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INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY STUDIES

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EDITORIAL

I feel immense pleasure to publish the nineteenth issue (Vol. X, No. 1) of *'RAY: International Journal of Multidisciplinary Studies', (E-ISSN: 2456-3064)* on behalf of Chakdaha College, Nadia, West Bengal, India. It's a blind peer reviewed, Indexed (DRJI) International Journal to be published biannually (April - October). The aims and objectives of the Journal are to publish the valuable empirical and experimental studies that have significant contribution towards developing theoretical and practical knowledge in multiple disciplines like Physical Science, Bio-Science, Social Science, Behavioural Science, Engineering Science, Medical Science, Business Studies, Humanities, and Literature, etc.

I avail myself of this opportunity with great pleasure in acknowledging my deepest sense of gratitude to all concerned with and related to this endeavour, particularly Editorial Board Members, Advisory Board Members and Reviewers who tendered their painstaking efforts throughout the period of preparation of this journal.

No doubt, I am personally indebted to the authors who have contributed their valuable contributions to this journal. In the present issue we are publishing six research articles. I convey my heartfelt gratitude to all respected authors.

Utmost care has been taken to prepare the present issue of the journal, in spite of that we are always liable to apology for any unwanted mistakes. Any comment, any suggestion for improvement of the journal is always appreciable.

I wish its every success in all respect.

DR. PARITOSH BISWAS

Editor in Chief

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Assessing the Status of Privately Operated Public Libraries: A Case Study of Desh Bandhu Smriti Pathagar, Bethuadahari, Nadia

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Structured Abstract:

Purpose: Public libraries play a significant role in preserving cultural heritage, providing access to information, and promoting literacy in local communities. The primary goal of this research is to assess the current status of Desh Bandhu Smriti Pathagar, a privately operated public library located in Bethuadahari, Nadia district, including its infrastructure, resources, membership, and role in the community. Additionally, the study aims to identify the challenges faced by the library in its operations and the strategies adopted to overcome these challenges.

Design / Methodology / Approach: A case study approach was employed to gather both qualitative and quantitative data. Data collection methods included surveys, interviews with library staff and users, and direct observation of library operations. The study examined aspects such as the physical infrastructure, collection size, accessibility, services offered, funding sources, and community engagement of the library. A SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis was also conducted to evaluate the performance and future potential of the library.

Findings: The findings revealed that Desh Bandhu Smriti Pathagar is a well-established private library for general public with a wide range of resources, including books, journals, and periodicals. However, the library faces challenges such as limited funding, out-dated infrastructure, and a lack of digital resources. Despite these obstacles, the library remains an important cultural hub, serving as a space for educational and community activities.

Membership is predominantly comprised of local residents, with active engagement in reading and research.

Utility / Significance: Desh Bandhu Smriti Pathagar is a valuable resource for the Bethuadahari area, but its growth and sustainability are hindered by financial constraints and infrastructural issues. Recommendations include securing sustainable funding, incorporating digital resources, and expanding community outreach programs. Future research could explore comparative studies of other private libraries in the region to identify best practices and strategies for improvement.

Keywords Private libraries, Public libraries, Desh Bandhu Smriti Pathagar, Community engagement, Infrastructure, SWOT analysis, Bethuadahari, Nadia.

Type / Nature of Article: Case Study.

Introduction:

Public libraries play a crucial role in preserving knowledge, fostering reading habits, and contributing to the cultural development of a community. In India, where the government has invested significantly in govt. aided public libraries, privately operated public libraries often remain a lesser-explored domain of study. This research aims to evaluate the status of privately operated public libraries through a case study of the Desh Bandhu Smriti Pathagar in Bethuadahari, a small town in the Nadia district of West Bengal. Established on November 5, 1929, this library has been serving the local population for decades, offering a rich collection of books and other resources. The study aims to understand the current operations of Desh Bandhu Smriti Pathagar and its impact on the local community and the challenges it faces in an increasingly digital world. Through a detailed evaluation, this study seeks to highlight the strengths and areas for improvement in private libraries like Desh Bandhu Smriti Pathagar, and offers insights into how such libraries can evolve to better serve their patrons while continuing to preserve the cultural heritage of their region.

Objectives of the Study:

The primary objectives of this study are:

➢ To evaluate the overall status and functioning of Desh Bandhu Smriti Pathagar.

➢ To assess the collection and categorization of library resources.

➢ To analyze the impact of the library on its users.

➢ To examine the technological infrastructure and services available at the library.

➢ To investigate the financial sustainability and funding of the library.

➢ To explore the role of the library in promoting cultural activities.

➢ To identify the challenges faced by the library.

Review of Literature:

The study conducted by **Elias and Lubua (2024)** explores the interplay between usability, functionality, and reliability in shaping user satisfaction within a library management system at a higher learning institution in Arusha, Tanzania. Employing a quantitative approach, the study tested hypothetical statements to measure the impacts of these three dimensions (usability, functionality, and reliability) on user satisfaction. The results reveal a strong correlation between the quality of usability, functionality, and reliability and user satisfaction. The research advocates for institutions to priorities these factors when selecting and adopting LMS to enhance user acceptance.

The research conducted by **Munshi and Ansari (2023)** highlights collection development and library services in the Nadia district of West Bengal by exploring the practices, policies, and management of public libraries. The study utilized a questionnaire-based methodology, gathering data from chief librarians or library-in-charges of 11 public libraries in Nadia district. The findings indicate that public libraries in Nadia district actively engage in collection development aligned with user needs. The study reveals that the libraries priorities purchasing books from the annual book fair based on user demand, showcasing an adaptive collection strategy. The study highlights the operational aspects; it does not evaluate user satisfaction or the impact of these services on the community. Future research could benefit from incorporating user feedback and examining how these libraries adapt to changing information needs in the digital age.

Pharcy, Hossain, and Kikon (2022) evaluated public library services in Murshidabad district contribute to this ongoing discourse by providing valuable insights into user experiences and expectations. The methodology employed by the study involved a

comprehensive survey of library users, utilizing questionnaires and interviews to gather primary data from 20 public libraries and 150 responders. The sampling strategy included a balanced representation of both rural and urban libraries, providing a nuanced understanding of service usage across different contexts. The findings align with broader trends in library research, emphasizing the necessity for ongoing evaluation and adaptation of services to enhance user satisfaction and engagement. By addressing the identified gaps and focusing on resource enhancement, public libraries can continue to fulfill their vital role as community centers for learning and information access.

Rayapudi and Irrinki (2021) provide a comprehensive evaluation of library services at KLEF Guntur and KLEF Hyderabad, emphasising user perspectives and satisfaction levels. The methodology employed by Rayapudi and Irrinki involved a structured questionnaire distributed to a substantial sample of 1,920 library users, ultimately analyzing 1,640 completed responses. This quantitative approach is effective in capturing user satisfaction across diverse demographics. The study found that user satisfaction is closely linked to the availability and quality of electronic resources, along with the overall physical environment of the library. This research contributes meaningfully to the understanding of library services and user satisfaction, highlighting the critical role of electronic resources and physical facilities.

The study by **Nayek and Mondal (2020)** specifically addresses the scenario of public libraries in the Karimpur Block of Nadia district, West Bengal. This work is essential in understanding the multifaceted challenges faced by these institutions, particularly as they attempt to serve their communities in the face of numerous systemic obstacles. The research employs a comprehensive survey methodology, incorporating structured questionnaires directed at both librarians and library users of 7 public libraries. The findings illuminate critical infrastructural deficiencies within the libraries, such as inadequate ICT facilities and a lack of basic user amenities, including sanitation and reading spaces. Additionally, the study underscores the urgent need for increased funding and resources for public libraries. The study advocates for immediate recruitment to fill vacant librarian positions, emphasizing that the presence of qualified staff is crucial for the sustainability of library services.

The research conducted by **Mondal, Paik, and Orang (2019)** provides insight into the working conditions and difficulties that faced by public libraries in Paschim Medinipur, West Bengal, India. The study employed a mixed-methods approach, integrating both primary and secondary data collection techniques. Primary data were gathered through field surveys utilising questionnaires, supplemented by telephonic interviews with library staff and direct interviews with selected respondents. The research highlighted the pressing challenges faced by public libraries in Paschim Medinipur and underscores the need for systemic changes to enhance their functionality and reach. By addressing staffing shortages, improving infrastructure, and engaging with the community, these libraries can evolve into vibrant centers of learning and support for rural populations.

Mollah and Sarkhel (2017) provide a comprehensive exploration of how community information centers (CICs) function in disseminating crucial information about the National Social Assistance Programme (NSAP) in Murshidabad district. This Study employed a multi-stage random sampling method to ensure a representative sample from the Murshidabad district. Their systematic approach involved selecting 4 CD Blocks, followed by the random selection of Gram Panchayats and inhabited villages, culminating in a total of 80 respondents surveyed through a structured questionnaire. The study reveals a stark reality among the eight surveyed villages, only two had public libraries, and neither played a significant role in disseminating information related to NSAP. This finding illustrates the missed opportunity for libraries to act as conduits for vital governmental information, particularly regarding welfare programs aimed at improving rural livelihoods.

Scope of the Study:

This study focuses on evaluating the status of Desh Bandhu Smriti Pathagar, a private library in Bethuadahari, Nadia district, West Bengal. It covers key aspects such as the infrastructure, resources, user engagement, technological setup, financial sustainability, and cultural activities of the library. The study aims to provide insights into the functioning and challenges of the library and its impact on the local community.

Limitations of the Study:

The study is limited to a single case study of a private library in a small town, which may not be representative of all private libraries. Due to time and resource constraints, the research

does not include a comparative analysis with other libraries or an in-depth statistical analysis. Additionally, the lack of technological infrastructure and internet access in the library may limit the scope of exploring modern library management practices. Data availability and user feedback may also present certain limitations.

Methodology

This study adopts a mixed-methods approach, combining qualitative and quantitative research techniques. Data is gathered through:

- ❖ Interviews with library staff, donors, community members, and local government representatives to gain insights into the challenges faced by the library and potential solutions.

- ❖ Surveys conducted among library users to assess their satisfaction with the services of the library and to understand their perceptions of its role in the community.

- ❖ Document Analysis of the financial records, annual reports, and membership data to examine funding sources and expenditures.

The library was visited in person, and questionnaires were distributed to 112 users and all four library employees. Of these, 100 respondents completed the questionnaires correctly and agreed to participate in interviews. Various statistical tools were employed to analyse the collected data.

Library Overview:

The Desh Bandhu Smriti Pathagar is a well-established private library located in Bethuadahari, a small town in the Nakashipara block of Nadia district, West Bengal. The library has a long-standing presence in the community, serving as an important cultural and educational hub.
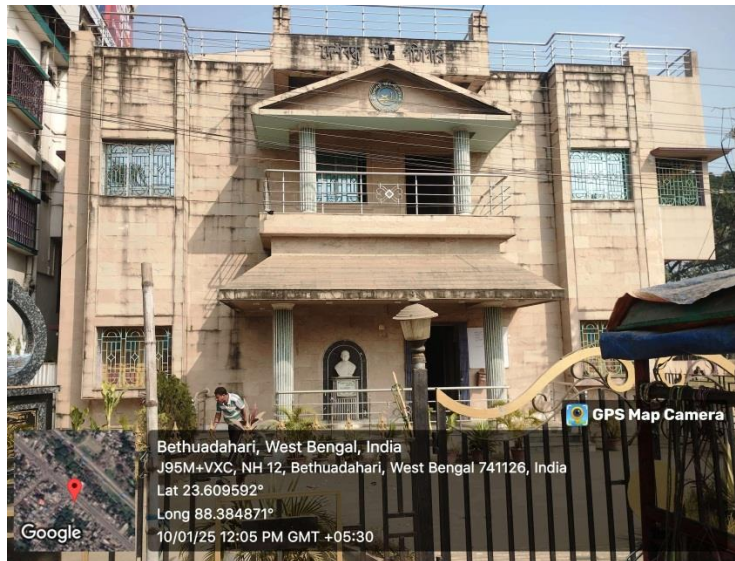
Image-1: Desh Bandhu Smriti Pathagar

- **Location:** The library is situated in Bethuadahari, P.O: Bethuadahari, P.S: Nakashipara, Dist: Nadia, Pin: 741126, West Bengal. The town is known for the Bethuadahari Wildlife Sanctuary, which draws both locals and tourists, highlighting the importance of the area. The location of the library at the heart of this region makes it a crucial resource for the surrounding population.

- **Year of Establishment:** Founded in 5th November, 1929, the library has over nine decades of history. Its establishment marks its deep roots in the local community and its role in promoting literacy and knowledge in the area for generations.

