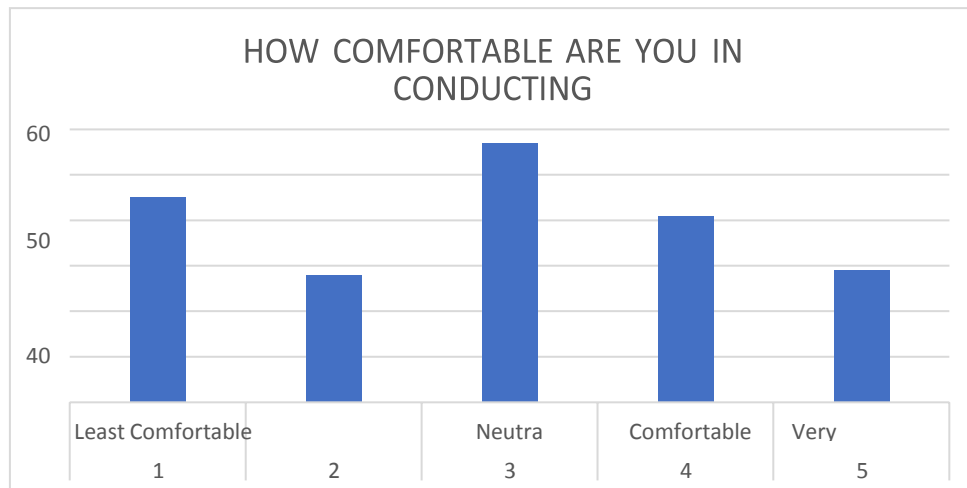
2. According to Littlefield's research, synchronous learning environments are structured in such a way that students attend live lectures, educators and learners interact in real time, and there is a chance for instant feedback, whereas asynchronous learning environments are not.
3. Online learning can be referred to as a tool that can make the teaching-learning process more student-centered, more inventive, and even more adaptable, according to Singh & Thurman's 2019 study. "Learning experiences in synchronous or asynchronous environments using various devices (e.g., mobile phones, laptops, etc.) with internet access" is how online learning is defined. Students can learn and interact with teachers and other students anywhere (independently) in these settings.

#### 1. WHICH MODE OF TEACHING DO YOU PREFER THE MOST?



According to the data collected around 64.50% teachers prefer the offline mode of teaching, while the remaining 35.50% prefers the online mode of teaching.

## 2. HOW COMFORTABLE ARE YOU IN CONDUCTING ONLINE LECTURES? (1- least comfortable, 5- most comfortable)



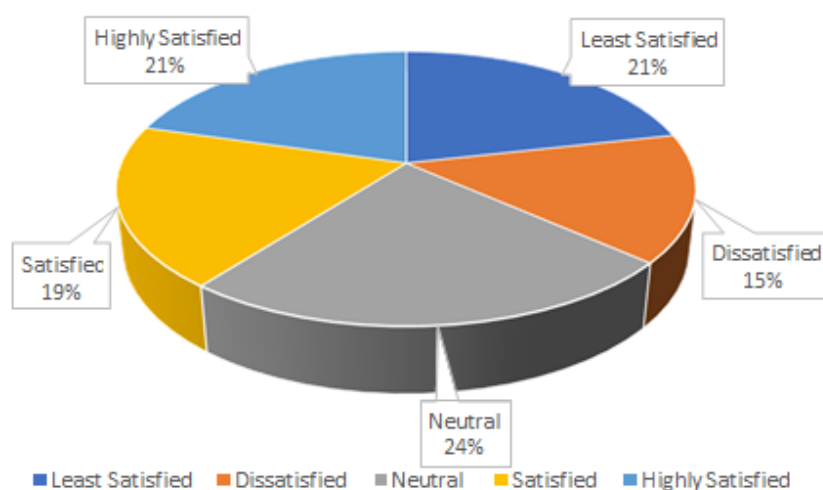
The above chart depicts that out of 200 respondents 57 teachers i.e., 28.5% have a neutral opinion about conducting online lectures, while few teachers i.e., 70 teachers (35%) are comfortable conducting online lectures. While 73 teachers (36.5%) are not comfortable conducting online lectures.

## 3. WHAT ARE THE FACTORS THAT MAKE YOU COMFORTABLE INCONDUCTING ONLINE LECTURES?

Convenience of taking lectures	94
Flexi-work timings	86
Less Commuting time	83
Self-Time	54
Being Introvert	1
Sufficient time for teaching	1
Ease Of Technology	1
Not dependent on classroom	1
Using screen share option	1
Better interaction with shy students	1

The study shows the key drivers to the teachers for conducting online lectures are convenience, flexible working hours less, time and money saving. Teachers also feels that through online lectures they can give more time to oneself and their family. These are the major drivers which is creating interests in the minds of the teachers w.r.t online conduction of lectures.

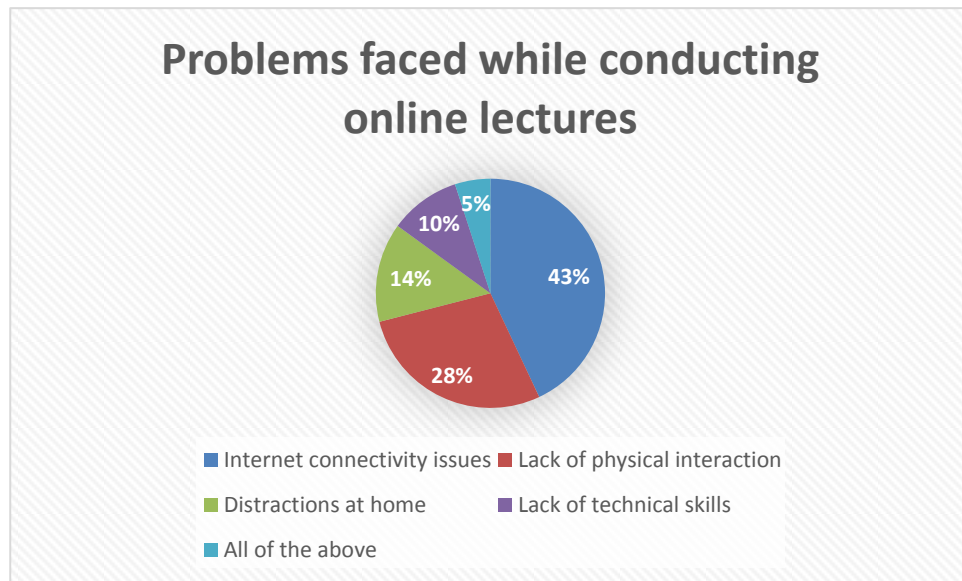
#### 4. HOW SATISFIED ARE YOU WITH TEACHER-STUDENT INTERACTIONS DURING ONLINE SESSIONS? (1-least satisfied, 5-most satisfied)



According to the above graph the response is mixed. 44 teachers out of 200 respondents have a neutral opinion on teacher- student interaction during online sessions. While 43 teachers out of 200 respondents feel that they are least satisfied with the teacher- student interaction during online sessions. Few teachers feel that they are most satisfied with the teacher- student interaction during online session as being behind the screen has given confidence to the timid students.

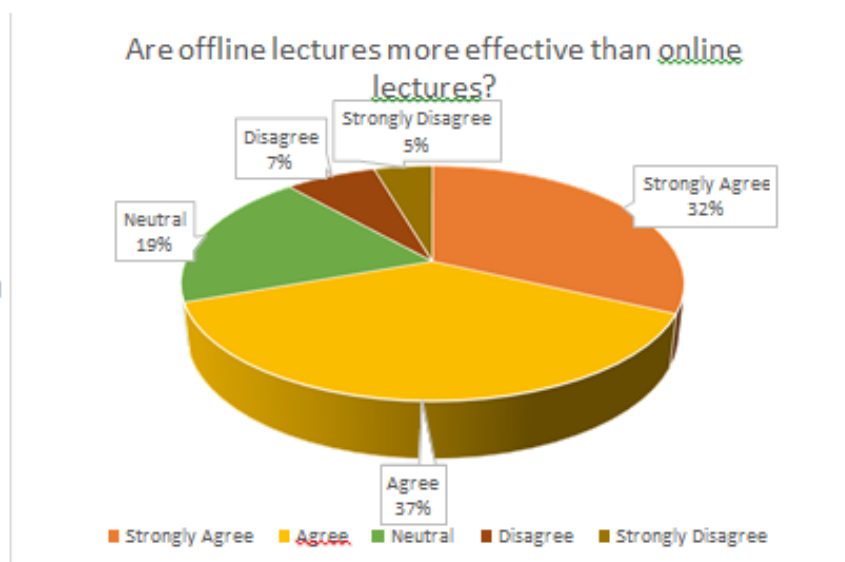
#### 5. Problems faced while conducting the online lectures

Factors	%
Internet connectivity issues	43.5
Lack of physical interaction	28.5
Distractions at home	13.5
Lack of technical skills	10
All of the above	4.5



The above graph depicts that 43.5% teachers out of 200 respondents experience internet connectivity issue while conducting online lectures. While 28.5% teachers out of 200 respondents feel that lack of physical interaction is a problem while conducting online lectures. 13.5% teachers out of 200, feel that the students are unable to concentrate in lectures due to the distraction created home. Lack of technical skills is also a problem faced by 10% teachers.

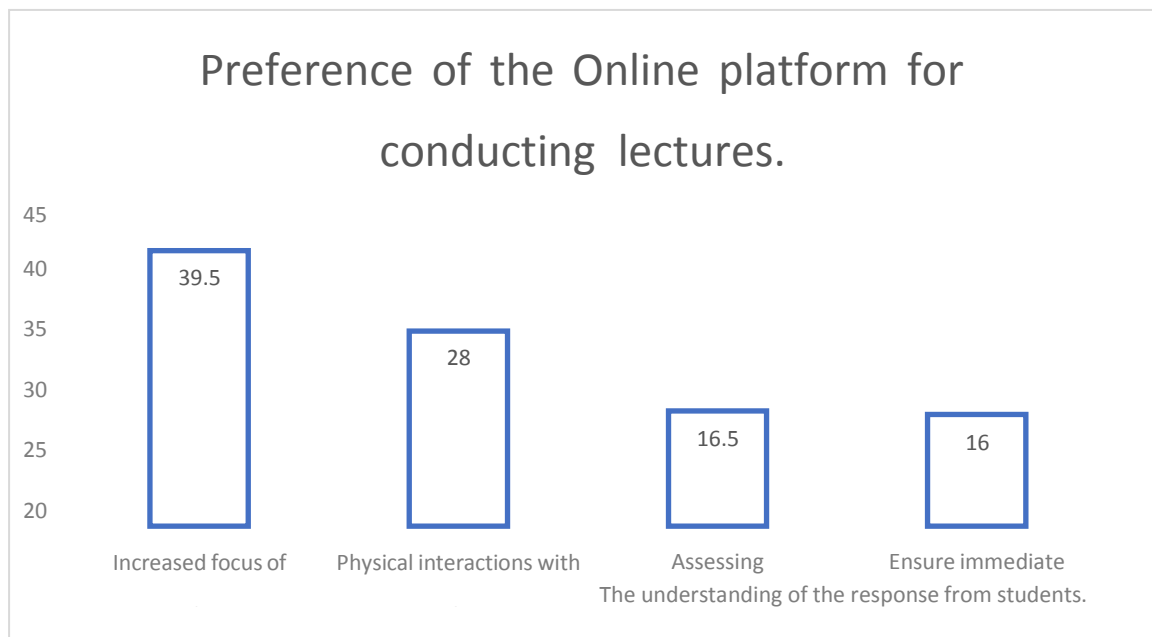
**6. Are offline lectures more effective than online lectures?**



Maximum teachers i.e., 69%. teachers agrees that offline lectures are more effective as its not dependent on a device (Mobile, laptop, computer and internet); also, it ensures physical interaction with students which increases the effectiveness of the lectures by

reducing the absent-mindedness and distraction created at the comfort of home. While 19% teacher out of 200 respondents have a neutral opinion on the effectiveness as both online lectures and offline lectures have their sets of positive and negative aspect. While 12% teachers feels that online lectures are much effective as it saves a lot of time for both students and teacher and can be done at the comfort of home.

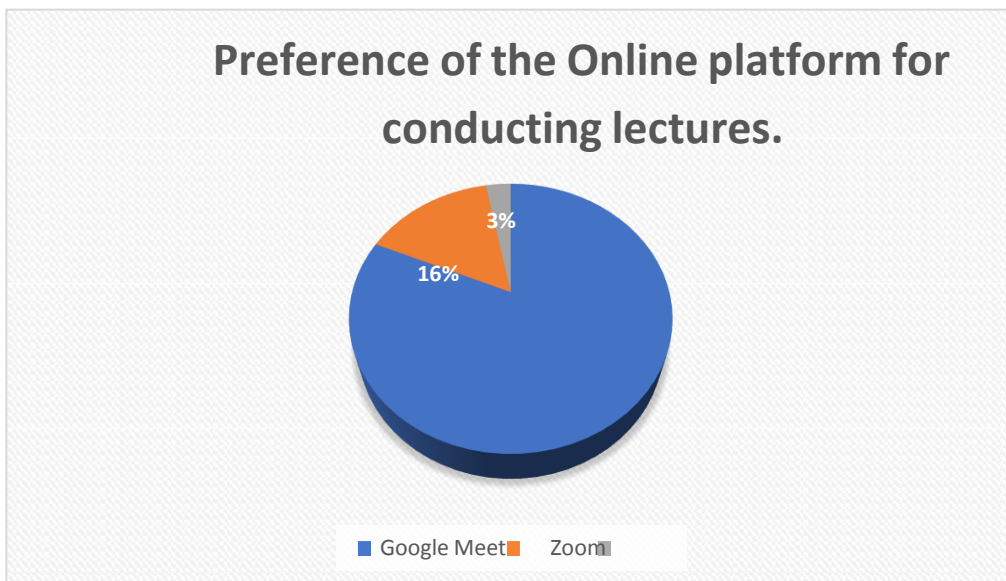
### 7. Reasons for preference of Offline classes over online classes



The above chart depicts that 39.5% teacher out of 200 respondents feels that offline lectures increase the focus of students as it reduces the distraction of students created at home. 28% teacher out of 200 respondents feels that offline lectures increase physical interaction between student and teacher which increases the effectiveness of lectures. While 16.5% teacher feels that it becomes easier for teacher to understand the extent to which the students have understood the concept and the remaining 16% teacher feels that offline lectures ensure immediate response from students.