- **Total Area:** The library occupies an area of 54 decimal, providing space for its collections, reading rooms, and other essential services. The size of the library allows it to cater to the needs of its users, though it may face limitations in terms of expansion or modernizing its infrastructure.

- **Librarian:** The library is currently headed by Uttam Dey, who has more than six years of experience in library management. His expertise ensures the smooth operation of the library and contributes to its continued relevance in the community.

- **Total Staff:** The library employs a total of four staff members. Despite its small team, these staff members play a key role in managing the daily operations, assisting patrons, and maintaining the extensive collection of the library.

- **Total Users:** With 1,622 registered users, the library has a dedicated user base, consisting of both children and adults. This indicates that the library is an active centre of learning and community engagement, serving a diverse group of individuals who rely on its resources for personal, educational, and professional growth.

Library Resources:

The collection of books and periodicals is a critical component of any library, serving as the foundation for its educational and informational services. Desh Bandhu Smriti Pathagar has a well-maintained and diverse collection, though it faces certain limitations in terms of modern resources. Table-1 illustrates the diversified resources of the library.

Table-1: Library Resources

Sl. No.	Items	Number of Holdings
1.	Books	12010
2.	Magazines	22
3.	News Papers	00
4.	CDs / DVDs	00
5.	Maps	00
6.	Manuscripts	00
7.	E-resources	00

The library houses a collection of 12,010 books, which form the core of its resources. This extensive collection caters to a wide range of subjects, providing valuable knowledge to its users. The diverse nature of the books supports both general reading and academic needs, making the library an essential resource for the local community. The library maintains 22 magazines, which offer users access to current trends, research, and entertainment. Magazines play a crucial role in keeping patrons informed about the latest developments in various fields such as politics, culture, science, and technology. While the number of magazines is modest, it reflects the library's efforts to provide contemporary reading materials for its users.

Currently, the library does not subscribe to any newspapers. This is a notable limitation, as newspapers are a vital resource for staying updated on local, national, and global events. The absence of newspapers may hinder the library's ability to offer real-time news and developments to its users, potentially impacting its relevance in the fast-paced information

age. The library does not have any CD or DVD collections. In today's digital age, multimedia resources like CDs and DVDs can provide additional learning opportunities through educational videos, documentaries, and software. Their absence limits the library's ability to offer multimedia-based resources for users who may benefit from them, particularly in areas like language learning or computer skills. The library also lacks a collection of maps. Maps are valuable for students, researchers, and general users who need to understand geography, history, or spatial data. The absence of maps may limit the ability of the library to serve users with specific research needs related to geography or navigation. The library does not offer any electronic resources, such as e-books, digital journals, or online databases. In an increasingly digital world, the availability of e-resources is important for offering users access to a broader range of information, especially for academic and research purposes. The lack of e-resources limits the library's ability to meet the needs of users who prefer digital learning methods or those who are unable to visit the library physically. The library does not have any manuscripts in its collection. Manuscripts, particularly rare or historical ones, can be invaluable resources for researchers and scholars. The absence of such materials indicates a gap in the capacity of the library to support high-level academic research, especially in fields like history, literature, and cultural studies.

Desh Bandhu Smriti Pathagar has a strong foundation in terms of its book collection and periodicals. However, the lack of newspapers, CDs/DVDs, maps, e-resources, and manuscripts highlights several areas for improvement. Expanding its collection to include more diverse and modern resources would enhance the library's ability to serve the changing needs of its community and keep up with advancements in digital learning. Integrating these resources would also increase its relevance and appeal, especially to younger and more tech-savvy users.

Infrastructure and Facilities:

The infrastructure of a library is an essential factor in providing a conducive and comfortable learning environment for its users. Desh Bandhu Smriti Pathagar offers several facilities that support its function as a community hub for education, research, and cultural activities. Table-2 highlights the key infrastructural details of the library.

Table-2: Infrastructural Facilities

Sl. No.	Infrastructural Facilities	Number
1.	Reading Room	02

2.	Seating Capacity	25
3.	Children Section	01
4.	Auditorium	01
5.	Parking Area	01
6.	Toilet	02
7.	Water Purifier	01

The library has two reading rooms, offering quiet spaces for reading, studying, and using library resources without distractions. These rooms help accommodate different groups of users simultaneously. With a seating capacity of 25, the library can comfortably serve a moderate number of patrons. However, this may become limiting during peak usage times or if user attendance increases.

Image-2: Reading Area

The library includes a designated children's section, providing a specialized area for younger readers. This is a crucial feature as it helps foster reading habits from an early age. The section likely offers age-appropriate books and resources, catering specifically to the educational needs and interests of children, thereby encouraging their engagement with the library.

The availability of an auditorium is an important infrastructural feature, as it allows the library to host meetings, workshops, lectures, and community events. This space supports the library to organize community engagement and cultural activities, providing a venue for discussions, seminars, and collaborative learning opportunities.
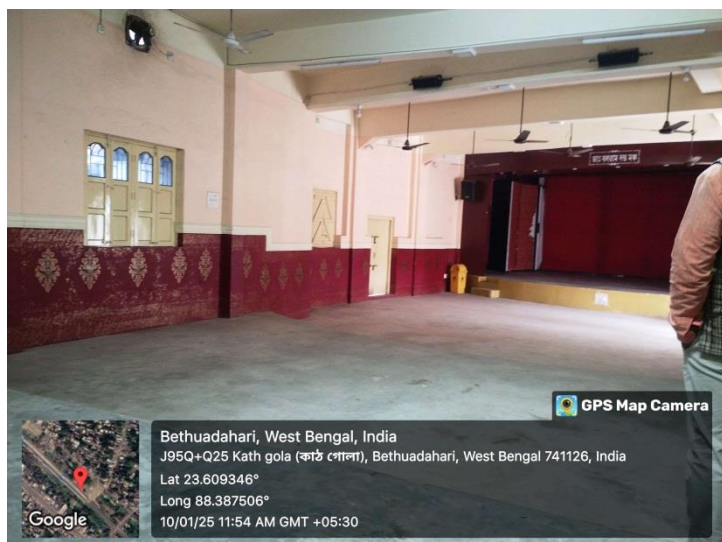
Image-3: Auditorium

The library has a parking area, which is a valuable facility for users who travel by private vehicles. This feature is especially important in rural and semi-urban areas, where public transportation may be limited, and individuals may prefer to drive to the library. Having a parking area enhances the accessibility of the library for a wider range of users.

The library is equipped with a water purifier, ensuring that users have access to clean drinking water during their visit. This reflects the commitment of the library to providing a comfortable and accommodating environment for its patrons. Additionally, the library offers separate toilet facilities for male and female users, which are essential for their convenience and well-being. Access to clean and functional washrooms is a basic requirement for public spaces, and their availability significantly enhances the infrastructure of the library, especially for longer visits.

Desh Bandhu Smriti Pathagar offers a range of essential infrastructural facilities, including reading rooms, seating capacity, a children's section, a conference room, parking area, drinking water, and washrooms. These facilities contribute to creating a welcoming and functional environment for its users. However, the limited seating capacity and space might require attention as the library's user base grows. The current infrastructure supports the role of the library as a valuable resource for the local community, though expansion and modernization may be considered in the future to better accommodate growing needs.

Technology and Automation:

The technological infrastructure of Desh Bandhu Smriti Pathagar is quite limited, which may impact the efficiency and modernization of its services. Below is an explanation of the available technology and automation features at the library:

The library has only one computer available, which is likely used for basic tasks such as record-keeping. However, having just one computer limits the capability of the library to serve multiple users simultaneously for digital research, browsing, or other technological needs. The library has two printers, which provide essential printing services for its users. These printers are likely used for personal or educational purposes, allowing patrons to print documents, assignments, or research materials. While this is a helpful service, the capacity may be insufficient for handling high demand during busy times.

The presence of a photocopy machine allows the library to offer reprography services, enabling users to make photocopies of books, articles, and other materials. This is a valuable resource for students and researchers who need to replicate specific content for further study. However, relying on a single machine may cause delays during peak usage times, limiting the efficiency of this service.

The library does not provide internet access, which significantly limits its ability to support digital learning and online research. In this digital age, access to the internet is crucial for users who require up-to-date information, online journals, e-books, or other web-based resources. The absence of internet access restricts the efficiency of the library to meet the evolving needs of its community.

The library does not have an automated system for managing its collection or services. Automation can streamline library processes, such as cataloguing, issuing books, and managing user records. Without automation, the library is likely relying on manual systems, which may be time-consuming and prone to human error, especially as the collection of the library grows.

Desh Bandhu Smriti Pathagar has a basic level of technology in place, but the lack of internet access, automation, and ILMS software hinders its ability to efficiently manage resources and provide modern services to its users. Expanding and upgrading the library's technological infrastructure could improve operational efficiency and enhance the overall user experience, making it more aligned with the needs of the digital age.

Document organization in the Library:

Desh Bandhu Smriti Pathagar follows the DDC (Dewey Decimal Classification) system for organizing its books, which is widely accepted and ensures systematic categorization. The cataloguing follows AACR2R (Anglo-American Cataloguing Rules, Second Revised Edition), a standard used for creating bibliographic records.

Financial Status:

The financial health of a library is critical to its operation and sustainability. According to the available data:

❖ **Last Financial Year Fund Received:** Rs. 30,904.00

While the library receives some financial support, the funds appear to be modest, which can affect its ability to acquire new books, maintain infrastructure, and modernize its operations. As a private library, it is not eligible for government grants, making it crucial for the library to explore alternative sources of funding. Seeking additional financial support through mass funding, donations, or partnerships could help address these financial constraints and ensure the continued growth and development of the library.

Cultural and Community Activities:

Desh Bandhu Smriti Pathagar plays an important role in not only providing educational resources but also in promoting cultural and community activities. The involvement of the library in organizing such events enhances its value as a community centre, fostering intellectual and cultural engagement.

The library hosts a variety of cultural activities, such as book fairs and poetry sessions with local poets. These events create opportunities for users to engage with literature and the arts, encouraging participation in discussions and performances that enrich the local culture. By organizing these cultural activities, the library strengthens its role as a community hub. It fosters a sense of belonging and unity among users, promoting intellectual exchange and creative expression. These events not only attract book lovers but also engage a wider audience, encouraging people to come together, interact, and share ideas.

The library also publishes an annual newsletter titled 'Probaho', which serves as a platform for sharing updates, news, and articles related to the library's activities. This newsletter provides users with information about upcoming events, reports on past cultural activities, and may feature contributions from local writers or community members. The publication of

'Probaho' further reinforces the role of the library as an active participant in community engagement and cultural promotion.

Services Provided by the Library:

Desh Bandhu Smriti Pathagar offers a range of essential services to meet the informational and educational needs of its users. Table- 3 displays the various services provided by the library.

Table-3: Services Provided by the Library

Sl. No.	Type of Service	Service Provided or Not
1.	Circulation	Yes
2.	Reference	Yes
3.	Reading Area	Yes
4.	Reprography	Yes
5.	Internet Access	No
6.	Library Orientation/ Outreach Program	Yes
7.	CAS (Current Awareness Services)	Yes
8.	SDI (Selective Dissemination of Information)	Yes

The library offers circulation services, allowing users to borrow books and other materials for a specified period. This is one of the core services of the library, enabling patrons to take resources home for further reading and study. The library provides reference services, offering assistance to users in finding specific information from books, journals, or other resources. This service is essential for users conducting research or seeking detailed information on particular topics. The library has dedicated reading areas, providing a quiet and comfortable environment for users to read, study, or engage with library resources. These spaces are crucial for enhancing the library's function as a learning centre. The library offers reprography services, such as photocopying, allowing users to make copies of books, articles, or other materials. This service is particularly beneficial for students and researchers who need to duplicate specific content for study or research purposes. The library conducts orientation and outreach programs, which help familiarize new users with the library's services, collections, and policies. These programs also encourage community engagement and promote the library as an essential educational resource in the area. The library offers Current Awareness Services (CAS), which keep users informed about the latest developments in their areas of interest. This service may include updates on new arrivals, recent

publications, or upcoming events, ensuring that patrons stay up-to-date with relevant information. The library also provides Selective Dissemination of Information (SDI) services, which involve offering personalized information to users based on their specific needs or interests. This service helps users stay informed about new materials, research findings, or publications that are most relevant to their academic or professional pursuits.