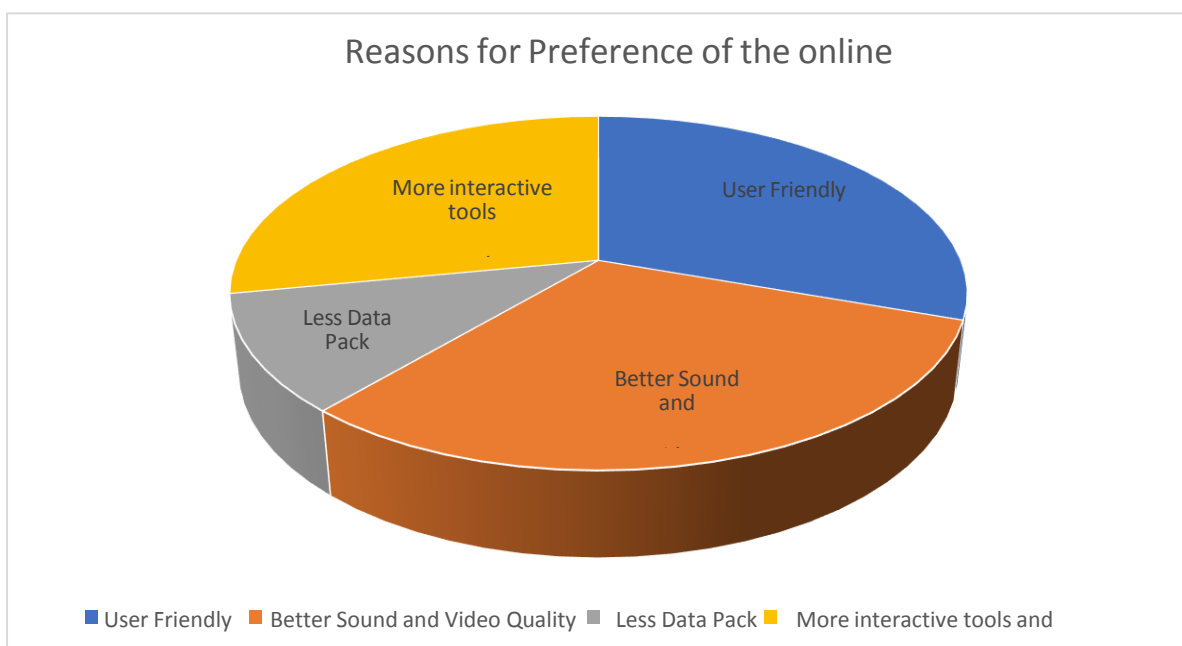


**8. Preference of the Online platform for conducting lectures.**



The above graph shows that maximum teachers i.e., 81.5% teachers prefer Google meet platform to conduct lecture over other available platform while 15.5% teachers out of 200 respondents prefer Zoom platform to conduct lectures in comparison to other available platforms.

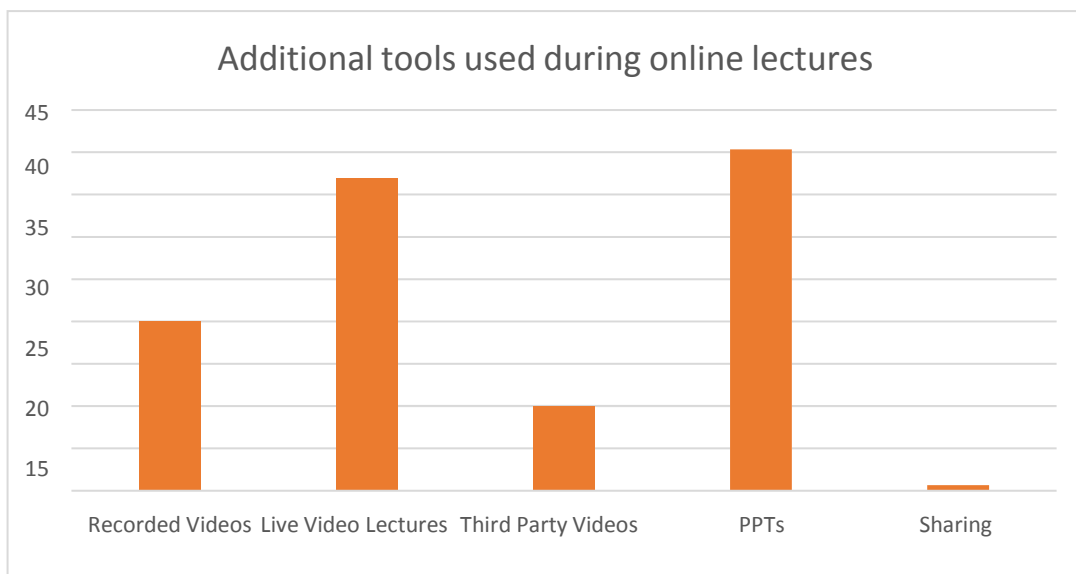
**9. Reasons for preference of the online platforms**



The above chart depicts that respondent prefer Google meet or zoom due to it's the below mentioned reason.31% teacher prefer this application due to the sound and video quality which increases the effectiveness.

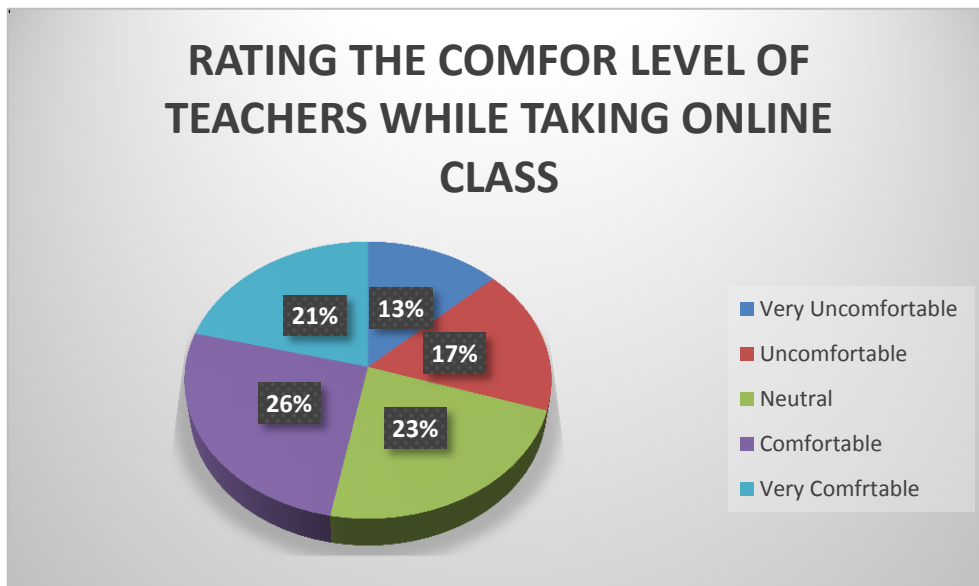
30 % teacher prefer these application as it is user friendly, and due to ease of process it provides to conduct and attend online lectures for teacher and students respectively. 28% teacher prefer zoom and/or Google meet as it provides additional addons which make teaching more fun and effective addons, such as white board, screen share etc. While the remaining 11% prefer these applications as it consumes less data pack as compared to other application.

#### 10. Additional tools used during online lectures



The above charts shows that PPT is the most used tool during online sessions 40% of teacher uses PPT tool. While 37 % teacher uses live video lecture tools and 20% use recorded video tool for students who missed the lecture due to some issue. While the 10% respondents use video by third party tool. Few respondents use tools like white board, excel sheets, group discussions, typed data in MS word etc and try to increase the effectiveness of the lecture.

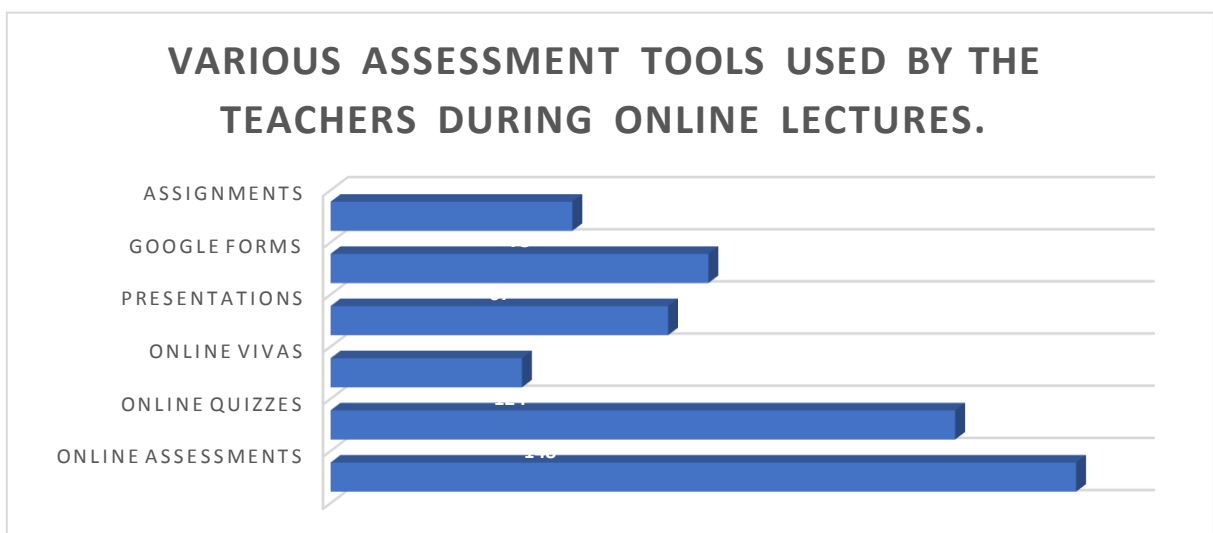
**11. Rating the comfort level of teachers while taking the online lectures**



The above chart depicts that maximum respondent i.e., 47% feel comfortable in using the above-mentioned tools as it increases the effectiveness and engagement of students in lectures. While 23% respondents have a neutral opinion as it might be less comfortable atfirst but gradually it becomes an easier and convenient to use. While 30% of teachers feel less comfortable in using these tools.

**12. Various Assessment tools used by the teachers during online lectures.**

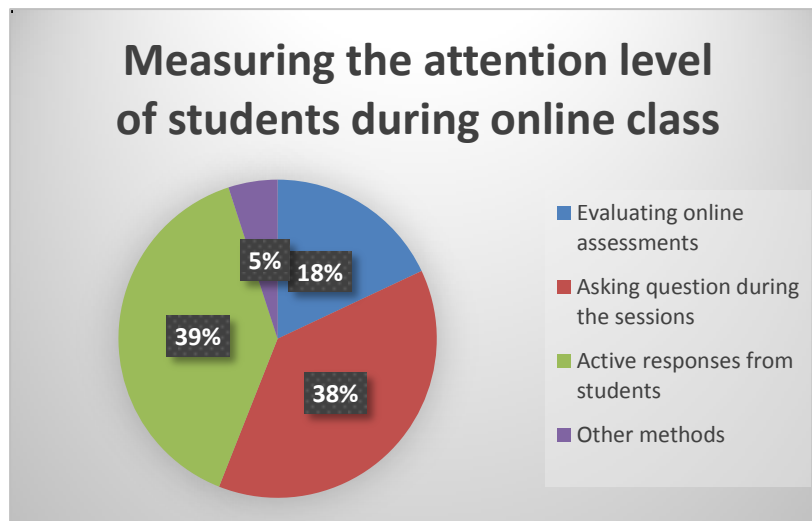
**(Multipleoptions)**



Assessment is a key component of learning because it helps students to learn and

teacher to analyse the knowledge of students and to measure how much they learn and constraint in the study. 148 teacher uses online assignment tool to test the students while 124 uses online quiz to assess the knowledge of students. 75 teachers are using Google forms while 67 respondents conduct online activity to test the knowledge of the students while 38 teacher conducts online VIVA to assess the knowledge of the students.

### 13. Measuring the attention levels of the students during an online class.



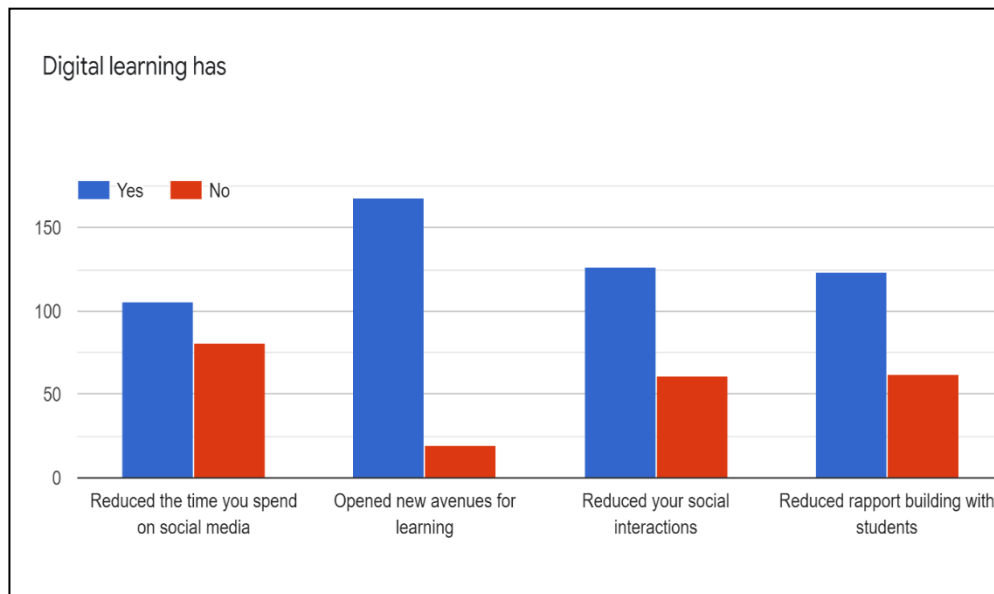
Measuring the understanding level of students is essential before we assess their knowledge. 38% teachers measure the understanding level by asking questions to students between the sessions, this ensures that the students are attentive and understand the concept. While 39% teachers measure the understanding by students' active response while 18% teachers measure the understanding level by assigning online assignments and evaluating them.