The library does not provide internet access, which is a notable limitation in today's digital age. Without internet facilities, users cannot access online resources, e-books, or other web-based information, limiting their research and learning opportunities.
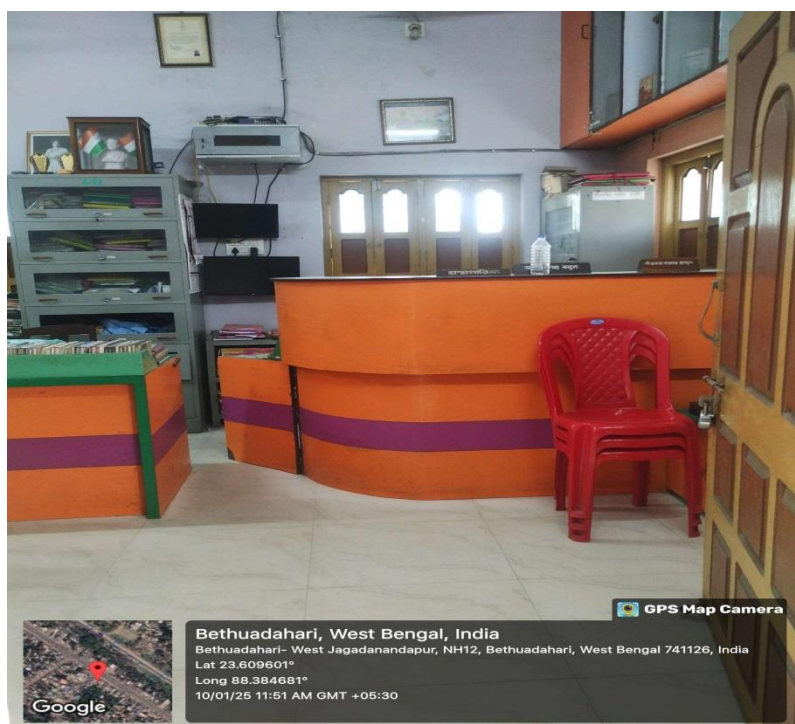
Image-4: Circulation Desk

Desh Bandhu Smriti Pathagar offers a comprehensive range of services, including circulation, reference, reprography, and various information dissemination services like CAS and SDI. However, the absence of internet access limits the efficiency of the library to provide modern digital resources. Expanding internet facilities and other technological upgrades could further enhance the services of the library and accessibility for its users.

Overall User Survey:

Gender wise distribution of respondents:

The data on gender distribution of respondents reflects the demographic breakdown of those who participated in the survey conducted at Desh Bandhu Smriti Pathagar. The gender-wise distribution is as follows:

Table-4: Gender wise distribution of respondents

Male	Female
79	21

The survey data shows a gender disparity, with a higher proportion of male respondents compared to female respondents. Further research or targeted outreach might be required to understand the reasons behind this disparity and to encourage greater female participation in library activities.

Age wise distribution of respondents:

The age-wise distribution of respondents provides insights into the demographic profile of library users at Desh Bandhu Smriti Pathagar. The data is as follows:

Table-5: Age wise distribution of respondents

10-25 Age Group	26-40 Age Group	41-55 Age Group	56-70 Age Group
55	38	07	00

The library appears to attract a younger demographic, with the majority of its users falling between the ages of 10 and 25. This highlights the importance of the library as an educational resource for students. The lower participation from older age groups may suggest potential areas for outreach to increase engagement from middle-aged and senior individuals. Further efforts could be made to promote library services to these age groups, perhaps through targeted programs or services tailored to their needs.

Education Level wise distribution of respondents:

The data on the education level of respondents provides a clearer understanding of the types of library users and their educational backgrounds at Desh Bandhu Smriti Pathagar. The distribution is as follows:

Table-6: Education level wise distribution of respondents

School Student	Graduate	Postgraduate	Research Scholar
63	35	02	00

The majority of library users are school students, followed by undergraduate students. However, the library has limited engagement with postgraduate students and no participation from research scholars. This may suggest that the library is more oriented toward supporting the educational needs of younger users and less equipped for the advanced research requirements of higher-level scholars. There may be potential for the library to expand its resources and services to cater to postgraduate and research-level users in the future.

User Satisfaction:

User satisfaction is a critical measure of how well the library meets the needs and expectations of its patrons. The data collected from the survey highlights the level of satisfaction regarding various aspects of the library such as infrastructure, resources, and services. Table-5 indicates an analysis of the user satisfaction data.

Table-7: User Satisfaction

Sl. No.	Infrastructure & Resources	Excellent	Good	Average	Not Satisfied	Not Known
1.	Overall Infrastructure	51	29	10	05	05
2.	Document Holdings	35	25	20	15	05
3.	Document Organization	33	12	16	32	07
4.	ICT Facility	22	09	19	44	06
5.	Cultural and Community Activities	55	23	15	05	02
6.	Staff Behaviour	57	33	05	02	03

Overall, the library receives positive feedback in several areas, such as infrastructure, cultural activities and staff behaviour, but there are notable concerns regarding document organization and ICT facilities. The high level of dissatisfaction with the ICT facilities and document organization suggests areas that require attention and improvement to meet the evolving needs of library users. The library emphasis on cultural and community engagement appears to be highly appreciated by its patrons.

Challenges and Areas for Improvement:

1. **Automation and Digitalization:** The lack of automation in cataloguing and management of resources is a significant challenge. Incorporating an automated library management system could streamline operations and improve efficiency. Additionally, the absence of internet access limits the ability of the library to offer digital resources, such as e-books and online journals. The integration of digital resources could enhance the overall services of the library.

2. **Funding and Resource Acquisition:** The financial resources of the library are limited, supported by a modest annual budget. As a private library, it relies entirely on mass

funding and membership fees for its operational expenses. Given the limited financial support, the library faces challenges in expanding its resources and enhancing its infrastructure. To address these constraints, the library could seek additional funding through local philanthropists, political leaders, business initiatives, grants, or partnerships with educational institutions. Such external support could significantly contribute to expanding the collection, improving its infrastructure, and introducing modern technology, ultimately enhancing its services and accessibility for the community.

3. **Multimedia Resources:** There is a lack of newspapers, CDs, DVDs, and maps. The inclusion of such multimedia resources could provide a more well-rounded educational experience for the community. Moreover, it would cater to various user preferences, especially for younger audiences who are more inclined toward digital media.

4. **Community Outreach:** While the library already conducts cultural activities, it could further expand its outreach programs to engage the local community. By offering workshops, book clubs, and other educational initiatives, the library could become an even more integral part of the community.

Conclusion:

Desh Bandhu Smriti Pathagar, a privately operated public library located in Bethuadahari, Nadia, has a rich history and serves a vital function within its community. With a collection of over twelve thousand books and dedicated staff, the library has managed to sustain its operations over the years. However, several areas for improvement, including the lack of internet access, automation, and multimedia resources, need to be addressed. In the age of digital information, it is essential for private libraries like Desh Bandhu Smriti Pathagar to modernize in order to remain relevant and continue serving the educational and cultural needs of their communities. By investing in technology, expanding its resources, and seeking additional financial support, the library can enhance its services and further its mission of fostering knowledge and cultural development in the region.

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Money Mavericks: How India's Banks Turned Microfinance into a Poverty-Busting Powerhouse: 2006-2024

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Structured Abstract:

Purpose:

This study examines the role of three banks in India's bank-linked microfinance savings model in reducing poverty for period 2006-07 to 2023-24. It analyzes poverty reduction through a holistic microfinance strategy, focusing on SHG savings and loan disbursements while highlighting their impact on economic growth, financial inclusion, and overall socio-economic development.

Methodology:

The study uses secondary data from NABARD-Rural Credit Innovation Department (2006-07 to 2023-24), applying simple arithmetic and econometric analysis to examine SHG participation, savings growth, and loan disbursements for employment generation.

Limitations:

The study is limited to secondary data, which may have inherent biases or gaps. Additionally, the findings are based on data from the three primary bank categories, excluding other potential microfinance institutions that may also play a role in SHG financing.

Originality / Value:

This study highlights India's microfinance policies' effectiveness in poverty alleviation, financial inclusion, SHG empowerment, self-employment, and sustainable development.

Keywords Poverty reduction, Saving, Loan disbursed, Banks, SGSY

Introduction:

India, with its vast population, faces the challenge of poverty, which needs to be addressed through employment opportunities. Poverty is a global issue, affecting all nations, and each country implements different strategies to tackle it. India has been consistently adopting various policies over time to combat poverty and boost economic growth. By focusing on job creation, skill development, and economic reforms, the country aims to uplift its citizens and improve living standards. These efforts reflect the government's commitment to reducing poverty and ensuring sustainable development. Addressing this issue effectively requires continuous policy adjustments and long-term strategic planning.

The latest World Bank data reveals that India's poverty headcount ratio at US $2.15 a day (2017 PPP) declined significantly from 18.73% in 2015 to 11.9% in 2021, according to the Poverty and Inequality Platform of the World Bank. This substantial reduction highlights the progress made in poverty alleviation through financial inclusion, economic growth, and social welfare programs. With the current pace of decline in India's Multidimensional Poverty, the country is projected to achieve a single-digit poverty level by 2024-25. In 1992, the introduction of a horizon policy by NABARD helped create employment opportunities, enabling people to earn and improve their livelihoods, while also striving to lift the poor out of poverty. The success of this initiative is evident in the World Bank's report, which acknowledges the positive impact of such policies on economic inclusion in India. The present study explores how India's banks transformed microfinance into a powerful tool for poverty alleviation during the period from 2006–07 to 2023–24.

Microfinance theories in India primarily focus on how financial services can empower low-income individuals and groups, particularly in rural areas. These theories often involve group lending models, savings and insurance products, and innovative approaches to access and repayment of loans. Theoretically, microfinance fills the gap between the formal banks and informal lenders. In the institutional credit market, interest rates are uniform, unlike the non-institutional or informal market where rates vary. Formal financial institutions typically do not provide loans without collateral, as lending without security poses significant risks. This creates challenges for low-income individuals who lack assets, making it difficult for them to access formal credit market. As a result, they are often excluded from the formal financial system. Microfinance plays a crucial role in financial inclusion and is a key strategy for poverty alleviation in India. Microfinance offers collateral-free loans, making it a more accessible and appealing option for low-income people, especially in rural areas. Due to its

inclusive approach, microfinance has gained widespread popularity among marginalized communities, helping them meet financial needs and support small businesses, ultimately contributing to economic empowerment and poverty reduction. Key aspects of microfinance in India include financial inclusion, empowerment, rural development, diverse institutions, and Self-Help Groups (SHGs). Most microfinance institutions provide small working capital loans, commonly known as microloans or microcredit, to support low-income individuals and communities. Continued efforts in microfinance, employment generation, and social development are expected to further strengthen India's economic and social progress.

Literature review:

Researchers emphasize that microfinance helps the poor build assets, boost income, and protect against shocks like lockdowns. Various scholars, using field surveys and secondary data, have shown that microfinance positively impacts poverty reduction in India, particularly through the Self-Help Group (SHG) linkage model with bank. Their contributions are discussed and acknowledged in this section.

Ali and Alam (2010) found microfinance improved living standards and reduced poverty. Despite high interest, people preferred it for easy, collateral-free business loans. S. Sarumathi and Dr. K. Mohan (2011), using field surveys and NGO reports, found that microfinance improved rural women's literacy, awareness of children's education, and empowered them socially and economically. About 92% reported reduced poverty after joining SHGs and accessing microfinance. Das, S.K. (2012a) surveyed SHG women in Assam's Barak Valley and found that microfinance significantly empowers women, covering a large population. He concluded that microfinance and SHGs play an effective role in reducing poverty and promoting women's development. Zahid Iqbal, Shahid Iqbal, and Muhammad Ahmad Mushtaq (2015), through empirical analysis, assessed microfinance's impact on poverty alleviation. They found a significant positive relationship between microfinance and key factors—fulfillment of basic needs, improved living standards, and self-employment—concluding that microfinance effectively contributes to reducing poverty levels among beneficiaries. C Chikwira , E Vengesai and P Mandude (2022), used a VECM model on quarterly data from 2009 to 2019 to explore microfinance loan growth and poverty alleviation. Results show a significant relationship, with poverty, SMEs, and agriculture influencing loan growth long-term. In the short term, SME growth reduces poverty, while poverty boosts microfinance loan expansion. P.K. Gupta and S. Sharma (2023) found that

microfinance positively impacts poverty, though its effect varies across different poverty categories. The relationship between poverty and microfinance, however, depends on the specific country being studied

Mandal N. K (2024, pp 86) analyzed the regional distribution of loan disbursement to SHGs across six zones. The southern region led with 61.92% of SHGs and 77.76% of loans, followed by the eastern region with 21.78% SHGs and 11.62% loans. The western region accounted for 6.48% SHGs and 4.13% loans, central region 4.85% and 3.51%, northern region 2.49% and 1.73%, and the north-eastern region 2.11% SHGs and 1.26% loans. These patterns reflect strong savings habits and supportive state policies prevalent in the more active regions.