### 14. Health Issues faced by the teachers due to conducting Online Lectures

Online lectures are a new concept, teachers spend a lot of time learning so that they can give quality education to the students. This requires extra effort from teachers. 49% of teachers experience eye/vision problems, by constantly sitting in front of the computer/laptop screen preparing study materials, learning about the various tools to increase student engagement, teaching the students all these have increased their vision problem along with increased headache, backache etc. 26% of teachers experience body aches. While 8.5% to 9% of teachers experience mental tiredness and lethargy, physical and mental

fatigue are some more problems teachers are experiencing while conducting online lectures.

### 15. Assessing the Pros and Cons of Digital Learning (Multiple Options possible)



Digital learning has its positive and negative aspects. While 102 teachers feel that digital learning has reduced the time spent on social media, 80 teachers feel that digital learning has increased social media usage. 150+ teachers agree that digital learning has opened new avenues for learning while 20 teachers disagree for the same. 125 teachers have experienced that digital learning has reduced their social interactions and 60 teachers disagree on the same. 125 teachers have experienced reduced rapport building with students while 60 teachers have a different opinion on the same. Digital learning has its set of pros and cons, it's important to use this opportunity for a greater good.

## **FINDINGS OF THE STUDY**

1. Majority of the teachers still prefers the offline mode of teaching, as they feel that personal touch and student-teacher interaction is better in offline class as compared to the online class. Most of the teachers still feel that offline lectures are more impactful as compared to the online lectures.
2. For the teachers pros of conducting online lectures are convenience, flexible working hours and it is time and money saving. Teachers also feels that through online lectures they can give more time to oneself and their family.  
  
These are the major drivers which is creating interests in the minds of the teachers w.r.t online conduction of lectures.
3. Obstacles in smooth conduction of online lectures are identified as poor internet connectivity, lack of physical interaction, distraction at home and lack of technical skills.
4. The most widely accepted online platform is identified as Google Meet followed by Zoom. Teacher prefers these applications due to the good sound and video quality, user friendly and advanced features such as white board, screen share etc.
5. The teachers are also using many other tools and modes during online lectures like PPT, live video lecture tools, recorded video tool, third party videos etc  
  
Online assignment has also been widely used like online quizzes, Google forms, online VIVA to assess the knowledge of the students

## The Relationship between Teachers' Need for Cognition, Personal Innovativeness in Education Technology and Computer Self-efficacy

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### ABSTRACT

The COVID-19 pandemic caused educational institutions to go through unprecedented change and computers became the primary tool of teaching. Adapting to this altered way of education may have been tough for some teachers and one of the significant aspects affecting their experience of teaching online during COVID-19 is Computer Self-efficacy (CSE). Understanding teachers' characteristics that predict their CSE is essential to facilitate a smooth teaching process. This study aimed to understand the relationship between teachers' characteristics and CSE. The two personal characteristics- Need for cognition (NFC) and Personal Innovativeness in Education Technology (PIET), were considered in this study. The study was conducted on Indian teachers who were teaching online during the pandemic but had no previous experience teaching online. NFC Scale (NCS-6), Personal Innovativeness in Education Technology (PIET) scale, and the 12-item Computer Self-efficacy scale were used. A multiple regression analysis was carried out to analyse the data. The results indicated that NFC and PIET together can predict CSE. However, NFC did not solely predict teachers' CSE. This study has proved to be valuable in understanding the relationship between these variables, especially during the pandemic, when the adoption of technology was no longer an option.

**Keywords:** Computer Self-efficacy, Teachers, Need for Cognition, Personal Innovativeness in Education Technology (PIET), Online Teaching

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## INTRODUCTION

Incorporating technology has become increasingly important in all aspects of life and education is no exception. For a while, educational institutions have attempted to make the best use of technology by providing e-classrooms, online assignments, etc. However, not all teachers may have used computers in education and taken full advantage of them while teaching due to various reasons. Despite this apprehension towards a complete technology-oriented teaching process, the pandemic triggered a tremendous effort by educational institutions to adapt to online teaching. Owing to this adaptation, computers became the primary tool of teaching.

This altered way of teaching may have been difficult for few as not all teachers are well-versed with computers and the variety of applications they may need to use. Computer Self-efficacy (CSE) is one important factor that might affect the teachers' experience of teaching online. Improving their CSE can help facilitate a smooth teaching and learning process as online or hybrid education may continue. Two factors that have not been studied considerably along with CSE are teachers' characteristics, like their Need for cognition (NFC) and Personal Innovativeness in Education Technology (PIET). These variables may play a role in teachers' CSE and impact the effectiveness of their online teaching. Hence, in this study, an attempt was made to study the relationship of these variables with CSE.

Need for Cognition -

“Need for cognition refers to an individual's tendency to engage in and enjoy effortful cognitive endeavors” (Cacioppo et al., 1984, p. 306). Cacioppo and Petty (1982) proposed that NFC is not a need in the regular sense, but a “stable intrinsic motivation” that could develop over time. This shows that the emphasis was on cognitive processing and not particular cognitive outcomes (Petty et al., 2009). Cacioppo et al. (1996, p.199) believed that NFC does not measure a person's ability, but rather their motivation to engage in effortful cognitive endeavours.

This concept is important for teachers as having a high level of NFC can help in responding to the complex demands placed on them. Additionally, teachers are required to think actively while on their jobs (Arpacı & Bardakçı, 2015), and people high in NFC can be characterized as “thinkers” who appreciate cognitive activities and possess a greater need to comprehend (Tolentino et al., 1990). Moreover, Cacioppo, et al. (1983) believed that individuals high in



NFC would often engage in experiences where they must use technological devices or resources that involve effortful thinking. Computer-aided instruction is one such example (Cacioppo et al., 1996). This points to the explanation that NFC may predict CSE as individuals high on NFC may use computers more often and develop a sense of mastery leading to CSE.

#### Personal Innovativeness in Education Technology (PIET)-

Domain-specific innovativeness is said to have better predictive power over behaviours within a narrow domain (Goldsmith & Hofacker, 1991). Since the inclusion of technology in education has increased over the years, a scale was developed to measure Personal Innovativeness in Education Technology (PIET; Jeong & Kim, 2016). They defined it as “the willingness of an individual to try out any new education technology” and they consider this trait to be dynamic, yet situation-specific. Dynamic traits are said to be affected by training or incentives over a period (Ghiselli et al., 1981, as cited in Thatcher & Perrewé, 2002). According to them, teachers willing to use any new education technology will be more likely to experiment with it, leading to trial-and-error learning. And mastery expectations are involved in developing a sense of self-efficacy among individuals (Bandura 1995; 2010). Trial-and-error learning may give them more opportunities for mastery and may help them improve their CSE.

#### Computer Self-efficacy-

Many authors defined CSE as an “individual’s feelings toward their capabilities in working with a desktop or laptop personal computer” (Cassidy & Eachus, 2002; Compeau & Higgins, 1995; Murphy, et al., 1989, as cited in Howard, 2014, p. 677). It is not just about being efficient in simple skills but rather being able to use a computer to accomplish a task. In the context of teaching, barriers to computer adoption, internal as well as external have been studied extensively. According to Celik and Yesilyurt (2013), CSE is also related to teachers’ attitudes towards technology and attitudes toward using computer-supported education.

#### 1.6. Objective

To understand whether NFC and PIET predict teachers’ CSE.

### **METHOD**

#### Research Problem

Do NFC and PIET predict teachers’ CSE?

### Participants-

A total of 108 Indian teachers (9 males and 99 females) in the age group 30 to 58 years (Mean age= 43.55) were a part of the study. Teachers teaching in a school/college/coaching class in India, having at least 2 years of offline as well as 6 months of online teaching experience during the pandemic were considered. Purposive and snowball sampling technique was used to gather data.

### Tools

#### ***Need for Cognition Scale (NCS-6)***

NCS-6 was developed by Lins de Holanda Coelho et al. (2018). It is a shorter version of the 18-item NFC Scale (Cacioppo et al., 1984). It contains 6 items which are rated on a 5-point Likert scale. Two items are reverse scored and a total score is calculated. Lins de Holanda Coelho et al. (2018) stated that the psychometric properties of this scale have been assessed in the UK and US, where the reliability was found to be 0.86 and 0.90 respectively. Furthermore, the correlation of the NCS-6 with the 18-item NCS scale ranges from 0.91 to 0.94. Strong evidence of its convergent and discriminant validity has been found.

#### ***Personal innovativeness in education technology (PIET) scale***

The PIET scale was developed by Jeong and Kim (2016). It consists of 3 items, that respondents rate on a 5-point Likert scale. One of these items is reverse scored. The Cronbach's alpha was 0.79 and the composite reliability was 0.80. The convergent validity of the scale was found to be 0.57, which is considered adequate (Jeong & Kim, 2016).

#### ***12-item Computer Self-efficacy scale***

It was developed by Howard in 2014 to overcome the shortcomings of other commonly used scales measuring this construct. Responses to each of the 12 statements are given on a 7-point Likert scale. The average of the scores is calculated for the final score. It is stated that the scale has demonstrated superb internal consistency, and expected divergent validity. Evidence for excellent criterion validity with another measure of CSE ( $r = 0.43$ ) and convergent validity- correlation with general self-efficacy ( $r = 0.38$ ) was also found (Howard, 2014).

### Research Design

The study is quantitative research and a correlational design was used in the study to understand the statistical relationship between the variables.

### Procedure

Based on previously decided criteria, potential participants were selected and a google form including the consent form, demographic details, and tools was sent to the participants via WhatsApp and email. Participants were given instructions and briefed about the objective of the study. The data was analysed using SPSS- 28. All necessary ethical considerations were kept in mind while conducting the study.

## RESULTS AND DISCUSSION

A multiple regression analysis was done by considering NFC and PIET as predictor variables and CSE as the criterion variable.

**Table 1**

*Descriptive statistics for NFC, PIET and CSE among Teachers*

	Mean	Std. Deviation	N
NFC	20.69	3.28	108
PIET	11.65	2.71	108
CSE	54.43	12.43	108

Table 1, depicts the descriptive statistics, i.e., the mean and standard deviation scores for the variables of NFC, PIET and CSE.

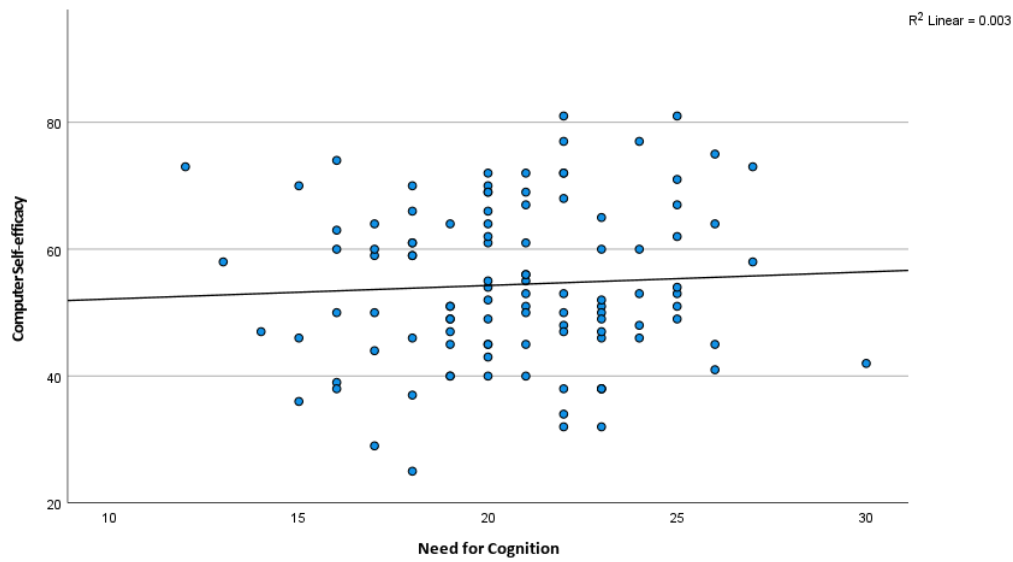
**Table 2**

*Correlation for NFC, PIET and CSE among Teachers*

		CSE	NFC	PIET
Pearson Correlation	CSE	1.000	0.057	0.381
	NFC	0.057	1.000	0.196
	PIET	0.381	0.196	1.000
Sig. (1-tailed)	CSE		0.281	<0.001
	NFC	0.281		0.021
	PIET	0.000	0.021	

**Figure 1**

*Scatter Plot of Computer Self-efficacy by Need for Cognition*



**Figure 2**

*Scatter Plot of Computer Self-efficacy by PIET*

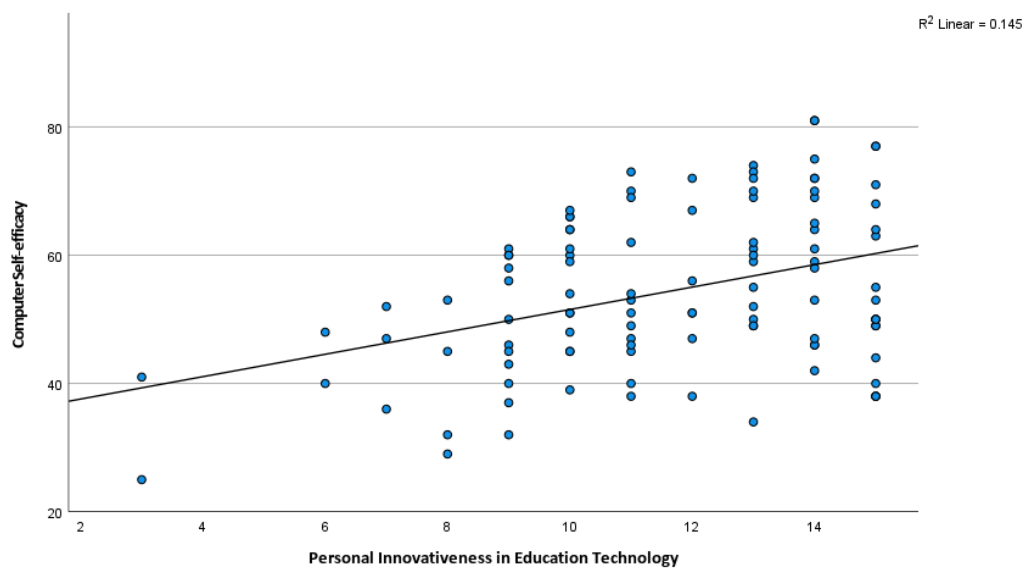


Table 2 depicts the correlations and significance values for each combination of variables. The correlation value between NFC and CSE was found to be 0.057, which was insignificant.