The above analysis concludes that microfinance plays a vital role in poverty alleviation in India. While it has expanded nationwide, there are notable regional disparities in its reach and impact, influenced by state policies and local savings practices. There is potential to analyze how India's banks can enhance poverty alleviation efforts by strengthening and expanding the microfinance model across underserved communities.

This paper is organized into four distinct sections, each dedicated to different aspects of the research. The first section introduction of the study. In section 2, the objectives and methodology are explored in extensive detail. Section 3 provides an in-depth analytical explanation and finally, Section 4 deals with summary and conclusions.

Objectives

1. To investigate the role of different agencies or banks in the bank-linked microfinance savings model across India from 2006-07 to 2023-24.

2. To analyze the performance of banks in disbursing microfinance loans to Self-Help Groups (SHGs) in India during this period.

3. To conduct a comparative analysis of the performance of various banks in India during the same time frame, highlighting differences and trends in microfinance outcomes.

Methodology:

This paper is based on the secondary sources of information. Data are collected from the rural credit innovations department of NABARD. The study spans a period of 18 years, from 2006-07 to 2023-24. In addition to the data from NABARD, information has been sourced

from published books, journals, and other relevant literature. The analysis involves the use of simple arithmetic calculations to present findings, complemented by illustrative diagrams for clarity. Statistical tools have been used to compute the annual average compound growth rates (AACGRs, henceforth), utilizing appropriate software for accurate results. Growth rate is calculated simple annual growth rate as well as annual average compound growth rate (%). The annual average compound growth rate is calculated using a semi-logarithmic stochastic regression equation: $\text{Log}(y_t) = a + bt + u$, where y_t is dependent variable, t=year, and u= stochastic disturbance terms. Then, the growth rate (g) is estimated as $g = (e^{b*}- 1) * 100$, where $b*$ is the least-square estimate by using usual statistical tools. In our model, the two dependent variables are the number of SHGs and the amount.

This study provides a comprehensive analysis of the role of banks in significantly combating poverty, offering insights into trends, growth, and key developments that underscore the transformative power of banking in alleviating poverty. It examines savings linked with banks as of March 31 and loan disbursements during the year in India. By providing financial access to marginalized communities, microfinance empowers individuals to achieve economic stability. The study further explores how banks utilize microfinance initiatives to support low-income groups, ensuring financial resilience.

Analytical Explanation:

Launched in April 1999, the Swarnajayanti Gram Swarozgar Yojana (SGSY) aimed to alleviate poverty by promoting self-employment and forming SHGs. It was funded through bank credit and government subsidies. In 2013, SGSY was restructured into the National Rural Livelihood Mission (NRLM), later renamed Deendayal Antyodaya Yojana-NRLM in 2016. NABARD implements the Interest Subvention Scheme under NRLM for SHGs in Category I districts, coordinating with SRLMs to train rural bank managers and conduct sensitization programs. SRLMs also support SHG digitization through EShakti. The growing microfinance sector faces issues like SHG federation roles, loan defaults, rising NPAs, weak credit linkages, and limited livelihood support. Data from NRLM, NULM, and SGSY is merged for analysis post-2012 due to separate data for NRLM and NULM before 2012-13 is unavailable.

Performance of SHG Savings Linked with Banks:

Table 1 shows the agency-wise average savings of SHGs with banks from 2006-07 to 2023-24. Regional Rural Banks reported the highest average savings at Rs. 9,790.62 but held only a 32.97% share in 2023-24 (Table 2). Commercial banks followed with Rs. 8,250, while cooperative banks recorded Rs. 6,757 in 2006-07. Under India's Swarnajayanti Gram Swarozgar Yojana (SGSY), the average savings per SHG increased from Rs. 7,921 in 2006-07 to Rs. 53,833.99 in 2023-24, marking a 7.8-fold growth. This rise reflects a growing savings trend among SHG members, likely driven by better access to financial services and bank loans, enhancing their savings capacity and liquidity. The findings emphasize the importance of microfinance in fostering sustainable economic growth and reducing poverty.

The overall savings trend of SHGs has been steadily increasing, starting at Rs. 7,556 in 2007-08 and reaching Rs. 45,132.15 in 2023-24. Examining agency-wise savings performance, commercial banks show a consistent increase in average SHG savings from Rs. 7,392 in 2007-08 to Rs. 48,281.89 in 2023-24. A similar trend is observed under SGSY, where SHG savings rose from Rs. 6,882 in 2007-08 to Rs. 60,096.82 in 2023-24. This growth suggests that SHG members, particularly from economically weaker sections, are increasingly utilizing banking facilities for financial security.

However, the savings trend of SHGs with regional rural banks exhibits cyclical fluctuations up to 2012-13, followed by a steady increase. The savings figures for total SHGs and those under SGSY with regional rural banks were Rs. 7,493 and Rs. 8,047 in 2012-13, rising to Rs. 24,986 and Rs. 49,118.38, respectively, in 2023-24. Meanwhile, cooperative banks show a comparatively lower savings performance, though their trend remains upward. The average SHG savings with cooperative banks increased from Rs. 6,757 (total SHGs) and Rs. 5,228 (SGSY) in 2006-07 to Rs. 16,398 and Rs. 24,943.67, respectively, in 2023-24. These trends highlight the growing financial inclusion of SHGs, with increasing savings reflecting improved access to banking and credit facilities.

Table 2 presents the agency-wise percentage share of SHG savings in microfinance. As of March 31, 2006-07, commercial banks (CBs) held 55.13% of SHG accounts and 53.87% of total savings, with SGSY showing even higher shares at 59.71% and 69.24%, respectively. Regional rural banks (RRBs) recorded 28.44% and 32.97% for total SHGs and 41.42% and 24.91% under SGSY. Cooperative banks (CoBs) had the smallest share, with 16.43% and 8.87% of SHG accounts and 13.15% and 5.86% of savings in total and SGSY SHGs, respectively. The combined average percentage share shows that CBs dominate with 55.76% of SHG count and 60.69% of savings. RRBs hold 28.32% of SHGs and 25.96% of savings,

while CoBs account for 15.92% and 13.45%. These patterns reflect the varying roles of financial institutions in SHG savings.

Table 3 presents agency-wise annual and average growth rates of Self-Help Groups (SHGs) and their corresponding savings with banks. In 2007-08, the average growth rate for the total number of SHGs was 20.41%, with a 7.76% increase in savings. Under SGSY, the growth rates were 25.80% for SHGs and 6.87% for savings. By 2023-24, the average growth rate for total SHGs declined to 7.60%, while savings grew by 10.52%. Under SGSY, the number of SHGs increased by only 2.79%, but the savings saw a significant rise of 21.27%. These figures indicate a shift in growth trends, with savings increasing at a higher rate than SHG formation, especially under SGSY in later years. This trend highlights changing dynamics in SHG financial engagement over time.

Yearly Loan Disbursement to SHGs by Banks:

Loan disbursement to Self-Help Groups (SHGs) is a key microfinance indicator in India, supporting income generation, asset building, and self-employment. Over 18 years, the loan amount per SHG has increased 6.4 times, reflecting the success of financial inclusion policies. In 2015-16, loans under the Swarnjayanti Gram Swarozgar Yojana (SGSY) reached Rs. 209,409 per SHG, surpassing the national average of Rs. 203,495, highlighting the program's effectiveness in fostering economic growth.

From the graphical trends, it is clear that both national and SGSY-specific disbursement curves have shown consistent upward momentum since their inception. A detailed agency-wise analysis of loan disbursement is essential for a comprehensive understanding of this trend. The loans disbursed per SHG by Commercial Banks (CBs) steadily increased from Rs.68,557 in 2006-07 to Rs.209,025 in 2013-14. After a slight decline to Rs.202,567 in 2014-15, it surged to Rs.426,016.16 in 2023-24. Similarly, the loan disbursed per SHG under SGSY has shown significant growth, rising from Rs.71,122 in 2006-07 to Rs.442,682.42 in 2023-24—an increase of over 6.22 times. Among financial institutions, CBs have the highest combined average loan disbursement per SHG at Rs.204,375.18, followed by Regional Rural Banks (RRBs) at Rs.174,614.15, and Cooperative Banks at Rs.148,387.97 in table 4.

Loan disbursement remains a crucial element of financial inclusion, playing a key role in meeting the growing demand for credit each year. This trend signifies a positive shift toward inclusive financial growth through microfinance across India. The core objective of the SGSY scheme is to integrate the rural poor with the banking sector, enabling them to access

financial services, generate income, alleviate poverty, and contribute to rural economic and socio-economic development. An analysis of loan disbursement and agency-wise share from 2006-07 to 2023-24 reveals that Commercial Banks consistently led in supporting SHGs, followed by Regional Rural Banks and Cooperative Banks.

The combined average percentage share of total SHG loans disbursed by CBs stands at 57.41% in number and 62.78% in amount in table 5. For RRBs, the figures are 30.12% in number and 27.74% in amount, while CoBs account for 12.47% in number and 8.48% in amount. Data analysis highlights that CBs play a crucial role in poverty alleviation by promoting self-employment through SHG financing. Their strong performance underscores the impact of financial institutions in driving economic empowerment and financial inclusion.

Table 6 shows a notable difference in the annual growth rates for Self-Help Groups (SHGs) under the Swarnajayanti Gram Swarozgar Yojana (SGSY) compared to the total SHGs. In 2007-08, the annual growth rate for the number of SHGs under SGSY was 30.53%, higher than the 11.04% for all SHGs. Similarly, the growth rate for the amount under SGSY was 31.66%, compared to 34.68% for the total amount of all SHGs. However, after 18 years, the trends have shifted. In 2023-24, the annual growth rate for the number of SHGs and amount for all SHGs stands at 27.62% and 44.14%, respectively, while for SGSY, the corresponding growth rates are 28.73% for number and 45.78% for amount, as shown in Table 6.

An interesting observation from the table is the significant growth in loan disbursements for SHGs under SGSY between 2006-07 and 2023-24. The growth rate in loan disbursements has varied across the years. For loan disbursements with Commercial Banks (CBs), the growth rate rose from 37.89% in 2007-08 to 53.22% in 2023-24. For Regional Rural Banks (RRBs), the growth rate decreased slightly from 29.19% in 2007-08 to 28.32% in 2023-24. Similarly, loan disbursements through Cooperative Banks saw a decline in growth rate, from 32.54% in 2007-08 to 25.65% in 2023-24. These findings suggest that various banks have played a crucial role in providing the necessary capital to foster self-employment and reduce poverty on a large scale in India.

Annual compound average growth rate for loan disbursement:

The annual average compound growth rates (AACGRs) for the number of Self-Help Groups (SHGs) and their loan disbursement have been analyzed across three categories of banks. Table 1.7 presents the AACGRs from 2006–07 to 2023–24, showing a 5.89% growth in the number of SHGs and a 19.37% increase in loan disbursement by commercial banks to SHGs.

Under the SGSY scheme, these figures are significantly higher, at 12.70% and 28.24%, respectively.

For Regional Rural Banks (RRBs), the AACGRs stand at 7.40% for the number of SHGs and 19.51% for loan disbursement in total, whereas for SGSY SHGs, the figures are 16.67% and 31.58%, respectively. Meanwhile, cooperative banks recorded an AACGR of 3.41% in the number of SHGs and 13.13% in loan disbursement in total, compared to 11.77% and 21.63% under SGSY.

A combined analysis of all banks reveals an AACGR of 5.91% for the number of SHGs and 18.59% for loan disbursement in total, whereas for SGSY SHGs, the figures are 13.62% and 28.43%, respectively. All AACGRs are statistically significant at the 1% level, as shown in Table 7. The findings indicate a consistent upward trend in loan disbursement, particularly under the SGSY scheme, emphasizing the growing role of institutional finance in supporting SHGs.

Analyzing the growth of loan disbursement is vital for assessing its impact. Increased loans to SHGs enable self-employment through income-generating units, fostering economic development and poverty alleviation. This financial support enhances productivity and livelihoods. The steady rise in disbursements underscores the importance of institutional finance in empowering SHGs, contributing to sustainable economic growth and social upliftment.

Summary and conclusion:

The analysis of SHG savings linked with banks (2006-07 to 2023-24) shows a steady increase, with commercial banks holding the largest share, followed by regional rural and cooperative banks. Savings growth has outpaced SHG formation, particularly under SGSY, reflecting improved financial inclusion. Institutional finance empowers SHGs, fostering self-reliance, financial stability, and economic growth. Accumulated savings serve as collateral, enhancing credit access and strengthening SHGs' financial independence.

Loan disbursement to SHGs has driven microfinance in India, promoting self-employment and economic empowerment. Over 18 years, loan amounts per SHG have significantly increased, with commercial banks leading disbursements. The Swarnajayanti Gram Swarozgar Yojana (SGSY) has boosted loan growth and SHG numbers. Consistent AACGRs reflect financial inclusion's positive impact. Institutional finance supports SHGs' role in

economic growth, poverty reduction, and sustainable development, strengthening their contribution to social upliftment.

Access to banking services empowers individuals, especially women, by enhancing financial autonomy and decision-making. Microfinance fosters economic independence, improves child education, and strengthens family resource management. By breaking traditional barriers, it promotes self-sufficiency and social influence, contributing to inclusive development and meaningful participation in economic and societal progress.

Table 1.1: Progress under Microfinance -Average Savings Amount of SHGs with Banks - Agency-wise position as on 31th March of every year (Rs./SHG)							
	Commercial Banks		Regional Rural Banks		Cooperative Banks		Year-wise average Saving Amount of Total	Year-wise average saving amount of Total under SGSY/(NRLM+NULM)
Year	Average saving amount of SHG	Average saving amount under SGSY/ (NRLM+NULM)	Average saving amount of SHG	Average saving amount under SGSY/ (NRLM+NULM)	Average saving amount of SHG	Average saving amount under SGSY/ (NRLM+NULM)		
2006-07	8250.23	9184.49	9790.62	6279.66	6756.87	5228.63	8442.82	7921.04
2007-08	7392.10	6882.19	8411.14	5905.66	6662.92	8924.67	7555.98	6728.72
2008-09	7812.32	7317.87	12217.64	17850.33	8301.55	7646.17	9059.77	10383.93
2009-10	9064.81	7641.12	7136.01	5807.12	11352.31	13435.80	8914.84	7631.00
2010-11	9783.95	10773.81	11694.83	8970.75	7237.06	5464.97	9402.78	8983.88
2011-12	8992.86	7842.43	6111.49	4367.72	9040.25	6368.50	8230.06	6572.00
2012-13	13570.25	9779.02	7493.11	8046.71	9626.01	7187.65	11229.51	8895.60
2013-14	16484.64	12849.79	9280.68	8620.11	10086.27	8921.78	13321.78	10952.45
2014-15	16032.31	18750.58	10857.16	9842.59	14872.12	16412.52	14368.15	15767.27
2015-16	21820.40	25613.88	11007.93	9019.79	14429.65	10398.25	17324.29	18404.21
2016-17	22882.64	26812.03	14042.21	14733.24	14956.32	9542.25	18787.99	20236.61
2017-18	25172.53	32017.48	20683.34	20781.71	16274.52	11053.99	22405.23	25570.58
2018-19	24174.62	25617.96	24986.45	24604.24	16398.03	12634.25	23291.31	24059.08
2019-20	28612.82	27939.64	23947.15	21868.53	17767.17	18172.93	25530.83	24722.82
2020-21	36871.58	30504.35	26445.36	23910.62	35838.37	53896.20	33392.39	29876.56
2021-22	44611.90	41068.41	38488.43	38570.26	19142.96	17121.24	39721.07	38388.12
2022-23	44743.15	50935.75	44969.15	42479.14	37450.15	20018.38	43939.65	45632.98
2023-24	48281.89	60960.86	46209.88	49118.38	23992.03	24943.67	45132.15	53833.99
Combined Average	**21919.72**	**22916.20**	**18542.92**	**17820.92**	**15565.81**	**14298.44**	**20002.81**	**20253.38**
Source: NABARD - Rural Credit Innovations Deparment								

Table 1.2: Progress under Microfinance - Percentage Share of Savings of SHGs with Banks - Agency-wise position as on 31th March of every year															
	Commercial Banks				Regional Rural Banks				Cooperative Banks				Total		Total-Under SGSY/(NRLM+NULM)	
Year	% Share of Total Savings of SHGs with Banks		% Share of Out of total-Under SGSY/(NRLM+NULM)		% Share of Total Savings of SHGs with Banks		% Share of Out of total-Under SGSY/(NRLM+NULM)		% Share of Total Savings of SHGs with Banks		% Share of Out of total-Under SGSY/(NRLM+NULM)					
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
2006-07	55.13	53.87	59.71	69.24	28.44	32.97	31.42	24.91	16.43	13.15	8.87	5.86	100	100	100	100
2007-08	56.11	54.89	63.65	65.10	27.68	30.82	29.67	26.04	16.21	14.30	6.67	8.85	100	100	100	100
2008-09	57.99	50.00	61.86	43.60	26.61	35.88	28.82	49.54	15.41	14.12	9.32	6.86	100	100	100	100
2009-10	58.29	59.27	64.24	64.32	26.19	20.96	27.30	20.77	15.52	19.77	8.46	14.90	100	100	100	100
2010-11	57.94	60.29	60.14	72.12	15.48	19.25	9.31	9.29	26.58	20.46	30.56	18.59	100	100	100	100
2011-12	58.01	63.39	58.01	69.22	26.72	19.85	32.56	21.64	15.26	16.76	9.43	9.14	100	100	100	100
2012-13	55.72	67.33	53.63	58.96	27.85	18.58	37.03	33.50	16.43	14.09	9.34	7.54	100	100	100	100
2013-14	54.15	67.00	54.51	63.95	28.42	19.80	36.63	28.83	17.43	13.20	8.86	7.22	100	100	100	100
2014-15	53.73	59.95	61.32	72.93	28.08	21.22	31.64	19.75	18.19	18.83	7.03	7.32	100	100	100	100
2015-16	52.39	65.98	55.88	77.77	28.56	18.14	35.98	17.63	19.06	15.87	8.14	4.60	100	100	100	100
2016-17	51.82	63.11	49.52	65.61	30.15	22.54	41.27	30.05	18.03	14.35	9.21	4.34	100	100	100	100
2017-18	52.99	59.54	50.31	63.00	32.11	29.64	40.81	33.16	14.90	10.82	8.88	3.84	100	100	100	100
2018-19	54.69	56.77	54.68	58.22	30.74	32.98	36.14	36.96	14.57	10.26	9.18	4.82	100	100	100	100
2019-20	53.44	59.89	52.51	59.35	31.84	29.87	38.45	34.01	14.72	10.24	9.04	6.64	100	100	100	100
2020-21	54.60	60.29	55.44	56.61	32.05	25.38	36.85	29.49	13.35	14.33	7.70	13.90	100	100	100	100
2021-22	57.91	65.04	57.82	61.86	30.13	29.19	34.60	34.76	11.96	5.76	7.58	3.38	100	100	100	100
2022-23	57.85	58.90	56.26	62.80	30.20	30.91	36.60	34.07	11.95	10.19	7.14	3.13	100	100	100	100
2023-24	60.93	65.18	55.87	63.27	28.54	29.22	36.26	33.09	10.53	5.60	7.86	3.64	100	100	100	100
Combined Average %	55.76	60.59	56.97	63.77	28.32	25.96	33.41	28.75	15.92	13.45	9.63	7.48	100	100	100	100
Note: No. = Number of SHGs , Amt. = Amount of Savings					Source: NABARD - Rural Credit Innovations Deparment										

Table 1.3: The Annual growth rate for Savings of SHGs with Banks Agency-wise position as on 31th March of every year															
	Commercial Banks				Regional Rual Banks				Cooperative Banks				Total		Total-Under SGSY/(NRLM+NULM)	
Year	Total Savings of SHGs with Banks		Out of total-Under SGSY/(NRLM+NULM)		Total Savings of SHGs with Banks		Out of total-Under SGSY /(NRLM+NULM)		Total Savings of SHGs with Banks		Out of total-Under SGSY/(NRLM+NULM)					
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
2006-07	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
2007-08	22.54	9.79	34.10	0.48	17.22	0.71	18.83	11.75	18.79	17.14	-5.35	61.56	20.41	7.76	25.80	6.87
2008-09	26.28	33.46	21.63	29.33	17.43	70.58	21.54	267.37	16.11	44.66	74.67	49.65	22.18	46.50	25.14	93.13
2009-10	14.18	32.49	16.83	21.99	11.81	-34.70	6.56	-65.33	14.47	56.53	2.23	79.64	13.59	11.78	12.51	-17.32
2010-11	6.68	15.14	11.78	57.61	-36.56	3.96	-59.29	-37.11	83.74	17.13	331.04	75.33	7.32	13.19	19.41	40.58
2011-12	6.81	-1.82	1.24	-26.30	84.18	-3.75	267.28	78.82	-38.75	-23.48	-67.61	-62.25	6.68	-6.63	4.96	-23.22
2012-13	-11.72	33.22	-10.82	11.21	-4.20	17.46	9.69	102.09	-1.02	5.40	-4.50	7.79	-8.07	25.43	-3.54	30.56
2013-14	-1.33	19.86	12.27	47.53	3.62	28.34	9.27	17.05	7.68	12.83	4.85	30.15	1.53	20.45	10.47	36.01
2014-15	2.81	-0.01	73.34	152.95	2.35	19.73	33.12	52.00	8.14	59.45	22.27	124.92	3.61	11.74	54.09	121.82
2015-16	0.10	36.24	2.01	39.35	4.42	5.87	27.30	16.65	7.55	4.35	29.66	-17.86	2.67	23.79	11.96	30.68
2016-17	7.35	12.58	-2.60	1.96	14.60	46.19	26.08	105.94	2.66	611.45	24.26	14.03	8.53	113.73	9.91	20.85
2017-18	4.26	14.69	9.17	30.37	8.56	59.85	6.24	49.85	-15.73	-86.28	3.67	20.09	1.95	-33.06	7.45	35.78
2018-19	18.20	13.51	41.93	13.57	9.64	32.50	15.66	36.94	11.96	12.81	35.05	54.36	14.52	19.06	30.60	22.88
2019-20	-0.06	18.29	-7.62	0.75	5.96	1.55	2.33	-9.05	3.34	11.97	-5.37	36.11	2.29	12.12	-3.82	-1.17
2020-21	11.96	44.27	18.14	28.98	10.27	21.77	7.25	17.26	-0.62	100.46	-4.60	182.92	9.57	43.31	11.89	35.22
2021-22	12.39	35.98	15.65	55.70	-0.38	44.99	4.11	67.94	-5.07	-49.29	9.16	-65.32	5.97	26.05	10.90	42.49
2022-23	12.57	12.90	11.09	37.78	12.97	31.99	20.77	33.01	12.64	120.36	7.51	25.70	12.70	24.67	14.16	35.71
2023-24	13.34	22.30	2.08	22.18	1.67	4.48	1.85	17.77	-5.18	-39.26	13.20	41.05	7.60	10.52	2.79	21.27
Note: No. = Number of SHGs , Amt. = Amount of Savings							Source: NABARD - Rural Credit Innovations Deparment								

Table1.4: Progress under Microfinance -Average Loan Amount Disbursed to SHGs during the Year - Agency-wise position (Rs.)							
	Commercial Banks		Regional Rural Banks		Cooperative Banks		Year-wise average loan amount disbursed to SHG of Total	Year -wise average loan amount disbursed to SHG of Total under SGSY/(NRLM+NULM)
Year	Average loan amount disbursed to SHG	Average loan amount disbursed to SHG under SGSY/ (NRLM+NULM)	Average loan amount disbursed to SHG	Average loan amount disbursed to SHG under SGSY/ (NRLM+NULM)	Average loan amount disbursed to SHG	Average loan amount disbursed to SHG under SGSY/ (NRLM+NULM)		
2006-07	68556.62	71121.82	53849.33	83841.72	39153.66	74225.62	59420.25	74672.14
2007-08	73510.59	68692.05	80935.19	92412.47	48091.68	73405.41	72075.90	75319.16
2008-09	80237.26	82812.77	78740.98	80242.63	50117.47	51643.80	76128.36	76145.91
2009-10	100050.90	77144.94	88461.44	101051.40	57629.87	70924.25	91083.33	82198.05
2010-11	145198.71	99347.60	70793.63	100089.15	107746.19	110439.69	121622.93	102967.83
2011-12	165478.18	127301.08	164891.83	144717.52	64668.51	89142.85	144046.39	126016.53
2012-13	181966.09	121070.73	180331.47	124870.10	91377.73	118587.51	168757.26	121843.97
2013-14	209024.84	171151.30	188594.97	141531.86	63659.23	126870.25	175768.36	154230.45
2014-15	202566.79	156961.63	147953.36	144460.94	101578.75	160546.45	169608.08	151744.22
2015-16	222426.87	225158.32	194833.08	181766.39	127894.16	181120.81	203495.24	209409.14
2016-17	217629.03	205523.70	208290.06	204478.20	128096.70	134375.99	204313.51	201653.48
2017-18	225531.77	226814.84	193202.79	168455.98	163305.52	197019.53	208682.54	199518.56
2018-19	227988.02	223456.70	207826.00	186914.25	175103.28	218516.32	216173.37	207105.77
2019-20	269645.97	296903.32	221538.56	204503.21	195093.63	203872.32	246850.92	254627.67
2020-21	191805.92	181778.17	206742.22	187204.64	229277.94	220414.76	201117.96	187172.07
2021-22	294460.29	284469.52	294895.88	265873.72	276484.56	237785.35	293470.83	275410.92
2022-23	376659.19	386890.49	282020.29	268833.62	308381.33	277879.56	338027.06	334017.46
2023-24	426016.16	442682.40	297152.16	279552.25	443323.32	467483.05	381758.61	378253.87
Combined Average	**204375.18**	**191626.74**	**175614.07**	**164488.89**	**148387.97**	**167458.53**	**187355.61**	**178461.51**
Source: NABARD - Rural Credit Innovations Deparment								