Figure 1 depicts the scatter plot for this relationship. Whereas, the correlation between PIET and CSE was found to be 0.38, which was significant at 0.001 level. Figure 2 depicts the scatter plot for the relationship between PIET and CSE, which shows a slightly upward direction. This indicates that there is a positive relationship between PIET and CSE, wherein PIET leads to an increase in CSE.

**Table 3**

*Multiple Regression Analysis of NFC and PIET predicting CSE*

	<b>R</b>	<b>R Square</b>	<b>F</b>	<b>Significance Value</b>	<b>df</b>
Model	0.381	0.145			
Summary					
ANOVA			8.915	<.001	2

Table 3 depicts the results of multiple regression analysis. The results indicate a significant regression model of  $[F(2, 105) = 8.915, p < 0.001]$ , with an  $R^2$  of 0.145. This shows that NFC and PIET significantly predict and account for 14% of the total variance in CSE.

Despite the significant regression model, NFC solely did not predict CSE as the relationship between these two variables was insignificant. This is not in line with the past literature as various studies have found NFC to be positively related to self-efficacy (Pillai et al. 2011), academic self-efficacy (Elias & Loomis, 2002), and CSE (Langford & Reeves, 1998). The difference between the current study and that done by Langford and Reeves (1998) is that their study was conducted on students who chose to enrol for an information systems course. Hence, the results may not be similar for individuals forced by the situation to use a computer. The change in the context may be an explanation for the lack of relationship between the variables.

Apart from this, the insignificant relationship between NFC and CSE may have been caused by one of these reasons. The study was not conducted in the initial phase of the pandemic. As mastery experiences instil a strong sense of efficacy in people (Bandura, 1995), perseverance in online teaching may have given them more opportunities for mastery experiences that may have instilled a sense of CSE irrespective of their NFC.

Moreover, a few educational institutions may have organized teacher training programs, which may have helped teachers improve CSE regardless of their NFC. In a normal situation, people high on NFC would be more inclined to engage in the cognitively oriented task of learning to use technology. However, when there is no other choice but to learn, several other motivating factors may have played a role even for those having low NFC. Factors involved in adopting computer technology, such as interest in their professional development, educational philosophy (Celik & Yesilyurt, 2013), love for teaching, attitude towards using computers, altruistic behaviour, and the fear of losing their job if they don't adapt could have also played a motivating role for those low on NFC. The methodological issue of taking a wide age group in the study may also be a reason for the insignificant relationship as CSE has been found to vary according to age (Prensky, 2001).

On the other hand, PIET solely as well as along with NFC predicted CSE. The past literature has shown a similar trend of PIIT and PIET having a positive relationship with CSE. The current research has been useful in not only replicating the results found in terms of PIIT studies, but it has also helped in expanding it to a different population. Moreover, these variables were studied at a time when teachers had no option, but to use computers as their primary tool of instruction. Since PIET has proven to predict CSE even at such a time, Hwang's (2011) statement about PIIT being a stable individual trait affecting individuals' beliefs of their capabilities to use information technology seems to be proven.

Apart from all of this, it is also important to understand why NFC could not predict CSE by itself but could predict it along with PIET. One possibility is the small, yet positive relationship between NFC and PIET. This relationship might explain the necessity of both factors in playing a role to influence CSE.

Cacioppo and colleagues (1996) stated that people high on NFC enjoy engaging in complex and novel experiences and try to acquire more information from their environment. This curiosity to reach out and gain information may lead to individual innovation (Wu et al., 2011). Moreover, according to Süer and Kinay (2019), individuals' level of NFC is used to face any new situation, including learning and this affects their state of innovativeness. As stated before, individuals who are more likely to try out and experiment with new technological systems create more opportunities to improve their sense of mastery (Agarwal et al., 2000), which in turn instils a sense of self-efficacy (Bandura, 1995; 2010). This

complex interaction between these variables may be one reason why both predictors together predict CSE.

Other important aspects related to CSE were also examined. It was found that a part of the sample (44.45%) had received formal training in computers. It was also observed that 75% of the population received some sort of help/ support from family, while 25% of them did not.

Close examination of data has helped to understand further minute details concerning the change in the usage of computers during the pandemic. It was found that from the 50 individuals using computers regularly at work before the pandemic, a relatively large number of individuals (62%) also used computers regularly for leisure. However, this trend seems to have changed during the pandemic as the number of people using computers regularly for work increased and went up to 98 people, but a reduction in the regular use of computers for leisure was seen as only 23.47% of them continued to use computers regularly for leisure. Furthermore, it was found that from the 37 participants who used computers regularly at home before the pandemic, only a small proportion (35.14%) continued to use them for leisure during the pandemic. This decrease in usage among those who used computers regularly at home might have been caused by the increased usage of computers for work. The increase in screen time associated with work-related aspects might have caused a disinterest and annoyance with screens.

Another observation was that the correlation value between age and CSE was found to be -0.22. The negative correlation between these two aspects indicates that as the participants' chronological age increases, their CSE will decrease. A similar trend was observed by Awwal (2011).

### **Limitations**

Owing to the online data collection method, it is inevitable that the sample population would mainly include tech-savvy teachers. Moreover, the use of self-report measures may have led individuals to provide socially desirable answers. Also, a wide range of age group was included in the study and most of the sample was from Mumbai. This might reduce the generalizability of the results. Furthermore, the study focused only on relationships of personal characteristics with CSE and did not take into consideration other external variables, such as knowledge and experience of using computers as well as technical and family support.

## Implications

After considering the methodological issues of the study, such as the wide age group, further research should be pursued with a narrower age group to understand whether NFC can solely predict CSE. If the results in the future consistently point out the same findings, activities and training programs can be formulated accordingly as hybrid education may continue. Moreover, research should be taken up to understand which other variables can predict and affect CSE. External variables, such as teachers' knowledge of computers, the experience of using computers, support received from family, institution, peers, available resources, computer training, etc. should be studied along with CSE.

## CONCLUSION

The research aimed to understand the relationship between NFC, PIET and CSE using multiple regression analysis. The results provided a significant regression model, which indicates that NFC and PIET together predict CSE. Although a significant relationship between PIET and CSE was found, the relationship between NFC and CSE was found to be insignificant. Moreover, a negative relationship was found between teachers' age and CSE. A change in the trend of computer usage was also observed as with the increase in computer usage for work, a reduction in computer usage for leisure was noted.

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# RELATIONSHIP BETWEEN OUTNESS AND PSYCHOLOGICAL WELL-BEING AMONG LESBIAN, GAY AND BISEXUAL INDIVIDUALS

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## ABSTRACT

LGB that stands for Lesbian, Gay, Bisexual is the term used to describe sexual orientation or identity of an individual. The current study focuses on the relationship between Outness and Psychological Well-being. Outness refers to 'the extent to which the individual's sexual orientation is known by and discussed with different individuals (e.g., mother, work peers)'. This was measured using Outness Inventory (Mohr J. & Fassinger, 2000). Psychological Well-being 'consists of 6 dimensions: Autonomy, Environmental Mastery, Personal Growth, Positive relations with others, Purpose in life, Self-acceptance'. It was measured using Psychological Well-being Scale-18 items (Riff, C. 1989 and 1995). Obtained data was analyzed using Simple Linear Regression. There was a significant positive relationship between Outness and Psychological Well-being. Limitations and future implications were discussed.

**Keywords:** LGB, Outness, Psychological Well-being, Regression, Sexual Identity

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## INTRODUCTION

### 1. LGBT COMMUNITY:

LGBT stands for Lesbian, Gay, Bisexual and Transgender and along with heterosexual (a person sexually attracted to people of the opposite sex) they are terms used to describe people's sexual orientation or gender identity. Today's Indian society may be more accepting of homosexuality and queer identities than ever before, but for LGBT+ persons, acceptance of their sexuality and the ability to freely express their gender choices remain a daily fight within the confines of their home other institutions. LGBT individuals who are dealing with mental health conditions like depression may

have to contend with even more stigma because of discrimination or misunderstandings related to their sexual orientation. As a result of hard work by various organizations and individuals, helped by internet and direct-mail campaign networking, on 24 August 2017, India's Supreme Court gave the country's LGBT community the freedom to safely express their sexual orientation. Therefore, an individual's sexual orientation is protected under the country's Right to Privacy law. The Supreme Court of India allowed consensual gay sex on September 6, 2018.

## 2. OUTNESS

Heterosexism being the normative concept in society, one belonging to the sexual minority community is supposed to disclose their sexual identity as Lesbian, Gay or Bisexual, etc. The process of disclosing their sexual identity is termed as Coming Out of closet.

According to Cass (1979), coming out is a process that happens again and again; it is not just a one-time deal, and it does not follow a linear course. It occurs initially when one acknowledges to oneself (most important and difficult aspect of coming out) and to others that one is gay, lesbian, or bisexual. One claims that orientation as his/her own and begins to be public with it. It involves much soul searching and introspection and a good healthy sense of self-appreciation and acceptance. Coming out to others involves other risks and difficulties depending on who that person is coming out to, how engaged they are with them, how much power they have in the relationship, and how accepting they are. As the coming out process is not normative it can be stressful. The acceptance from family, friends, society, workplace, romantic partners significantly influence the coming out process. In some studies, coming out is positively associated with shame, guilt, and disrupted relationships (Pachankis, 2007) as well as symptoms of depression and anxiety (Beals et al., 2009).

## 3. PSYCHOLOGICAL WELL BEING:

According to Ryff (1989), wellbeing is more than happiness with life. It should reflect positive functioning, individual strengths, and mental health and serve as a source of resilience in the face of adversity. According to Ryff (1989), human capabilities, individual aspirations, and growth are the foundation of wellbeing and happiness.

## THEORETICAL PERSPECTIVE

1. **Outness**: There are two models to explain the stages of coming out.
  - A. **Sexual Identity Formation Model**: The Cass Identity model first published by Vivian Cass in 1979 is still referred to describe common stages of coming out. Here is a summary of the 6 stages of coming out:
    - Stage 1: Identity Confusion**: One begins to wonder whether he/she may be homosexual. Along with other thoughts and feelings, he/she may experience denial and confusion.
    - Stage 2: Identity Comparison**: One accepts the possibility that he/she may be gay and face the social isolation that can occur with this new identity.
    - Stage 3: Identity Tolerance**: One's acceptance of their homosexuality increases, and he/she begin to tolerate this identity. Although confusion and distress concerning the sexual orientation decreases, they may feel increased isolation and alienation as their self-concept becomes increasingly different from society's expectation of them. In this stage, one often begins to contact members of the LGB community.
    - Stage 4: Identity Acceptance**: One has resolved most of the questions concerning their sexual identity and accepted themselves as homosexual. They have increasing contact with the LGB community.
    - Stage 5: Identity Pride**: One begins to feel pride in being part of the LGB community and immerse him/herself into LGB culture. In turn, he/she have less contact with the heterosexual community. Sometimes they may feel angry with or reject the heterosexual community.
    - Stage 6: Identity Synthesis**: One integrates his/her sexual identity with other aspects of themselves so that it is just one part of their whole identity. The anger they may have felt toward the heterosexual community or the intense pride they may have felt in being homosexual decreases, and they can be their whole self with others from both groups. They feel more congruence between their public self and private self.
  - B. **Inclusive Model of Sexual Minority Identity Development**:

This developmental model formulated by Fassinger, and Miller (1996) attempts to bring focus to the often conflated, but discrete developmental trajectories in gay and

lesbian identity formation: “an individual sexual identity process” and “a group membership identity process”. Though this model is suitable for both Lesbians and Gays, the main focus is on coming out stages of Lesbians.

The inclusive model is organized into four phases:

1. Awareness:
  - a. Feeling or being difference
  - b. Of existence of different sexual orientation in people
2. Exploration:
  - a. Of strong/erotic feelings for women or a particular woman
  - b. Of one’s position regarding lesbians/gays as a group (both attitude and membership)
3. Deepening/Exploration:
  - a. To self-knowledge, self-fulfillment, and crystallization of choices about sexuality
  - b. To personal involvement with reference group, with awareness of oppression and consequences of choices
4. Internalization/synthesis:
  - a. Of love for women, sexual choices, into overall identity
  - b. Of identity as a member of minority group across context

2. **Psychological Wellbeing**: Carol Ryff (1989) has conceptualized psychological well-being as consisting of 6 dimensions: environmental mastery, personal growth, autonomy, positive relations with others, purpose in life, self-acceptance.

**The 6 dimensions are as follows:**

**Autonomy**: The person is self-determining, independent. These individuals can withstand societal pressure while regulating their behavior.

**Environmental Mastery**: The person is capable of handling their environment and using opportunities efficiently. They may also shape conditions to match their needs.

**Personal Growth**: The person has more self-insight, which may lead them to grow and enhance themselves by being receptive to various experiences



**Positive Relations with Others:** The person is able to feel significant empathy, affection, and tenderness for others and understands the reciprocal nature of interpersonal interactions.

**Purpose in Life:** The person has certain goals to achieve and beliefs that give purpose to their existence.

**Self-Acceptance:** The person is more accepting of the multiple facets of themselves which involves both the good and the bad characteristics. They acquire a positive outlook towards self.

## **AIM**

To study the relationship between Outness and Psychological Wellbeing among LGB individuals.

## **REVIEW OF LITERATURE**

Robert Kertzner et al. (2009) studied in a research titled as ‘Social and psychological well-being in lesbians, gay men, and bisexuals: the effects of race, gender, age, and sexual identity’ using social stress perspective, the mental health effects of added burden related to socially disadvantaged status (being African-American or Latino, female, young, and identifying as bisexual versus gay or lesbian) in a community sample of 396 self-identified lesbian, gay, and bisexual (LGB) adults. Individuals who had a more positive sense of their sexual identity and who were more connected to the LGB community had greater psychological well-being.

Lauren Fisher (2012) conducted a quantitative study ‘Antecedents and Outcomes of Sexual Orientation Disclosure in Workplace among Lesbians’ accessing the sample of 201 lesbians. It was hypothesized that, the use of greater sexual identity management strategies that reveal a lesbian’s identity was positively associated with higher levels of psychological well-being and relationship satisfaction. It was found that disclosure of sexual identity is positively associated with Psychological Wellbeing. The finding in this study contributes to a relatively limited body of empirical research in this area, and supports theoretical literature that suggests that revealing one's identity in the workplace can foster a more secure and authentic sense of self, increase self-esteem, decrease social isolation, facilitate closer, more genuine

interpersonal relationships, and relieve the individual of the psychological strain associated with concealing their stigmatized identity (Cain, 1991; et al).

In a study by Wayment and Peplau (1995) titled as 'Social Support and Well-Being among Lesbian and Heterosexual Women: A Structural Modeling Approach', lesbians with strong support and acceptance by those around them reported higher levels of well-being, suggesting that those who feel less accepted by others would have lower levels of wellbeing. The Index of General Affect scale was used to assess psychological wellbeing.

Glenn Wagner et al. (2013) Conducted a qualitative study titled 'Sexual stigma, psychological well-being, and social engagement among men who have sex with men in Beirut, Lebanon' and investigated the development of sexual identity in men who have sex (MSM). Findings suggest that effectively addressing both internal and external sexual stigma is central to his MSM psychological well-being and social engagement in Beirut.

## **METHOD**

### **Hypothesis:**

#### Null:

1. There is no significant relationship between Outness and Psychological Wellbeing.

#### Alternate:

1. There is a significant relationship between Outness and Psychological Wellbeing.

**Participants:** 75 individuals, older than 18 years of age, self-identified as LGB individuals irrespective of their sex were included as a sample for the study. Uncertain or the individuals who are exploring their sexuality were not included. Individuals from urban area were included in the study. Purposive and snowball sampling method were used.

### **Operational Definition:**

Outness (Predictor): the extent to which the individual's sexual orientation is known by and discussed with different individuals (e.g., mother, work peers)

Psychological Wellbeing (Criterion): consists of autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, self-acceptance

**Tools:**

1. Outness Inventory: The Outness Inventory (OI) developed by Mohr and Fassinger (2000) has 11 items that measures the degree to which lesbian, gay, and bisexual (LGB) individuals are open about their sexual orientation. Responses on OI scale indicate ‘the degree to which the respondent’s sexual orientation is known by and openly discussed with various types of individuals (e.g., mother, work peers).’ The OI has demonstrated good internal consistency and was positively correlated with identification with LGB communities and self-acceptance of same-sex desires (Mohr & Fassinger, 2000).
2. Psychological Well-being scale: Developed by psychologist Carol D. Ryff, the 42-item Psychological Wellbeing (PWB) Scale measures six aspects of wellbeing and happiness: autonomy, positive relations with others, personal growth, purpose in life, and environmental mastery, self-acceptance (Ryff et al., 2007; adapted from Ryff, 1989). The PWB is a self-report inventory (Ryff & Keyes, 1995) consisting of a set of items for each of which individuals had to evaluate themselves on a 6-point Likert scale (Cronbach’s  $\alpha=.75$ ), with 1 indicating strong disagreement and 6 indicating strong agreement. A total PWB score was obtained by calculating the average score of all items of the scale.

**Research design**: It is a quantitative research design aiming to understand the relationship between Outness and Psychological Wellbeing.

**Ethical consideration**: Before distributing the consent forms, appropriate and honest information regarding the aims and objectives of the study was provided. The consent forms were personally signed by the participating individuals. The obtained data is kept confidential. Steps were taken to ensure that after the conduction of the study, the obtained results would not be published without the consent of the participants. The scales- Outness Inventory and Psychological Wellbeing- are in the public domain. The participants will be provided with a copy of the results of this study on demand.

## RESULT AND DISCUSSION

**Table 1:**

*Descriptive statistics (Mean scores)*

	<b>Lesbian (Low)</b>	<b>Lesbian (High)</b>	<b>Gay (Low)</b>	<b>Gay (High)</b>	<b>Bisexual (Low)</b>	<b>Bisexual (High)</b>
<b>Outness</b>	3.99	4.20	3.82	4.00	4.01	3.92
<b>PWB</b>	4.02	4.33	3.95	4.10	4.05	4.42

The data in table 1 shows the mean scores for following groups: Lesbian (Low), Lesbian (High), Gay (Low), Gay (High), Bisexual (Low), Bisexual (High). The mean score of Outness for Lesbian (Low) was 3.99 and Lesbian (High) was 4.20; for Gay (Low) 3.82 and for Gay (High) 4.00 and for Bisexual (Low) 4.01 and Bisexual (High) 3.92. The mean score of PWB for Lesbian (Low) was 4.02 and Lesbian (High) was 4.33; for Gay (Low) 3.95 and for Gay (High) 4.10 and for Bisexual (Low) 4.05 and Bisexual (High) 4.42.

**Table 2.**

*Relationship between Outness and Psychological Wellbeing*

	<b>Coefficient</b>	<b>Std Error</b>	<b>T Sign</b>	<b>Sig</b>
<b>Constant</b>	1.15	0	0	1.000
<b>Outness</b>	0.100	0	2.24	0.001

*Criterion: PWB score= R2= 1.000, df=1, F=5.029, p<0.001*

Table 2 represents the relationship between Outness and PWB. In linear regression analysis, ( $R^2=1.000$ ,  $df=1$ ,  $F=5.029$ ,  $p<0.001$ ) the score of PWB was entered as the Criterion and Outness as Predictor. The 10% variance in the score of PWB was accounted for by Outness with all regression parameters as 5. There was a statistically significant positive relationship between Outness and PWB ( $t=2.24$ ,  $p<0.001$ ).

According to the results, it can be inferred that the results are in-line with the hypothesis and hence, the Null hypothesis is rejected and alternate hypothesis i.e. 'There is a significant relationship between Outness and Psychological Wellbeing' is accepted. It means greater the Outness, greater the level of Psychological Wellbeing.

The findings of the present study can be supported by the research done by Kertzner (2009). According to that research, "Individuals who had a more positive sense of their sexual identity and who were more connected to the LGB community had greater psychological well-being". According to the demographic details derived from the subjects, up to 86% of the participants were engaged with and connected to support groups, LGBTQ specific NGOs or Programs. To be connected with the community, one first requires disclosing their identity to others. It clearly shows that the Outness of the individuals has played part in predicting the PWB.

Similarly, according to the research done by Fischer (2012), revealing one's identity in the workplace can foster a more secure and authentic sense of self, increase self-esteem, decrease social isolation, facilitate closer, more genuine interpersonal relationships, and relieve the individual of the psychological strain associated with concealing their stigmatized identity. According to the scores obtained on the Outness Inventory, it was observed that up to 73% of the participants have disclosed their identity in the workplace and this factor could have played important role in predicting PWB.

Ryff's Model says that PWB consists of 6 dimensions: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, self-acceptance. The stages given in Sexual Identity Formation Model: Identity confusion, Identity comparison and Identity tolerance are also linked with Personal Growth from PWB. According to the Identity Acceptance a person begins to increase the contact with LGBT+ peers and community. This also can be linked with Self-Acceptance from PWB. Identity synthesis and Self-acceptance

can be linked as both the aspects tap into the same area- Acknowledging multiple aspects of oneself and positive attitude towards the past.

Another factor that could have made a significant impact in predicting PWB is the Inclusive model of sexual minority identity development. The first 2 phases of Inclusive model- Awareness and Exploration can be linked with the first dimension of PWB- Autonomy as they tap into the independent and determinant attitude and the person evaluates and behaves in a way with which they are comfortable. The second and third phase of the model- Exploration and Deepening can be linked with the 3rd dimension of PWB- Personal Growth as they focus on self-knowledge, self-fulfillment, being open to new experiences, etc. Lastly the fourth phase of Inclusive model- Internalization/Synthesis can be linked with the last two stages of PWB- Purpose in life and Self-acceptance as they focus on accepting oneself and giving back to the society.

The theories for both the variables have played a major role in their relationship. Sexual Identity Formation Theory, Inclusive model of sexual minority identity development and the six dimensions of PWB are interlinked and thus, both the variable have a significant positive relationship.

## **LIMITATIONS**

Socio-economic status was not statistically analyzed to understand its impact on DV. While analyzing data, sex of the participants was not taken into consideration. The study was only done on individuals who can read and comprehend English language as the scales are in English language, so the individuals from vernacular background or illiterate individuals were not included. The study included urban sample hence there were limitations in generalizing the results of this study to individuals belonging to rural areas. Individuals who are uncertain about or exploring their sexual identity were not included so the results of the study could not be generalized to such population.

## **FUTURE IMPLICATION**

The current study adds to the already existing literature on Outness and provides supportive evidence for the role of Outness in LGB individuals. Further research can be done to see the effect and relationship of the same variables among individuals that are transgender, polysexual, pansexual, asexual, gender-fluid, gender-neutral, non-binary, etc. Longitudinal

research can be done to study the stages of Outness and the effect of those stages over the course of life. The longitudinal research considering the 6 factors of Psychological Wellbeing individually can be done to observe which factor gets influenced more because of Outness. The results obtained in this study can be useful in implementing LGB affirmative environments, all-inclusive social settings, etc.

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## विज्ञान कथा लेखन में महिलाओं का योगदान

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### प्रस्तावना

आज का युग विज्ञान का युग है। वर्तमान में प्रत्येक क्षेत्र विज्ञान से प्रत्यक्ष-अप्रत्यक्ष रूप से जुड़ा है। प्राचीन समय से ही मानवीय प्रवृत्ति जिज्ञासु एवं नवनिर्माण की रही है। विभिन्न आविष्कारों से मानव जीवन का भौतिक विकास हुआ। समय के साथ-साथ मनुष्य की वैज्ञानिक दृष्टि भी विकसित होती रही है। जो कल्पनाएँ एक समय में असंभव प्रतीत होती थी वह यथार्थ में साकार हो रही है। एक बात निर्विवाद रूप से स्पष्ट है कि वैज्ञानिक विकास के केंद्र में मनुष्य जीवन ही है। कोई भी वैज्ञानिक आविष्कार मानव जीवन को सुखकर बनाने के लिए ही किया जाता है। वैज्ञानिक सिद्धांत जितने जटिल होते हैं उतने ही सामान्य पाठक के लिए नीरस प्रतीत होने की सम्भावना रहती है। इसलिए इस वैज्ञानिक दृष्टि को एवं तथ्यों को रोचकता एवं कलात्मकता के साथ अभिव्यक्त किया जाता है तो सामान्य पाठकों के मन में गहन एवं गंभीर विषयों के प्रति रुचि निर्माण होती है। इसी को केंद्र में रखकर विज्ञान कथा सृजन का प्रारम्भ हुआ होगा। विज्ञान कथा लेखन बड़े पैमाने में नहीं हुआ क्योंकि विज्ञान कथा लिखने के लिए लेखक के पास वैज्ञानिक सिद्धांतों की जानकारी होनी आवश्यक है या लेखक की वैज्ञानिक पृष्ठभूमि होनी चाहिए। इस बात को स्पष्ट करते हुए मनोहर श्याम जोशी ने लिखा है - "हिंदी में अब तक विज्ञान कथा लेखन का क्षेत्र लगभग अछुता ही रहा है। शायद इसलिए कि यह काम आसान नहीं। उत्कृष्ट विज्ञान कथाओं के सृजन के लिए यह जरूरी है कि विज्ञान के आधुनिकतम आविष्कारों, उनकी संभावनाओं और दायित्व बोध से भलीभांति परिचित होने के साथ ही लेखक रोचक और बोधगम्य शैली का भी धनी हो।"<sup>1</sup> विज्ञान कथाकार का प्रतिपाद्य विज्ञान को सामान्य लोगों

तक पहुँचाना है। लेखक को मर्यादाओं में रहकर ही काल्पनिक संसार खड़ा करना होता है। लेखक को उन्हीं बातों का जिक्र करना पड़ेगा जिसमें भविष्य में सम्भव होने के चिह्न प्रतीत हो।

बाल फोंडके ने 'बीता हुआ भविष्य' नाम से विज्ञान कथाओं का संकलन किया जिसकी भूमिका में उन्होंने लिखा है - "भारत में किसी भी भाषा में लिखी जा रही विज्ञान कथाओं की मूल विषय-वस्तु प्रमुखतया मानव केन्द्रित है जो वैज्ञानिक प्रगति तथा मानवीय संवेदनाओं अथवा सामाजिक सिद्धान्तों के पारस्परिक प्रभाव को दर्शाती है।"<sup>2</sup> हिंदी में कहानी विधा में बहुत लेखन हुआ है। विज्ञान कहानी और साहित्यिक-सामाजिक कहानी में अंतर बताते हुए विज्ञान कथा लेखक डॉ. अरविन्द मिश्र के कहते हैं - "विज्ञान कथा साहित्यिक कहानियों की तरह ही कहानी की एक विधा है जिसमें आनेवाले कल की तसवीरें देखने को मिलती हैं जबकि सामाजिक कहानियों में अतीत या वर्तमान की झलक देखने को मिलती है।"<sup>3</sup> मोटे तौर पर कहा जा सकता है कि जो कथा विज्ञान को केंद्र में रखकर लिखी जाती है वही विज्ञान कथा है।

**बीज शब्द** - विज्ञान और साहित्य का संबंध, विज्ञान कथा साहित्य की परंपरा, विज्ञान कथा और महिला लेखिका

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हिंदी में समृद्ध ना सही लेकिन विज्ञान कथा लेखन की परम्परा दृष्टिगोचर होती है। आधुनिक कथा साहित्य के अंतर्गत प्रारम्भ में जब तिलस्मी-जासूसी कथा साहित्य का सृजन हो रहा था उस समय से ही विज्ञान कथा लेखन प्राप्त होता है। अम्बिका दत्त व्यास द्वारा रचित 'आश्चर्य वृत्तान्त' विज्ञान कथा है जिसका प्रकाशन धारावाहिक रूप से 'पीयूष प्रवाह' पत्रिका में सन 1884-1888 में हुआ। उसके बाद सन 1900 में 'सरस्वती' पत्रिका में बाबू केशव प्रसाद सिंह की विज्ञान कथा 'चन्द्रलोक की यात्रा' प्रकाशित हुई। सन 1908 में सत्यदेव परिव्राजक ने सरस्वती पत्रिका में 'आश्चर्यजनक घंटी' नामक विज्ञान कथा लिखी जो ध्वनि के