Graph 1:Comparison between average loan disbursed between total and under SGSY SHG

Table 1.5: Progress under Microfinance - Percentage share of Bank Loan disbursed to SHGs - Agency-wise position during the year															
Year	Commercial Banks				Regional Rual Banks				Cooperative Banks				Total		Total-Under SGSY/(NRLM+ NULM)	
	% Share of SHGs loans disbursed during year		% Share of Out of total-Under SGSY/(NRLM+NU LM)		% Share of SHGs loans disbursed during year		% Share of Out of total-Under SGSY/(NRLM+N ULM)		% Share of SHGs loans disbursed during year		% Share of Out of total-Under SGSY/(NRLM+N ULM)					
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
2006-07	51.70	59.65	65.38	62.28	34.47	31.24	25.75	28.91	13.83	9.11	8.87	8.82	100	100	100	100
2007-08	59.87	61.07	65.14	59.41	26.69	29.97	26.22	32.17	13.44	8.97	8.63	8.42	100	100	100	100
2008-09	62.41	65.78	50.30	54.70	25.20	26.06	30.86	32.52	12.39	8.16	18.85	12.78	100	100	100	100
2009-10	61.60	67.67	58.92	55.30	23.75	23.06	25.25	31.05	14.65	9.27	15.82	13.65	100	100	100	100
2010-11	55.99	66.85	51.72	49.90	19.20	11.17	16.76	16.29	24.81	21.98	31.52	33.80	100	100	100	100
2011-12	52.34	60.13	49.51	50.02	26.55	30.40	32.35	37.16	21.11	9.48	18.13	12.83	100	100	100	100
2012-13	60.30	65.02	48.90	48.59	25.58	27.33	32.51	33.31	14.12	7.65	18.59	18.10	100	100	100	100
2013-14	56.15	66.77	47.41	52.61	24.40	26.18	43.42	39.84	19.45	7.04	9.17	7.54	100	100	100	100
2014-15	52.62	62.85	53.84	55.69	32.11	28.01	42.72	40.67	15.27	9.15	3.44	3.64	100	100	100	100
2015-16	61.79	67.54	63.76	68.55	25.67	24.58	32.56	28.26	12.53	7.88	3.68	3.18	100	100	100	100
2016-17	58.82	62.65	55.07	56.13	29.37	29.94	40.08	40.64	11.81	7.40	4.85	3.23	100	100	100	100
2017-18	56.29	60.84	50.91	57.88	34.61	32.04	44.36	37.45	9.10	7.12	4.73	4.67	100	100	100	100
2018-19	56.08	59.15	51.56	55.64	34.87	33.53	44.17	39.86	9.04	7.33	4.27	4.50	100	100	100	100
2019-20	57.09	62.36	54.28	63.29	34.77	31.20	41.51	33.34	8.14	6.43	4.22	3.38	100	100	100	100
2020-21	50.47	48.14	36.16	35.12	41.03	42.18	58.03	58.04	8.50	9.68	5.81	6.84	100	100	100	100
2021-22	61.19	61.39	57.54	59.43	32.52	32.68	38.32	36.99	6.29	5.93	4.14	3.57	100	100	100	100
2022-23	57.53	64.11	54.98	63.68	36.56	30.50	41.94	33.76	5.90	5.39	3.08	2.56	100	100	100	100
2023-24	61.07	68.15	57.54	67.34	34.89	27.16	39.89	29.48	4.04	4.70	2.57	3.18	100	100	100	100
Combined Average %	57.41	62.78	54.05	56.42	30.12	28.74	36.48	34.99	12.47	8.48	9.47	8.59	100	100	100	100
Note: No. = Number of SHGs , Amt. = Amount of Loan disbursed						Source: NABARD - Rural Credit Innovations Deparment										

Table1.6 The annual growth rate for Bank Loan disbursed to SHGs - Agency-wise position during the year															
	Commercial Banks				Regional Rual Banks				Cooperative Banks				Total		Total-Under SGSY/(NRLM+ NULM)	
Year	SHGs loans disbursed during year		Out of total-Under SGSY/(NRLM+NU LM)		SHGs loans disbursed during year		Out of total- Under SGSY/(NRLM+N ULM)		SHGs loans disbursed during year		Out of total- Under SGSY/(NRLM+N ULM)					
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
2006-07	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
2007-08	28.60	37.89	30.05	25.60	-14.05	29.19	32.94	46.53	7.90	32.54	27.09	25.68	11.04	34.68	30.53	31.66
2008-09	36.66	49.16	-17.15	-0.12	23.78	20.43	26.26	9.63	20.87	25.96	134.18	64.76	31.10	38.47	7.30	8.48
2009-10	-2.69	21.33	18.36	10.26	-7.09	4.37	-17.30	4.14	16.58	34.06	-15.16	16.51	-1.41	17.95	1.04	9.07
2010-11	-31.49	-0.57	-20.92	1.84	-39.06	-51.23	-40.22	-40.79	27.64	138.64	79.43	179.41	-24.62	0.65	-9.92	12.85
2011-12	-10.29	2.24	-16.64	6.82	32.74	209.19	68.12	143.09	-18.37	-51.00	-49.89	-59.56	-4.03	13.66	-12.91	6.58
2012-13	22.43	34.63	-14.70	-18.88	2.36	11.95	-13.24	-25.13	-28.91	0.46	-11.44	17.81	6.27	24.50	-13.64	-16.50
2013-14	4.31	19.82	20.77	70.73	6.86	11.76	66.39	88.59	54.29	7.49	-38.57	-34.28	12.02	16.67	24.56	57.67
2014-15	11.53	8.09	276.67	245.44	56.60	22.85	226.39	233.15	-6.54	49.13	24.38	57.39	19.01	14.84	231.71	226.36
2015-16	32.32	45.29	46.61	110.31	-9.91	18.64	-5.66	18.71	-7.54	16.41	32.56	49.55	12.67	35.18	23.80	70.84
2016-17	-1.40	-3.53	-7.50	-15.57	18.52	26.71	31.82	48.29	-2.40	-2.24	41.09	4.68	3.59	4.01	7.09	3.12
2017-18	14.01	18.15	28.29	41.59	40.36	30.19	53.61	26.55	-8.23	16.99	35.40	98.52	19.12	21.67	38.78	37.31
2018-19	18.86	20.15	30.74	28.80	20.22	29.32	28.53	42.61	281.75	336.94	16.38	29.08	43.24	45.64	29.08	33.99
2019-20	18.72	40.41	21.34	61.22	16.26	23.93	8.34	18.53	4.97	16.95	13.92	6.29	16.62	33.17	15.28	41.73
2020-21	-18.86	-42.28	-48.52	-68.48	8.32	1.08	8.04	-1.10	-4.23	12.55	6.48	15.12	-8.22	-25.22	-22.72	-43.19
2021-22	42.68	119.03	130.21	260.27	-6.72	33.06	-4.47	35.67	-12.82	5.13	3.09	11.22	17.69	71.74	44.67	112.87
2022-23	18.86	52.04	45.42	97.78	42.10	35.90	66.61	68.46	18.61	32.30	13.12	32.19	26.40	45.59	52.20	84.59
2023-24	35.46	53.22	34.73	54.16	21.78	28.32	22.41	27.29	-12.60	25.65	7.54	80.92	27.62	44.14	28.73	45.78
Note: No. = Number of SHGs , Amt. = Amount of disbursed							Source: NABARD - Rural Credit Innovations Deparment								

Table 1.7: Compound Average Growth Rate of Number of SHG and Amount of loan disbursed for the period 2006-07 to 2023-24								
		Commercial Banks				Regional Rural Banks			
		SHGs loans disbursed during		Out of total-Under SGSY/(NRLM+NULM)		SHGs loans disbursed during		Out of total-Under SGSY/(NRLM+NULM)	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Compound Average Growth Rate		**5.89**	**19.37**	**12.70**	**28.24**	**7.40**	**19.51**	**16.67**	**31.58**
R Square		0.85	0.99	0.96	0.97	0.92	0.91	0.89	0.92
Adjusted R Square		0.84	0.99	0.96	0.96	0.91	0.90	0.88	0.91
P-value	Intercept	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	T	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F		91.02	1282.26	428.09	468.07	178.28	161.99	130.95	183.38

		Cooperative Banks				Total		Total-Under SGSY/(NRLM+NULM)	
		SHGs loans disbursed during year		Out of total-Under SGSY/(NRLM+NULM)					
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Compound Average Growth Rate		**3.41**	**13.13**	**11.77**	**21.63**	**5.91**	**18.59**	**13.62**	**28.43**
R Square		0.48	0.88	0.74	0.87	0.91	0.98	0.98	0.97
Adjusted R Square		0.44	0.87	0.73	0.86	0.91	0.98	0.98	0.97
P-value	Intercept	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	T	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F		14.48	112.50	45.98	103.94	171.73	969.86	720.35	535.65

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Copyright Protection for Photographic Materials: Disseminating Awareness and Perception on Intellectual Property Rights (IPR)

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Structured Abstract:

Purpose: This paper explores or represents at first the concept of Intellectual Property (IP) and the basic or fundamental nature of Intellectual Work (IW). Then the study is on delves into Intellectual Property Rights (IPR), its explanation, origin, main branches and key features of Intellectual Property Rights (IPR). Next subtopic of the paper: the relationship between Modern Age and IPR, specifically how it is related to Photographic Materials.

Study Design / Methodology / Approach: A significant section of the paper examines the relationship between modern technological advancements and IPR, specifically concerning photographic material. In this context the paper concentrated on emerging issue of Internet, Smart Phones which have high resolution picture capacity, which pre dominates Modern Photography in every aspect. In today's world of technological advances, with full of Digital Inventories, Cyber World, there is a great impact on Intellectual Property Rights (IPR). The emergence of digital media, high-resolution smartphone cameras, and the dominance of digital photography raise important legal and ethical issues in copyright protection.

Findings: The paper highlights the issue of over-reproduction of Photographic Material using Digital Media, Smart Phones, Digital Single-Lens Reflex (DSLR) Camera and also about actual Copyright Owner with their Legal Right. The study highlights the impact of over-reproduction and unauthorized use of Photographic Materials and the challenges faced by copyright owners in protecting their work.

Research Limitations / Implications: There is a high chance for theft of Copyright from Original Owner. Over availability of Photographs is becoming a genuine threat to this area.

Practical Implications: This paper also deals with Model Photography and Photographers as who are the Legal Owners of this type of Photographic Work. Furthermore, the paper addresses the Legal Rights of Model Photographers and the growing concern of unauthorized distribution in the Digital Era.

Social Implications: The paper raises the question as to, what Intellectual Property Rights (IPR) can do for the society and what should be the best way

of using Intellectual Property Rights (IPR) for the benefit of the society. The discussion focuses on what IPR can do for society and the most effective ways to utilize it for the benefit of the public.

Originality / Value: Concluding, the paper mainly express its deep thought regarding the proper implementation of Legal Rights, Information Explosion in Modern Age and its direction towards Property Right issues related to Photographic Material. In conclusion, the research emphasizes the importance of implementing Robust Legal Frameworks to protect Photographic Intellectual Property in an age of Rapid Technological Advancement.

Article Type: Research Paper.

Keywords: Intellectual Property (IP), Intellectual Property Rights (IPR), Digital Content, Photography, Copyright of Photography, Model Photography.