अनुनाद के सिद्धांत पर आधारित है। सन 1915 में 'विज्ञान' नामक पत्रिका का प्रारंभ हुआ। प्रेम वल्लभ जोशी ने 'छाया पुरुष' (1915) प्रकाश के अपवर्तन पर कहानी लिखी। अनादिधन बंद्योपाध्याय ने 1915-16 में मंगल यात्रा का वृत्तान्त लिखा। देवकीनंदन खत्री के पुत्र दुर्गाप्रसाद खत्री ने 'स्वर्गपुरी' नामक रचना लिखी जिसमें उन्होंने स्टीलमैन(रोबोट) की परिकल्पना की जो आज सम्भव हो रही है। डॉ.सम्पूर्णानन्द ने 'पृथ्वी से सप्तर्षि मंडल'(1953) लम्बी विज्ञान कथा लिखी जिसे लघु उपन्यास भी कहा जा सकता है। डॉ.नवलबिहारी मिश्र ने अधूरा अविष्कार (1960),सत्य और मिथ्या (1963) दो विज्ञान कथाओं के संग्रह के माध्यम से विज्ञान कथा लेखन को नई दिशा प्रदान की। डॉ.ओमप्रकाश शर्मा ने भारतीय पुराण कथाओं में विज्ञान की तलाश की। पुराणों में विज्ञान कथाओं के बीज खोजने का प्रयास किया। मंगल यात्रा,जीवन और मानव उनकी महत्वपूर्ण रचनाएँ हैं। उनकी 'शिशु उत्पादन कारखाना' नामक कहानी चर्चित है। राम लखन सिंह ने वैज्ञानिक की सनक (1966),मौत एक पेड़ पर(1970) कहानियों का सृजन किया। रमेश वर्मा की चन्द्रलोक की यात्रा, झिलमिलाते सितारे, हमारा पड़ोसी चाँद, अन्तरिक्ष की खोज आदि कहानियाँ महत्वपूर्ण हैं। कैलास साह का मृत्युंजय (1976) विज्ञान कथाओं का संग्रह तथा मायाप्रसाद त्रिपाठी के आकाश की जोड़ी (1971), साढ़े सात फुट की तीन औरते(1971) कथा संग्रह भी विज्ञान साहित्य में काफी प्रशंसनीय हैं।

1960-70 के दशक में विज्ञान कथा लेखन के लिए पर्याप्त वातावरण बना था। काफी लोग विज्ञान कथा लेखन में सक्रिय हुए। देवेन्द्र मेवाड़ी का नाम महत्वपूर्ण है जिन्होंने 'किसान भारती' नामक कृषि मासिक पत्रिका का सम्पादन कार्य किया। पशुओं की प्यारी दुनिया,हार्मोन और हम,फसले कहे कहानी आदि उनकी रचनाएँ हैं। मेवाड़ीजी के भविष्य (1994) और कोख (1998) कहानी संग्रह महत्वपूर्ण हैं। अरविन्द मिश्र ने गुरु दक्षिणा (1985) रचना लिखी। उनका 'एक और क्रॉचवध'(1998) कहानी संग्रह है जिसमें बारह कहानियाँ संग्रहित हैं। डॉ.राजीव रंजन उपाध्याय का विज्ञान कथाओं का संग्रह 'आधुनिक विज्ञान कथाएँ' (1994)

महत्वपूर्ण है जिसमें सोलह कहानियाँ संकलित हैं। इनके अतिरिक्त विज्ञान कथा लेखन में शुकदेव प्रसाद, जाकिर अली रजनीश, हरीश गोयल, जीशान हैदर जैदी, मनीष गोरे, अमितकुमार आदि लेखकों का महत्वपूर्ण योगदान है।

विज्ञान कथा साहित्य लेखन परम्परा में महिला लेखिकाओं ने विज्ञान कथाओं का सृजन करके अपनी वैज्ञानिक दृष्टि का परिचय दिया है जिसमें मृदुला गर्ग, कल्पना कुलश्रेष्ठ, निर्मला भुराड़िया, विनीता सिंघल, अर्चना शर्मा, डॉ.शशि सिंह आदि महत्वपूर्ण हैं। मृदुला गर्ग की कहानी 'कालिदास का विद्रोही मेघ' सारिका पत्रिका में अप्रैल 1985 में छपी थी जो भोपाल गैस त्रासदी पर आधारित है। कहानी पर्यावरणीय विभीषिकाओं से हमें सचेत करती है। मध्यप्रदेश के भोपाल शहर में 3 दिसम्बर 1984 को भयानक औद्योगिक दुर्घटना हुई। भोपाल स्थित यूनियन कार्बाइड नामक बहुराष्ट्रीय कम्पनी के कारखाने से एक जहरीली गैस का रिसाव हुआ जिससे लगभग पन्द्रह हजार से अधिक लोगों की जन गई तथा बहुतांश लोग अनेक तरह की शारीरिक अपंगता से लेकर अंधपन के भी शिकार हुए। वह रासायनिक कीटकनाशक उत्पादन का कारखाना था। भोपाल गैस त्रासदी मानव इतिहास की एक ऐसी औद्योगिक त्रासदी है जिसे कभी भुलाया नहीं जा सकता। इस दुर्घटना को पृष्ठभूमि बनाकर मृदुला गर्ग ने वैज्ञानिक औद्योगिक विकास और उसके परिणामस्वरूप निर्माण हो रही पर्यावरणीय समस्याओं को उठाया है। कालिदास ने अपनी प्रेयसी को संदेश भेजने के लिए मेघ को अपना दूत बनाया था। लेखिका कहती है कालिदास आज जीवित होते तो उनका मेघ जहर के बादल के बीच बिला गया होता। लेखिका कल्पना करती है कि "यह भी हो सकता था कि मेघ खुद कह उठता उनसे बहुत हुआ, अब और सहायता मैं मनुष्य की नहीं कर सकता। क्यों युद्ध छेड़ रखा है उसने प्रकृति से? प्रकृति ने बहुत सहा बहुत चेताया, पर मानव नहीं चेता। बहुत हुआ कवि अब प्रकृति को अपने बचाव के लिए हिंसा करनी होगी। मेरा दर्द तुम यदि समझ नहीं सकते, मेरी मजबूरी से द्रवित नहीं हो पाते तो कैसे कवि हो? जानते हो, अब मेरा बहाव निर्मल नहीं, अबाध नहीं। पथ अवरुद्ध है, मैला है, रुका कटा, बोझ तले घुटा है।

अपनी दिशा तलाशने के लिए मुझे लड़ना पड़ता है। पल-पल दूषित होना पड़ता है। रोज-रोज जहरीले कण पीने के बजाय एक बार ही समूचा जहर निगल जाऊंगा और बरसा दूंगा मनुष्य जाति पर।”<sup>4</sup> देश स्वतंत्रता के बाद औद्योगिक विकास को महत्वपूर्ण स्थान दिया गया जिस पर टिप्पणी करते हुए लेखिका कहती है “विकास को रोक तो नहीं सकते औद्योगीकरण और आधुनिकीकरण हमारी नीतियाँ हैं और उनकी राह पर चलना अपनी कीमत मांगता है। यानी अभी और बहुत लोग मरेंगे और अधिक पंगु होंगे। जहर उगलते कारखानों में रोजगार पाये मजदूरों के बच्चे भरपेट मरेंगे।”<sup>5</sup> लेखिका स्पष्ट करती है कि देश में राजतन्त्र और उद्योगतन्त्र का गठबंधन है जिसको सामान्य मनुष्य तोड़ नहीं सकता। जो सत्ता में है उनके घर कारखानों से दूर होते हैं। कहानी के उत्तरार्ध में मेघ का कहना है कि वह अब कभी नहीं बरसेगा और हवा भी प्रदूषण के कारण उपर ही कैद रहेगी। मेघ कहता है “सूरज अब कभी नहीं निकलेगा जब-जब कारखाने जहर उगलेंगे, सर्द हवा उसे नीचे खींचे रहेगी। धूप होगी नहीं तो जहर का धुआं भाप बनकर ऊपर कैसे उठेगा, यही बिछा रहेगा तुम्हारे सिरों के ऊपर और धंसता जायेगा लगातार तुम्हारे फेफड़ों के अंदर।”<sup>6</sup> लेखिका संकेत करती है कि हमें वैज्ञानिक औद्योगिक विकास के साथ प्राकृतिक संसाधनों के बारे में भी गम्भीरता से सोचना होगा।

कल्पना कुलश्रेष्ठ की कहानी ‘अपराधी’ विज्ञान प्रगति पत्रिका में अगस्त, 1997 में छपी थी जिसमें उन्होंने भविष्य में मानव के अमरत्व का काल्पनिक संसार गढ़ा है। मानव जीवन प्रकृति प्रदत्त है। वैज्ञानिक प्रयोगों की मर्यादाएँ प्रकृति के सामने हमेशा स्पष्ट हुई हैं और भविष्य में भी स्पष्ट होती रहेगी। कहानी का समय सन 2120 है। शैलेश और शुभदा दोनों पति-पत्नी हैं। वे एक दूसरे से बेहद प्रेम करते हैं साथ ही एक दूसरे के प्रति पूर्ण रूप से समर्पित हैं। विवाह के छे वर्ष के बाद भी शैलेश के मन में शुभदा के प्रति आकर्षण है। एक दिन दोनों भी हादसे में घायल हो जाते हैं। दोनों को अस्पताल में पहुँचाया जाता है। अस्पताल में शैलेश को मिलने के लिए उसके बड़े भाई श्रीधर आते हैं जो अमेरिका में शोधकार्य कर रहे हैं। शैलेश तो ठीक हो जाता है। वो श्रीधर से शुभदा के बारे में जानना चाहता है। शैलेश का

शुभदा के प्रति प्रेम श्रीधर जानता है इसलिए आगे का इलाज करने के लिए वह शुभदा को अपने साथ अमेरिका लेकर जाता है। तीन माह बाद अपना वादा पूरा करके श्रीधर शुभदा को शैलेश के पास भेज देता है। दोनों ने मृत्यु को इतना नजदीक से देखा था लेकिन बाद में वैवाहिक जीवन शुरू हो जाता है। अचानक श्रीधर को पता चलता है कि शैलेश ने अपनी पत्नी शुभदा की हत्या की और जेल चला गया है। श्रीधर भारत आता है और तुरन्त जेल में शैलेश को मिलने जाता है। शैलेश श्रीधर को हत्या की वजह बताता है। दरअसल उस दुर्घटना के बाद शुभदा में अजीब सा परिवर्तन आ गया था। वह एक मूर्ति की तरह भावशून्य हो गई थी यंत्र की तरह संवेदनाहीन हो चुकी थी। शैलेश हमेशा भय में घिरा रहता था और एक दिन निराशा में उसको मार डालता है। जब शैलेश को न्यायालय के कटघरे में खड़ा किया जाया है तो श्रीधर शुभदा के बारे में सभी रहस्यों को खोलता है जो चौकानेवाले हैं जिसकी हम कल्पना भी नहीं कर सकते। श्रीधर स्पष्ट करता है कि शुभदा की मृत्यु हादसे में ही हुई थी। वह न्यायालय के सामने स्पष्ट करता है उन्होंने कृत्रिम मस्तिष्क को शुभदा के मस्तिष्क के स्थान पर प्रत्यारोपित किया। न्यायालय में सन्नाटा छा जाता है। मानव जाति के इतिहास में यह अनोखी घटना थी। कहानी से स्पष्ट होता है कि प्रत्यारोपित कृत्रिम मस्तिष्क कभी भी प्राकृतिक मस्तिष्क का स्थान नहीं ले सकता। इसलिए उसके नकारात्मक पक्ष ही सामने आये। कहानी का अंतिम वाक्यांश कहानी के कथ्य को और भी स्पष्ट करते हैं “विज्ञान, प्रकृति और मानव तीनों कितने भी अन्तरंग हो इनके बीच सूक्ष्म सीमा रेखाएँ अवश्य हैं जो इन्हें अपनी-अपनी परिधि में रहने को विवश करती हैं। जहाँ यह सीमा रेखाएँ टूटी वहीं कोई जटिल गुत्थी सुरसा सां मुख फैलाये उठ खड़ी होती है सब कुछ निगलने को आतुर।”<sup>7</sup>

निर्मला भुराड़िया की कहानी ‘जिन्दगी श्रीधर सेवक की’ जनसत्ता 6 फ़रवरी 1994 में छपी थी। कहानी के केंद्र में यंत्रमानव अर्थात रोबोट है जिसकी चर्चा वैज्ञानिक विकास के क्षेत्र में वैश्विक स्तर पर हुई है। अभी कुछ दिन पहले ‘सोफिया’ रोबोट की चर्चा माध्यमों में बहुत हुई जिसको सऊदी अरब ने नागरिकता दी है। सोफिया की विशेषता है कि वह भाव भंगिमाएँ

पहचान सकती है। कृत्रिम बुद्धिमत्ता को बढ़ावा देने के लिए सऊदी अरब ने रोबोट को नागरिकता दी। निर्मलाजी ने अपनी कहानी में रोबोट के सकारात्मक पक्ष सामने रखा है। कहानी में डॉ. सिन्हा अपने घरेलू एवं ऑफिस के कार्य करने के लिए श्रीधर नामक रोबोट को अपने घर रखते हैं। श्रीधर सब काम करता है। डॉ. सिन्हा श्रीधर रोबोट में आत्मनिर्णय की क्षमता और आत्मनिर्भरता निर्माण करना चाहते हैं। वे कृत्रिम बुद्धिमत्ता को स्थापित करना चाहते हैं। वे उसके अंदर मानवीय भावनाएं निर्माण करना चाहते हैं और वे अपने इस कार्य में सफल भी होते हैं। डॉ. सिन्हा के पड़ोसी की युवा पुत्री मंजूषा कार दुर्घटना में अपने दोनों पैर खो चुकी है और वह स्वचालित कुर्सी का ही इस्तमाल करती रहती है। उसके देखभाल का स्थायी रूप से इंतजाम हो इसलिए डॉ. सिन्हा उसके माँ-पिताजी से श्रीधर रोबोट द्वारा मंजूषा की देखभाल करने का विचार रखते हैं। वे भी इसको स्वीकार करते हैं। बाद में श्रीधर मंजूषा की देखभाल करता है। उसका मंजूषा के प्रति लगाव भी डॉ. सिन्हा को नजर आता है जब श्रीधर मंजूषा को फूल भेंट देता है। एक दिन जब मंजूषा के घर में आग लग जाती है तो श्रीधर मंजूषा की जान बचाता है और वही जलता टुकड़ा उसपर गिर जाता है और बड़ा विस्फोट होकर वह खत्म हो जाता है। कहानी एक रोबोट के अंदर भावनाएँ और कृत्रिम बुद्धिमत्ता स्थापित होने की सम्पूर्ण सम्भावनाओं को व्यक्त करती है।