Introduction

Intellectual Property (IP) encompasses creations of the mind, including literary, artistic, and photographic works. Intellectual Property Rights (IPR) grants legal protection to these creations, ensuring that the original creators can control and benefit from their work. In the digital age, photography has evolved with the proliferation of high-resolution smartphone cameras and digital platforms, raising critical concerns about ownership, reproduction, and copyright enforcement.

Copyright law treats photographs as original artistic works protected from the moment they are created. In most countries (following the Berne Convention) a photograph need only be fixed in a tangible form (e.g. taken with a camera) to be copyrighted. As the U.S. Copyright Office explains, "copyright protects original works of authorship, including original photographs," and the photographer immediately gains exclusive rights to reproduce, distribute, display, and make derivative works of the image. In practice, even simple creative choices (angle, lighting, timing, etc.) make a photo "original" under the law.

Indeed, as early as Burrow-Giles Lithographic Co. v. Sarony (1884), courts recognized that a photograph capturing the photographer's "intellectual conception" is protectable. Likewise, European law now requires that a photograph be "the author's own intellectual creation" in order to qualify for copyright. In short, once you click the shutter, copyright exists automatically – no registration or notice is needed for basic protection.

Historical Background

The Paris Convention for the Protection of Industrial Property, signed in Paris, France on March 20, 1883, was one of the first Intellectual Property (IP) Treaties. It established a Union for the protection of Industrial Property. World Intellectual Property Organization (WIPO) is the United Nations agency dedicated to the use of Intellectual Property (IP) (patents, copyright, trademarks, designs, etc.) as a means of stimulating innovation and creativity.

The term **Intellectual Property (IP)** is relatively a recent, dating from 19th century. Modern usage of the term Intellectual Property (IP) goes back at least as far as 1867. In the Berne Convention (1986) the term Intellectual Property (IP) has been adapted. In 1967, WIPO - World Intellectual Property Organization was established by a treaty as an agency of the United Nations.

Establishment of Rights and Ownership

By default, the photographer (the person who actually takes the picture) is the author and first copyright owner. Rights are usually not transferred unless the photographer explicitly assigns them. The main exception is the "work made for hire" doctrine in the U.S.: if a photographer is an employee or there is a written agreement commissioning the photo as a work-for-hire (for specific statutory purposes), the hiring party (e.g. the employer or client) is treated as the author. Absent such an agreement, a commissioned photographer normally keeps the copyright (granting only a license to the client). Authors can also license or assign rights by contract, but otherwise the creator retains ownership. (Note: model–release or privacy laws may restrict publishing certain images of people or property, but those are separate from copyright.)

Intellectual Property (IP)

Simply stated that the property which comes from one's own intellectual work is called Intellectual Property. Now what is "Intellectual Work". According to Harrod's Librarians' Glossary - "Intellectual Work" is a creation resulting from Intellectual activity covering all forms of expression and possessing the characteristics of originality. Originality means which seems to be significantly different from any other work, either in form or in content. It means it is unique and which is distinct to others work.

Intellectual Property Rights (IPR)

IPR refers to the legal protections granted to creators for their intellectual works. These rights include copyright, patents, trademarks, and trade secrets. Copyright is the most relevant branch for photographic material, as it grants exclusive rights to photographers to control the distribution, reproduction, and modification of their images. The protection of photographic material under IPR plays a crucial role in maintaining originality and preventing unauthorized use.

Intellectual Property Rights (IPR) is the method of connecting the world of ideas to the world of commerce. Protection to the originality of one's own work can be possible with the help of Intellectual Property Rights (IPR). Concept of Intellectual Property captures the mode of copyright. This concept is uniquely western idea conditioned by two main interlocking features: the socio cultural attitude towards intellectual and artistic creation and the industrial revolution. Industrial revolution made conditioned for the emergence of Intellectual Property concepts.

Intellectual Property (IP) has been divided in to two branches: **Industrial Property** and **Copyright**. The area of Industrial Property pertains to protection of Invention, Patent, Trademarks and Industrial Design and the restrained of unfair competition. Copyright is basically the protection of cultural work in all media: **Literature**, **Music**, **Art**, **Architecture** and **Audio-Visual Productions**. So in short, Intellectual Property Rights (IPR) or Intellectual Property Law granted owners certain explicit rights to various markets, machines, musical, literary and artistic works, discoveries and inventions.

Importance of the Intellectual Property Rights (IPR)

1. The WIPO Treaty and other related International Agreements present a fact that Intellectual Property Rights (IPR) is essential to maintain economic growth.

2. With the help of Intellectual Property Law, creators are getting advantage with legal protection and financial support, and with this financial support they are creating new.

3. On the other hand, public making payment for using the exclusive creation and they are also getting advantage out of it.

4. Under this policy creativity and the dissemination and application of its result encourage fair trading which would contribute to social and Economic development.

Intellectual Property Rights (IPR) System Strengthens the Country's Economic Growth

The Anti – Counterfeiting Trade Agreement (ACTA) states that "effective enforcement of Intellectual Property Rights (IPR) is critical to sustain Economic growth across all industries globally."

Everyone has natural Right over his labour or the creation produced by his / her own. So it is unjust to misuse by someone else's. To prevent that misuse Right or Law is needed. Intellectual Property Rights (IPR) maximizes social utility. The pre assumption is that they promote public welfare by encouraging the creation, production and distribution of intellectual work. Without Intellectual Property (IP) there would be lack of incentive to produce new ideas, thus a system of protection optimizes social utility. Intellectual Property Rights (IPR) also protect original worker from stolen of ideas.

So we also understand that protection of Intellectual Property (IP) is essentially a moral issue. Human mind is full of resource and using this wealth of mind new inventions of the world had been made since very beginning. So violating Intellectual Property (IP) is therefore no different morally than violating others Property.

Objectives of the Study

1. The Impact of Digital Technology on IPR.

2. To find out how Copyright works for Photographic Material, is always the actual photographer getting their claim or Legal Rights?

3. To find out if the Original Photographer of a Photographic Material get rewarded not only terms of Copyright but also financially.

4. Who are the actual Copyright Owners of a Photographic Material in Model Photography?

5. Impact of Intellectual Property Rights (IPR) in Model Photography.

Research Methodology

Different methods have been applied to form this article. Recent articles related to these topic and sub topics gathered together and also study have been done from statistical facts getting from there. Direct interview method also done to gather data from different commercial photographers like newspaper photographers, etc.

Relationship between the Modern Age and IPR

The digital revolution has transformed photography. Today, billions of images are shared daily on social media platforms, often without proper attribution to the original creator. The ease of copying, editing, and distributing digital photographs has increased the risk of copyright infringement. Key issues include:

- The rise of social media and image-sharing platforms.
- The impact of high-resolution smartphone cameras and digital photography.
- The challenge of enforcing copyright in an era of digital proliferation.

Impact of Digital Technology on IPR

First, we need to know about the digital content. The content available in digital format is considered as digital content. Right-holders are very much afraid of the potential for copyright infringement, as:

1. Digital Materials are easy to copy.

2. The copies made are of extremely high quality.

3. The material can be distributed to many people within matter of second. For example, a report, published, can be sent as many people by just an e-mail attachment.

4. Copies can be achieved at low or marginal cost.

The most important international copyright convention, the Berne Convention, copyright protection covers all "Literary and Artistic work". Related rights protect the contribution of others who add value in presentation of literary and artistic work to the public, performing artists, such as actors, dancers, singers, and musicians, producers of phonograms, including CDs and broadcasting organizations.

Digital Technology enables the transmission and use of all of their protected materials in digital form over interactive networks. The process of digitization allows the conversion of such material in to binary form, which can be transmitted across the Internet, and then redistributed copies and stored in perfect digital form.

Given the capabilities and characteristics of digital network, technologies, e-commerce has a tremendous impact on the system of copyright and related rights. From one perspective, the Internet has been described as "the world's biggest copy machine." where as earlier technologies like photocopying and taping allow mechanical copying by individual consumers, and it can be done in limited quantities. On contrast, Internet can make unlimited number of copies, virtually instantaneously, without perceptible degradation of the quality. If we give an example : in the Music Industry, the emergence of Internet-based file swapping services such as Napster and others, have enabled a large scale exploitation of music and recording without the authorization of the shareholders. The exploitation has further aggravated by the simultaneous broad commercialization of CD burners and portable MP3 players, adapted top the most commonly used file format. These challenges are now faced by the copyright industry. For this reason, a huge amount of economic value from copyright industry has been lost. This digital piracy affect very much to the copyright industry and the economic growth of the society also will be affected. It is therefore, critical to adjust the legal system to respond to the new technological developments in an effective and appropriate way, because technologies and markets increasing rapidly.

In 1996, two treaties were adopted by WIPO. The WIPO Internet Treaties are designed to update and supplement the existing International treaties on copyright and related rights. They respond to the challenges posed by the digital technologies and in particular, the dissemination of protected material over the global network that make up the Internet. The contents of the Internet Treaties can be divided in to three parts –

1. Incorporation of certain provisions of the TRIPS Agreement not previously included explicitly in WIPO Treaties (Example: Protection of computer programmes and original database as literary works under copyright law).

2. Updates not specific to the digital technologies.

3. Provision that specifically address the impact of digital technologies.

Copyright Works for Photographic Materials

Photography

Photography is the art, application and practice of creating durable images by recording light or other electromagnetic radiation, either electronically by means of an image sensor, or chemically by means of a light-sensitive material such as photographic film. It is used in many fields of science, manufacturing (e.g., photolithography), and business, as well as its more direct uses for art, film and video production, recreational purposes, hobby, and mass communication.

Digital Photography

Digital imaging uses an electronic image sensor to record the image as a set of electronic data rather than as chemical changes on film. An important difference between digital and chemical photography is that chemical photography resists photo manipulation because it involves film and photographic paper, while digital imaging is a highly manipulative medium. This difference allows for a degree of image post-processing that is comparatively difficult in film-based photography and permits different communicative potentials and applications. Digital photography dominates the 21st century. More than 99% of photographs taken around the world are through digital cameras, increasingly through smart phones.

Nowadays we have seen proliferation of photographs due to using high quality smart phone with high quality camera. In the last decade or so, however, the digital age has created a boom in the number of skilled photographers out there, and as technology moves forward, the technical challenges of photography are shrinking. As a result, the profession of photography is changing again. Now, one don't even need to own a camera to become a professional photographer; the phone is the number-one way of taking pictures, and the image quality achievable with today's phones is comparable with DSLRs from only five years ago.

Disadvantages of Digital Photography

But it has some disadvantages too. They are:

1. Using smart phones everyone in a same situation taking picture of same object at a time. In this way photo of a same object is getting reproduced in a single shot.

2. Actual sense of photography lost.

3. As the smart phone photographs are now available very easily on social media, reproduction and photo piracy can easily be done.

Property Rights of Photography

In general when the shutter is released or a soft / hard button is clicked to take a photograph, the person who does the same owns the copyright. An exception is when the photographs are taken by an employee who has been employed by the employer for such work is to be considered a work made for hire. The photographer generally has full rights of the images meaning they can also publish it to something like social media without permission from the people/property in the image. Though there are exceptions in the following scenarios.

- Was taken while trespassing on private property. Acknowledgement or citation is needed in that purpose.

- Confidential information must not be shared that should kept in mind.

If the photographs are taken for Commercial purposes one may be required to gain permission from anyone who was involved in the film or photograph. Commercial purpose usually means that someone is taking photographs for financial gain or to promote goods or services.

Copyright Issues in Photography

Several key concerns arise in photographic copyright:

1. **Ownership Rights:** The legal owner of a photograph is typically the photographer unless rights are contractually transferred.

2. **Model Photography:** When people appear in photographs, additional considerations such as model release agreements and privacy laws come into play.

3. **Unauthorized Reproduction:** With the availability of digital editing tools, images can be manipulated, duplicated, and redistributed without permission.

4. **Theft and Plagiarism:** Photographers often find their work used without credit or compensation, leading to financial and reputational losses.

Model Photography or Fashion Photography

Fashion Photography is a genre of photography that portrays clothing and other fashion items. This sometimes includes haute couture garments. It typically consists of a fashion photographer taking pictures of a dressed model in a photographic studio or an outside setting. Photographers play a key role in the fashion industry and that is why we need to make them aware of their rights so that nobody takes advantage of their work. In the fashion industry, every single course of action is bound by agreements and contracts, be it hiring a model, photographer, designer, etc. With the pandemic around the corner, everything is digitalized. Social media being the perfect platform for reach for photographers can be a boon and bane at the same time. A lot of upcoming fashion photographers struggle with publishing their photos because of their work being stolen and shared by others without giving them any credits. With the help of various editing tools, watermarks can be removed thereby stealing their credit.