विनीता सिंघल की कहानी 'अपराधी कौन' विज्ञान प्रगति पत्रिका में अगस्त 1994 में छपी थी। कहानी प्रोफेसर एवं वैज्ञानिक प्रभाकर के मनोविज्ञान को दर्शाती है क्योंकि वे एक बड़े वैज्ञानिक होते हुए दुनिया उन्हें मित्रहन्ता समझती है। वे अपनी जीवन की स्थितियों को अपने मित्र दिवाकर को बताते हैं। प्रो. प्रभाकर ने एक बड़ा शोधकार्य करके 'कालयान' बनाया जिसको लोग केवल एक कल्पना समझकर मजाक उड़ाते थे। प्रो. प्रभाकर का दोस्त निरंजन भी एक वैज्ञानिक है और कई सालों से अनुसन्धान कर रहा है। निरंजन को एक ऐसे धातु की खोज है जो मजबूत है और जिसके अंदर आग सहने की क्षमता भी है। निरंजन को विश्वास है कि जब ऐसी धातु भविष्य में धरती पर मौजूद है तो आज भी कहीं न कहीं अवश्य होगी।



निरंजन को प्रभाकर के कालयान का पता चलता है तो वे उनसे मिलकर कालयान में बैठकर उस धातु की खोज के लिए निकल पड़ता है। सभी वैज्ञानिक निरंजन एवं कालयान वापसी का इंतजार करते हैं। प्रभाकर ने कालयान बनाने में काफी मेहनत की थी फिर भी वे चिंता में थे। कालयान जब धरती पर आ जाता है तो पता चलता है कि निरंजन को धातु मिलती है लेकिन उनकी मृत्यु हो जाती है। प्रभाकर का गुणगान करनेवाले सब उनको हत्यारा बोलने लगते हैं। प्रभाकर दिवाकर को सब बताता है तो दिवाकर उस धातु और कालयान का अध्ययन करके निरंजन की मृत्यु का शी कारण ढूँढता है। वह साबित करता है कि निरंजन की मृत्यु रेडियोधर्मिता के कारण हुई है। रेडियोधर्मिता जिसकी समस्या वर्तमान में बढ़ रही है जिसकी तरफ संकेत लेखिका करना चाहती है। रेडियोधर्मि किरणे मनुष्य के लिए घातक सिद्ध हो रहे हैं। अल्फा, बीटा और गामा कण जो आणविक विद्युतीकरण के द्वारा बनते हैं वे रेडियोधर्मिता के स्रोत हैं। रेडियोधर्मिता की खोज हेनरी बैक्केरेल, मैडम क्यूरी और पिपरे क्यूरी ने संयुक्त रूप से की थी जिसके लिए उन्हें नोबेल पुरस्कार मिला था।

अर्चना शर्मा की कहानी 'सूरज की मौत के बाद' मई 1986 में विज्ञान प्रगति पत्रिका में छपी थी। लेखिका ने इस कहानी में दूसरी दुनिया की कल्पना की है। एक ऐसे ग्रह की कल्पना जहाँ मानव जीवन सृष्टि है साथी ही वहाँ के वैज्ञानिक विकास का भी चित्रण किया है। कहानी आत्मकथात्मक शैली में लिखी है। मै अर्थात् कथा नायिका, अपर्णा और अनुराग तीनों का दल आकांक्षा नामक अन्तरिक्ष यान से एक रहस्यमय पिंड या ग्रह पर उतरता है। उस ग्रह का नाम है दरकागू जिसका अर्थ है- अँधरे का ग्रह। उस ग्रह पर ऑक्सीजन, सूरज की रोशनी, पेड़ कुछ भी नहीं है। तीनों के मन में एक जिज्ञासा निर्माण हो जाती है कि वहाँ ऊर्जा के स्रोत क्या है। वहाँ उनको एक दारक्या नामक प्राणी मिलता है। तीनों लोग पृथ्वी पर उपलब्ध सभी प्रकार के ऊर्जा स्रोतों की जानकारी दारक्या को देते हैं। वे उसे पेट्रोल, पाणी, कोयला, सूर्य, पेड़ सभी का ज्ञान देते हैं जिससे पाठकों के ज्ञान को भी बढ़ावा मिलता है। दारक्या तीनों को उनके ग्रह का ऊर्जास्रोत बताता है। तीनों को जानकारी मिलती है

कि उस ग्रह में छिपकलीनुमा जीव है उनके अंदर लाल,नीले,पीले तार घुसें हुए है उसको वे लोग 'टारगूरा' कहते है। तीनों लोग दो साल वहाँ रहकर दरक्या को 'बायोटेक्नोलॉजी' का ज्ञान देते है। कहानी मनोरंजन तो करती ही है साथ ही ज्ञान भी बढ़ाती है।

डॉ. शशि सिंह की कहानी 'भविष्य का भूत' जिज्ञासा पत्रिका में सन 2000 में छपी थी। कहानी बीसवीं सदी के उत्तरार्ध में हुए परिवर्तनों और बहुक्षेत्रीय विकास पर प्रकाश डालती है। चिकित्सा, शिक्षा, जीवन शैली, संस्कृति सभी में परिवर्तन हुआ हैं। चिकित्सा के क्षेत्र में तो मनुष्य ने अभूतपूर्व क्रांति की है। जैवप्रौद्योगिकी का विकास हुआ है। कहानी इसी के सुफलों पर प्रकाश डालती है। कहानी के दो पात्र वाणी और संयुक्ता के बीच हो रहे वार्तालाप से इसकी समग्र जानकारी मिलती है। लेखिका कहानी के माध्यम से यह स्पष्ट करती है कि बीसवीं सदी के मध्यकाल में वैज्ञानिकों द्वारा डी.एन.ए.की संरचना की खोज हुई उसके बाद आनुवांशिकी के क्षेत्र में प्रगति हुई। मानव और अन्य कई प्राणियों के हर गुण के लिए जीन या जीन समूह की पहचान की गई और इक्कीसवीं सदी में जीनोम की पूरी जानकारी मानव के पास है। चिकित्सा क्षेत्र में प्रगति के कारण मृत्युदर कम हुई। लोग 60 के बाद भी सक्रिय रहते है। मानव ने काफी हद तक संक्रामक रोगों पर काबू पा लिया है। कहानी के उत्तरार्ध में लेखिका ने जनसंख्या एवं पर्यावरणीय प्रदुषण जैसे महत्वपूर्ण मुद्दें सामने रखे है जिसको नियंत्रित करने के लिए शिक्षा के महत्व को स्थापित किया है।

विज्ञान कथा लेखन साहित्यिक समीक्षा के क्षेत्र में उपेक्षित है। विज्ञान कथा साहित्य का मूल्यांकन करके साहित्य जगत में उसको उचित स्थान देकर तथा पाठ्यक्रम में इसका समावेश करके विज्ञान कथा साहित्य को समृद्ध किया जा सकता है।

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## सामाजिक बदलाव के बरक्स स्त्री कथाएँ

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### शोध सार

आधुनिक जीवन शैली के कारण समाज में अनेकानेक परिवर्तन आये | जिसका प्रभाव स्त्री - जीवन पर अधिक पड़ा | परिणामतः उसके जीवन में कई परिवर्तन आए | आधुनिक स्त्री जब पुरुषों के कंधे से कन्धा मिलकर सामाजिक स्तर पर सक्रिय हुई तब उसकी पहली टकराहट पितृसत्तात्मक सोच से हुई | वहाँ उसे अपने अस्तित्व और अस्मिता के लिए कड़ा संघर्ष करना पड़ा | उसके सामने कई ऐसी समस्याएँ उपस्थित हुईं जिनसे अब तक उसका पाला नहीं पड़ा था | पुरुष प्रधान समाज में अपने अधिकारों को पाने के लिए स्त्री को विद्रोह करना पड़ा | महिला कहानीकारों ने आधुनिक स्त्री के इस जीवन संघर्ष का सूक्ष्मता से अवलोकन किया और पूरी संवेदनशीलता के साथ अपनी रचनाओं में अभिव्यक्त किया | अपनी कहानियों के माध्यम से उन्होंने कई ऐसी नई समस्याओं पर प्रकाश डाला जिनकी चर्चा साहित्य में नहीं हुई थी | उन्होंने न केवल स्त्री समस्याओं पर प्रकाश डाला बल्कि पाठकों को उस विषय में सोचने के लिए बाध्य किया | सामाजिक बदलाव के साथ-साथ उस बदलते स्त्री जीवन का प्रतिबिंब हमें इन कहानियों में देखने को मिलता है |

प्रस्तुत शोध पत्र में मैंने ऐसी कहानियों पर प्रकाश डाला है जिसमें सामाजिक बदलाव के साथ-साथ बदल रहे स्त्री विमर्श के नए आयामों को चित्रित किया गया है | काम की जगहों पर महिलाओं को शोषण का सामना करना पड़ता है | कितनी युवतियों को प्यार का झांसा देकर बॉस फंसा देता है | 'स्त्री सुबोधिनी' युवतियों को ऐसे खतरों से आगाह करने के उद्देश्य

से लिखी गयी मन्नू भंडारी की कहानी है । 'स्त्री सुबोधिनी' कहानी के माध्यम से मन्नू जी ने स्त्री आचार संहिता का चुटीला पाठ पढ़ाया है ।

हमारे समाज में अच्छी लड़की की एक प्रचलित छवि है । शादी जैसे महत्वपूर्ण निर्णय माँ-पिता की इच्छा के अनुसार ही लिए जाते हैं यदि कोई लड़की अपनी शादी के लिए लड़का ढूँढने के लिए पहल करती है तो उसे अच्छी लड़की नहीं माना जाता। 'मैं तो जन्मा ही' कहानी के माध्यम से राजी सेठ ने समाज की स्त्री विषयक इसी रूढ़िवादी सोच को बदलने की कोशिश की है।

वृद्धावस्था उम्र का ऐसा पड़ाव होता है जब किसी आत्मीय साथी की जरूरत सबसे अधिक होती है । यदि किसी कारणवश जीवन साथी का साथ छुट जाए तो वृद्धों को एकाकी जीवन जीना पड़ता है । उम्र का लिहाज करके कई वृद्ध अपनी इच्छा दबाते हैं । यदि कोई वृद्ध हिम्मत करके अपने लिए साथी तलाशता है तो उन्हें समाज की कटु आलोचना सहनी पड़ती है। सुधा अरोड़ा जी ने वृद्धों की इस आंतरिक जरूरत को 'उधड़ा हुआ स्वेटर' में बखूबी अभिव्यक्त किया है । यह वृद्ध विमर्श का ऐसा संवेदनशील मुद्दा है जिस पर सबका ध्यान आकर्षित करने के लिए सुधा जी ने पहल की है ।

**बीज शब्द :** स्त्री आचार संहिता का पाठ, स्त्री विषयक प्रचलित धारणाओं में बदलाव की आवश्यकता, आत्मीय साथी की तलाश

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### उद्देश्य

- समकालीन कहानियों में चित्रित स्त्री विमर्श के विविध आयामों का अवलोकन करना ।
- पितृसत्तात्मक समाज में स्त्री की स्थिति से अवगत कराना ।
- सामाजिक बदलाव के साथ बदलते स्त्री समस्याओं के स्वरूप को जानना ।
- स्त्री समस्याओं के प्रति महिला कहानीकारों की वैचारिकता पर प्रकाश डालना ।

## शोध पद्धति

स्त्री समस्याओं को चित्रित करने के लिए वर्णनात्मक और विश्लेषणात्मक पद्धति का प्रयोग किया गया है। स्त्री समस्याओं के प्रति महिला कहानीकारों की वैचारिकता को समझने के लिए समीक्षात्मक पद्धति का प्रयोग किया गया है।

## प्राक्कथन

समकालीन हिंदी महिला कथाकारों ने अपनी कहानियों के माध्यम से स्त्री विमर्श के कई आयामों को परत-दर-परत उकेरा है, जिससे स्त्री जीवन के कई ऐसे पहलू उजागर हुए हैं जिन पर कोई चर्चा नहीं हुई थी। कई ऐसी समस्याएँ जिन पर समाज का अब तक ध्यान नहीं गया था या उसे देखकर भी अनदेखा किया गया था। समकालीन महिला कहानीकारों ने बदलते परिप्रेक्ष में स्त्री समस्याओं का आकलन किया और पूरी प्रतिबद्धता के साथ अपनी कथाओं में अभिव्यक्त किया। ऐसा नहीं है कि लेखकों ने स्त्री समस्याओं को केंद्र में रख कर कहानियाँ नहीं लिखी हैं लेकिन जिस सहजता और सूक्ष्मता से महिला कहानीकारों ने स्त्री समस्याओं के अनजाने, अनछुए और नए पक्षों को अभिव्यक्त किया उसका अभाव पुरुष लेखकों की कहानियों में देखने को मिलता है। वर्तमान समय स्त्री शिक्षा के कारण स्त्री का कार्यक्षेत्र घर की चार दीवारी तक सीमित नहीं रहा जब उसने घर की दहलीज के बाहर कदम रखा उसकी समस्याओं का स्वरूप भी बदल गया। इस बदलाव को महिला कहानीकारों ने बखूबी समझा और अपनी कहानियों में अभिव्यक्त किया।

## स्त्री आचार संहिता का पाठ:

आज काम की जगहों पर कई महिलाओं का शारीरिक और मानसिक शोषण होता है। कई युवतियाँ अपने बाँस के प्यार में पड़कर धोखा खाती हैं। 'स्त्री सुबोधिनी' ऐसे खतरे से युवतियों को आगाह कराने के उद्देश्य से लिखी गई मन्नु भंडारी जी की कहानी है। यह कहानी अपने बाँस द्वारा छली गयी एक युवती की कहानी है। इस कहानी की नायिका अपने नए आये बाँस शिंदे के आकर्षक व्यक्तित्व और शायराना अंदाज पर मोहित हो कर के प्यार में पड

जाती है। शिंदे प्यार के खेल का माहिर खिलाड़ी रहता है वह अपने विवाहित होने और एक बच्चे का बाप होने की भनक तक नायिका को पड़ने नहीं देता। लेकिन जब इस बात का पता नायिका को चलता है और वह इस रिश्ते को तोड़ना चाहती है तब शिंदे रोने का नाटक करके अपनी मीठी-मीठी बातों में नायिका को फांस लेता है। भोली नायिका उसकी बातों में आकर पूरी तरह अपने आपको उसे समर्पित कर देती है। जब शिंदे की पत्नी को उसके इस प्रेम प्रकारण की भनक लग जाती है तब वह अपना तबादला दूसरे शहर कर लेता है। तबादले के कारण उनके प्यार में कोई व्यवधान नहीं पड़ता। शातिर शिंदे नायिका को मिलने के लिए अपने पास बुला लेता है और कभी-कभी काम का बहाना बनाकर वह खुद भी नायिका से मिलने आ जाता है। इस तरह यह प्रेम प्रकारण आठ साल तक चलता है। समय के साथ प्रेम संबंधों में थोड़ी शिथिलता आ जाती है। एक दिन शिंदे नायिका को अपने नए घर के गृहप्रवेश का निमंत्रण देता है। स्थिति का जायजा लेने के लिए नायिका वहां चली जाती है। वह जब शिंदे के आधुनिक घर, अपनी गृहस्थी में संतुष्ट पत्नी और उसके आठ साल के बेटे को देखती है तब उसे अहसास होता है कि वह पूरी तरह ठगी गयी है। शिंदे के पास घर, बीवी, बच्चा सब कुछ है और उसके पास कुछ भी नहीं। उसका मन करता है कि वह शिंदे से पूछे - “राम की तरह तुम मेरी हो, तुम मेरी हो की रट लगाने वाले शिंदे साहब बताइए तो आपकी जिंदगी के इस तामझाम में मैं कहाँ हूँ ... कितनी हूँ ?”<sup>1</sup> कहानी के अंत में मन्नूजी ने कामकाजी युवतियों को आचार संहिता का पाठ पढ़ाते हुए लिखा है - “भूलकर भी शादीशुदा आदमी के प्रेम में मत पड़िये ‘दिव्य’ और ‘महान प्रेम की खातिर बीबी-बच्चों को दांव पर लगाने वाले प्रेमवीरों की यहाँ पैदावार ही नहीं होती। दो नावों पर पैर रखकर चलनेवाले शूरवीर सरेआम मिल जाएँगे।”<sup>2</sup> इस तरह यह कहानी मन्नू जी ने केवल फुरसत के वक्त मनोरंजन के उद्देश्य से नहीं लिखी है बल्कि युवतियों को ऐसे प्रेमवीरों से सतर्क कराने के उद्देश्य से लिखी है।

**स्त्री विषयक प्रचलित धारणाओं में बदलाव की आवश्यकता :**

हमारे समाज में अच्छी लड़की की एक प्रचलित छवि है जो माँ-पिता का कहना माने, उनकी इच्छा से विवाह करे तो वह अच्छी लड़की है और जो आत्मनिर्भर हो, अपने निर्णय खुद लेती हो, अपनी शादी के लिए लड़का खुद ढूँढ रही हो तो क्या वह अच्छी लड़की नहीं है? 'मैं तो जन्मा ही' यह राजी सेठ की कहानी अच्छी लड़की की प्रचलित छवि में बदलाव की मांग करती है। इस कहानी में लेखिका ने अपना जीवन साथी तलाशने के लिए खुद पहल करने वाली आत्मनिर्भर लड़की के प्रति सहानुभूतिपूर्ण दृष्टिकोण से देखा है। कहानी में दो लड़कियाँ हैं। एक नायक की प्रेमिका नयना, जो पढ़ी-लिखी कामकाजी युवती है। अपने परिवार का सारा उत्तर दायित्व उसी पर है इसलिए चाहते हुए भी वह नायक से विवाह नहीं कर सकती थी। दूसरी है चिक्की जो नायक के ऑफिस में काम करती है। वह नायक को पसंद करती है, उससे शादी करना चाहती है इसलिए उसके नजदीक जाने की कोशिश करती है। नायक के जन्मदिन पर बधाई देने उसके घर चली जाती है। जन्मदिन के दावत के लिए अपने घर से खाना बनाकर लाती है। नायक को चिक्की का उसके आगे-पीछे घुमना पसंद नहीं है। इस कारण वह चिक्की के बारे में गलत राय बना लेता। वह सोचता है - "लगता है माँ-बाप ने मैदान में छोड़ रखा है। कमाओ खाओ जहाँ-तहाँ सिंग मारो।"<sup>3</sup> परम्परावादी सोच रखने वाला नायक अपने परिवेशगत संस्कारों के कारण चिक्की के विषय में गलत धारणा बना लेता है। इस कहानी की समीक्षा में वीर भारत तलवार ने लिखा है - "नायक ने जो सुसंस्कृत दृष्टिकोण अपना रखा था, वह सुसंस्कृत दृष्टिकोण लड़कियों की पराधीनता की बुनियाद पर विकसित हुआ था। जब एक लड़की पराधीनता से बहार निकालने की कोशिश करती है, खुद को पूरा मनुष्य बनाने की कोशिश करती, तो उसकी पहली टक्कर इसी सुसंस्कृत दृष्टिकोण से होती है।"<sup>4</sup>

नायक चिक्की से पीछा छुड़ाना चाहता है। इसलिए उसे साफ-साफ कह देता है - "मैं तुम से पहले ही कहना चाहता था तुमसे कि हल्की-फुल्की दोस्ती के लिये मेरा दिमाग खाली नहीं है और शादी के लिए मैं वचन बद्ध हूँ।"<sup>5</sup> अपने प्रति नायक के दृष्टिकोण में हल्केपन का



आभास पाकर चिक्की तीखा जवाब दे देती है – “आप एकदम गलत सोच रहे हैं | ऐसे ही सोचा जाता रहा है सदा | आत्मनिष्ठ को चालूपन से जोड़ लेना | ऐसी कोई गिरी वस्तु नहीं हूँ मैं | माता-पिता है | घर-बार हैं | आपस में आदर-प्यार है | दूसरों की गाली क्या इसलिए सुन लूँ कि मैं अपनी जिम्मेवारी खुद उठाती हूँ या अपना रास्ता खुद तलाश करना चाहती हूँ?”<sup>6</sup> चिक्की का कहना है कि उसके माता-पिता ने उसे पढाया-लिखाया अपने पैरों पर खड़ा किया अब वह उनके बूढ़े कन्धों पर अपनी शादी का बोझ नहीं डालना चाहती है अगर अन्य कामों में हम माता-पिता की मदद करते हैं तो इस काम में क्यों नहीं कर सकते?

चिक्की के दो टूक जवाब के बाद नायक को अपनी गलती का अहसास हो जाता है | चिक्की की स्थिति पर जब वह चिक्की के दृष्टिकोण से देखता है तब उसका दृष्टिकोण बदल जाता है और चिक्की विषय में अपनी गलत धारणा को बदल देता है | इसी तरह हमारे समाज को पूर्वाग्रहों को छोड़कर आत्मनिर्भर स्त्री के संघर्ष को सजग दृष्टि से देखने की आवश्यकता है | इस विषय में वीर भारत तलवार जी ने कहानी की समीक्षा में लिखा है- “कहानी हमें यह महसूस करा देती है कि जैसे कभी पसीने और धूल से सने मजदूर और किसान को देखने के हमें अपनी सौंदर्य दृष्टि को बदलने की जरूरत पड़ी थी, उसी तरह चिक्की जैसी लड़कियों को समझने के और सराहने के लिए हमें अपनी सांस्कृतिक और सामाजिक दृष्टि को बदलना पड़ेगा |”<sup>7</sup>

### **आत्मीय,स्नेहिल साथी की तलाश :**

क्या किसी हमउम्र स्नेहिल साथी की जरूरत केवल जवानी में ही होती है ? क्या बुढ़ापे में आत्मीय साथी की चाह रखना गलत है ? इन जैसे संवेदनशील प्रश्नों समाज में वैचारिक मंथन होना जरूरी है | सुधा अरोड़ा जी की कहानी ‘उधड़ा हुआ स्वेटर’ इस विषय में सोचने के लिए हमें विवश करती है | हमारे समाज में पैसठ वर्षीय स्त्री को नानी, दादी की भूमिका अदा कराते हुए ही देखा जाता है | यह उम्र का ऐसा पड़ाव होता है जब अधिक तर वृद्धों को अपनी

सारी पारिवारिक जिम्मेदारियों को निभाने के बाद पूजा-पाठ में मन रमाकर, अपने गत जीवन की यादों को निकलते हुए उपेक्षित सा जीवन बिताना पड़ता है । ऐसे में यदि जीवन साथी का साथ न हो तो जीवन और भी अधिक दूभर हो जाता है । इस समय अपनी भीतरी रिक्तता को भरने के लिए उन्हें ऐसे साथी की जरूरत होती है जो उन्हें समझ सके । 'उधड़ा हुआ स्वेटर' वृद्धों की इस आंतरिक जरूरत को उजागर करती है । यह वृद्ध विमर्श का एक ऐसा पहलू है जिसे कहानीकारों ने अब तक अनदेखा किया था उसे इस कहानी के माध्यम से सुधा अरोड़ा जी ने बड़े सशक्त ढंग से उजागर किया है ।

इस कहानी की नायिका शिवा एक पैसठ वर्षीय उच्च मध्यवर्गीय महिला है। अपने असफल विवाह के कारण वह अपने पति से अलग हो गयी है और अपनी बेटी के साथ रह रही है । शिवा पति द्वारा प्रताड़ित है और घरेलू हिंसा का शिकार भी हुई है । अपने माता-पिता के असफल विवाह के कारण शिवा की दोनों बेटियों ने अविवाहित रहने का निर्णय लिया है । एक दिन पार्क में शिवा की मुलाकात ए.के. (आशीष कुमार ) से हो जाती है । वह शिवा को प्राणायाम करने का सही तरीका बताता है । इसके बाद वे दोनों मॉर्निंग वॉक के दौरान पार्क में मिलते रहते हैं । ए.के. के आत्मीय व्यवहार के कारण शिवा अनजाने में ही उसकी तरफ आकर्षित हो जाती है । ए.के भी शिवा की तरह अकेला ही है । ए. के. की पत्नी का छः महीने पहले देहांत हो चुका है इसलिए वह अपने बेटे के पास रहने आया है । शिवा के विपरीत ए.के. का वैवाहिक जीवन भरा-पूरा और सुखी रहा । ए.के. को अपनी प्रिय पत्नी को भुला पाना मुश्किल हो रहा था । उसे भी एक साथी की जरूरत थी जिससे वह अपने मन की बात कह सकता है ।

शिवा और ए.के दोनों अपने जीवन में अकेले हैं । अपने इस खालीपन को भरने के लिए दोनों को ऐसे हमउम्र साथी की जरूरत है जो उन्हें समझ सके । इसी आंतरिक जरूरत को पूरा

करने के लिए वे एक दूसरे की तरफ आकर्षित हो जाते हैं | लेकिन यह आकर्षण यौन भाव से संबंधित नहीं है | क्योंकि दोनों उम्र के उस पड़ाव को पर कर चुके होते हैं |

शिवा ए.के.से अपने मन की बात कहना चाहती है लेकिन उसकी उम्र के कारण वह झिझक रही थी | अंत में ए .के की हार्ट अटैक में अचानक मृत्यु हो जाने के कारण शिवा की आत्मीय साथी पाने की इच्छा अधूरी रह जाती है | तब शिवा को इस बात का मलाल हो रहा था की उसने आने में देर कर दी | वह सोचती है – “उसके पैरों ने इस घर का रुख इतने दिन क्यों नहीं किया ? पूरे पांच दिन | रोज उसकी निगाहें पार्क में ही क्यों टूंडती रहीं उसे | ये पैर पहले भी तो इस ओर मुड़ सकते थे | क्या उसकी उम्र आड़े आ रही थी ?”<sup>8</sup> हमारे समाज में वृद्धों की इस आंतरिक जरूरत को हमेशा से अनदेखा कर दिया गया है | सुधा अरोड़ा जी ने ‘उधडा हुआ स्वेटर’ कहानी माध्यम से इस समस्या पर बखूबी प्रकाश डाला है | इस कहानी के विषय में सूर्यनारायण रणसुभे जी ने लिखा है-“यह कहानी अंतिम मोड़ पर खड़े स्त्री-पुरुष की भीतरी जरूरत को पूरी ताकत के साथ पाठकों तक पहुंचाती है | वृद्धवस्था की इस भीतरी जरूरत को लेकर हिंदी में लिखी गयी शायद ये पहली कहानी है इसलिए इस कहानी का महत्व असाधारण है |”<sup>9</sup>

## निष्कर्ष

चयनित कहानियों में समय के साथ बदलती स्वतंत्रचेता स्त्री की छवि को साकार किया गया है | महिला कहानीकारों ने आधुनिक स्त्री के जीवन संघर्ष को पूरी शिद्धत के साथ प्रस्तुत किया है | साथ ही अपने अस्तित्व और अस्मिता को तलाशती स्त्री का विद्रोही स्वर भी मुखरित हुआ है | महिला कथाकारों ने स्त्री जीवन की त्रासदियों के साथ-साथ स्त्री समस्याओं के बदलते स्वरूप सूक्ष्मता से अंकित किया है | ये कहानियां केवल स्त्री की समस्याओं पर प्रकाश नहीं डालती बल्कि उन समस्याओं को संवेदनशील दृष्टि से देखने की सजगता पाठकों को प्रदान कराती हैं | महिला कथाकारों ने पितृसत्तामक समाज में व्याप्त विसंगतियों और

विडम्बनाओं को बेबाकी के साथ प्रस्तुत किया है | प्रस्तुत कहानियाँ लेखिकाओं के सामाजिक सरोकारों और गहरे सामाजिक जुड़ाव से परिचित कराती हैं |

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