A photographer may register a copyright in a photograph; however, this is a recommendation rather than a requirement. Copyright protection begins the moment the work is created. The expression of a concept is copyrightable, but not the idea, according to copyright law. Normally, social media platforms have their own copyright rules. Countries pass laws to safeguard intellectual property for two primary reasons:

1. First, to give statutory voice to the creator's moral and economic rights, and

2. Second, to foster creativity in order to encourage fair trade and accelerate the creator's and countries economic and social growth.

The laws controlling Copyright protect Intellectual Property Rights (IPR) on photos. Legislators have taken strenuous attempts to protect photographers' rights by categorizing images in the "Artistic Category," which includes photographers under the idea of "Authors." The law grants the author-specific rights that can only be exercised by the author. The Indian Copyright Act of 1957 is comprehensive. It protects not only traditional paper images but also online photographs, despite the fact that they are not specifically addressed. The "first owners" of a literary work, according to Section 17(a) of the Indian Copyright Act, are the authors of that work, and first ownership will always remain with the author, even if the rights to the literary work have been transferred. In short, this section states that the photographer is the original proprietor of the photograph and that he has all rights to it. The

existing copyright legislation is capable of meeting the difficulties brought by modern technology and provides a solid legal foundation for copyright protection. Section 51 of the Indian Copyright Act of 1957 safeguards photographers' expression from infringement. Copyright infringement is defined as any violation or infringement of the author's rights. In addition, Indian courts have ruled that publishing a photograph without the author's or owner's consent from another published material constitutes an infringement of the photograph. However, infringement does not occur when the identical photograph is utilised by another person without the goal of obtaining illicit profits. Also, if the photograph is used for legislative or academic purposes, it will not be considered a copyright infringement and will be considered authorised use of photographs without the photographer's prior authorization. Regarding model photography photographers holds the copyright; however the model (or whoever has employed the photographer) will have a license to use for the intended purpose.

The Copyright Act of 1957 grants creators (photographers) of artistic works certain exclusive rights. The photographer's rights are as follows:

1. Right to reproduce, this means that no one may make one or more copies of a work, or a major portion of it, without the copyright owner's permission. He can use the right to reproduce as a legal basis for various sorts of exploitation of copyrighted work.

2. Right to make any adaptation of the work, which means it entails the creation of a new work or the alteration of existing work in a similar or different form. According to Section 57 which deals with authors special rights, the author of a work shall have the right to claim authorship of his work, to restrain or claim damages in respect of any distortion, mutilation, modification, or other act in relation to the said work, whether or not the author's copyright has been assigned entirely or partially if such acts would be prejudicial to his honour or reputation.

Best Practices for Photographers

To guard their rights in this environment, photographers should take proactive steps:

1. **Register Important Works Early:** In the U.S., file registration within three months of publication or before any infringement. Early registration preserves the right to

statutory damages and strengthens any future lawsuit. If you have many photos, use group-registration options offered by the U.S. Copyright Office (up to 750 images in a group).

2. **Use Visible or Embedded Marks:** Although not legally required, adding a copyright notice or watermark can deter casual theft. A small logo or translucent signature placed smartly on the photo alerts viewers that the image is not free. (Balance deterrence against aesthetics – even a light watermark often discourages reuse.) Similarly, embed metadata (EXIF / IPTC) with your name and copyright info in the image file. This invisible data can help establish provenance and ownership if a dispute arises.

3. **Retain Originals and Records:** Keep the highest-quality original files, negatives, or RAW formats of your work. Save any files with creation timestamps or registration certificates. These serve as evidence of authorship and date if challenged.

4. **Use Contracts and Clear Licenses:** When shooting on assignment or selling images, always use written contracts. Specify who owns what rights, for what uses, and for how long. Use model or property release forms when photographing identifiable people or private property intended for commercial use. If you offer any usage licenses (even "free to use"), spell out the terms in writing or via well-known license frameworks (e.g. Creative Commons).

5. **Monitor and Act Promptly:** Periodically search for your images online (e.g. via Google or TinEye image search) to spot unauthorized uses. If you find infringement, act quickly. For online cases, submit a DMCA takedown to the host or use the platform's reporting tools. When filling out takedown notices (especially on social media), give precise details: for example, provide the exact URL of your own published image (on your website or portfolio) rather than the infringing post. Clear evidence makes platforms more likely to act. If your photo is registered, include the registration number and title in your notice – this often speeds processing.

6. **Brand Your Work:** Include a © symbol and your name on published images (in captions or visible on the image) as a reminder to users. Publicly state copyright terms (for example, an "All rights reserved" notice on your site). Some photographers keep low-resolution thumbnails publicly and reserve high-res versions for clients with permission.

7. **Leverage Community and Resources:** Join photographer associations or forums to stay informed. Many professional groups publish guidance on IP (e.g. the U.S. Copyright Office's photographer FAQ). Some offer services like automated DMCA takedown or tracking software that flags where your images appear.

8. **Consider Watermarking Algorithms:** For large portfolios, consider using forensic watermarking (invisible marks) that can survive cropping or compression. There are services that embed such watermarks and scan the web for copies.

By combining legal preparedness with practical habits, photographers can greatly improve their chance of retaining control over their images. The law provides strong default rights to creators of photographs, but realizing those rights often requires vigilance. Registering key works, labeling images clearly, and enforcing rights promptly are the best lines of defense in today's digital landscape. [Sources: Authoritative guidance from the U.S. Copyright Office and EU directives, as well as recent case analyses and photography-industry resources.]

Copyright Protection for Photographs in India

A person other than photographer may use any photograph without any intension of gaining undue profit out of it or for any educational purpose, research purpose, and judicial proceedings with proper acknowledgement. This falls under the principle of fair use.

- Photographs are protected under Copyright Law as artistic work under section 21c of Copyright Act 1957 in India. Photographs are protected under the law of copyright as it has included in the kind of artistic work. Although the quality does not matter here as bad quality photographs are also get protected. The essential criterion for protecting requires that the photographs must be original. Same picture can be captured by many people and each one is protected under the law as it is. However if someone demand or use the same picture captured by other photographer and that person demands it as his own work then this is a violation of copyright act.

- In India, as per section 25 of the Copyright Act, the photographs are provided copyright protection for a period of 60 years from the date of publication, i.e. the date of the photographs are first published. Foreign artistic works are also given protection in India.

- Ordinarily, the author is the first owner of copyright of a work created by him. Same way the photographer is the first owner unless there is any agreement. Photographer

himself has the right to reproduce it, make any moderation, editing, make any adaptation and again publish.

➕ Section 51 of the Copyright Act protects the copyright infringement of photographers. Also the Court of India decided that the publication of a photograph without taking permission from the actual owner, and copying the material is the infringement of the copyright in the photograph.

The Copyright Act, 1957 is an exhaustive Act which effectively safeguards the photographer's right in India. This law not only protects the traditional or paper photography but also online photographs too. The existing Copyright law can completely overcome the threats and challenges imposed by latest technology and have a strong legal base. So we hope that rights of the photographers must be maintained and controlled successfully in the age of Digital era.

Digital Era Challenges

Digital technology and social media have amplified both copying risks and enforcement complexity. On the one hand, anyone can now share, repost, or print high-resolution images with ease. Watermarks and credits are easily cropped out, and reposting on platforms often strips or obscures author metadata. As one commentator bluntly noted, "image theft happens" frequently online. Once an image is on social media, it may be disseminated worldwide in seconds, sometimes under licences (or terms of use) that the photographer never intended. Many platforms' terms grant them extensive rights (often irrevocable, royalty-free) to use user-uploaded images; these terms can conflict with the photographer's interests.

Another modern issue is generative AI: models like Stable Diffusion or Midjourney are trained on large image datasets scraped from the web. Photographers worry that their work may have been used without consent or compensation. Getty's lawsuit against Stability AI is the first major test of whether using copyrighted photos to train an AI constitutes infringement or fair use. The outcome (still pending) could have broad implications for photographers' rights in the AI era. In general, digital reproduction, deep-learning, and even simple screen-capture tools make enforcement technically possible but often burdensome. Cross-border enforcement is also tricky: an infringing image might reside on a server overseas, requiring international legal channel.

Aside from technology, social norms pose challenges. Some users believe "anything on the internet is free," so even blatantly stolen photos go uncredited. Attribution (moral rights) is strongly protected in some countries but weak or absent in others (the U.S. grants only limited moral rights to art prints, not typical photos). Finally, over-saturation of images makes it hard for individual photographers to gain visibility; preventing "over-reproduction" (e.g. commercial products printed with unlicensed photos) is a constant struggle, as some sites or individuals' mass-copy stock or unsplash-style images for profit.

With technological advancements, photographic material is easily accessible and can be reproduced infinitely with minimal cost. This raises concerns about:

- The balance between accessibility and copyright protection.
- Ethical implications of image usage on social platforms.
- Legal frameworks needed to prevent unauthorized reproduction.

Conclusion and Future Directions

Copyright and other related Legal Rights are very much essential. Information which is a characteristic of modern society, scattered everywhere, may become a more useful with such legal rights. In this way everyone, the creator, information owner, information seeker and the society shall earn benefit. With the help of Copyright Act like other artistic material Copyright of Photographs is also maintained.

As digital technology advances, the challenges surrounding IPR and photography continue to evolve. To ensure fair protection for photographers, governments and legal bodies must enforce stricter copyright laws, educate users about ethical image usage, and promote responsible sharing practices. Future developments in artificial intelligence and block chain technology could play a significant role in tracking and verifying image ownership. Ultimately, a balanced approach that respects both accessibility and Intellectual Property rights is necessary to sustain creativity and innovation in the photographic industry.

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Waves of Indian Entrepreneurship: Redefinition of Work Culture by Creative Indian Companies

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Structured Abstract:

Purpose: The research paper focuses on exploring entrepreneurship, creativity and evolving work culture in India. It explores India's evolution as a centre of innovation and entrepreneurship, highlighting how shifting mind-sets—particularly in workspace design and organizational culture—are shaping the future of businesses. It examines the transition from traditional 'jugaad-based' problem-solving to more refined and bold entrepreneurial strategies.

Design / Methodology / Approach: The analysis draws on observed trends in India's start-up ecosystem, with a focus on case examples from creative industries that are redefining workplace norms. The discussion is grounded in cultural and behavioural shifts rather than empirical data, offering a conceptual perspective.

Findings: Indian entrepreneurs are moving beyond survival-driven innovation (jugaad) to deliberate, value-driven strategies. Workspace design and company culture—once seen as Western concepts—are now prioritized as key drivers of collaboration and innovation (e.g., open layouts, shared ideals). Progressive companies are actively rejecting traditional hierarchical models, fostering environments that encourage unrestricted idea-sharing and alignment around core values.

Value: This perspective underscores the growing sophistication of India's entrepreneurial landscape, demonstrating how cultural and structural changes within companies influence their long-term vision and success. It provides insights for stakeholders aiming to cultivate innovation in emerging economies.

Keywords: Entrepreneurship, Creativity, Work Culture.

Introduction

India, a country with a vibrant history of innovation and entrepreneurship, has emerged as a global powerhouse in business over the last few decades. From technology to manufacturing, Indian corporates have continuously pushed the boundaries of possibility, transforming industries and paving the way for sustainable growth. The Indian corporate sector has experienced exponential growth in the past 30 years. With a rising middle class, a tech-savvy youth population, and the increasing global integration of the economy, Indian companies are

becoming leaders in sectors ranging from information technology (IT) to fast-moving consumer goods (FMCG) and automotive. What sets these companies apart is their ability to take calculated risks, embrace innovation, and drive change across industries. They are not just focused on profit; many also prioritize sustainability, social impact, and community development. This shift in focus from mere financial success to broader value creation has allowed Indian corporations to build lasting legacies. Reliance Industries, under the leadership of Mukesh Ambani, has become a prime example of how transforming possibilities can reshape entire industries. The launch of Jio, India's largest telecommunications service provider, completely disrupted the telecom market. Jio's arrival brought affordable 4G internet to millions of Indians, democratizing internet access in the country and fostering a digital transformation. Before Jio, internet penetration in India was limited, and data prices were exorbitantly high. By offering free voice calls and dirt-cheap data plans, Jio radically shifted the telecommunications landscape, forcing competitors to revise their business models. Jio is a testament to how Reliance turned a highly competitive and mature sector into an innovative powerhouse that reached unprecedented heights. The Tata Group, one of India's oldest and most respected conglomerates, has been at the forefront of transforming possibilities for several decades. From steel to automotive and technology, the Tata Group has continually redefined what is possible. The acquisition of Jaguar Land Rover in 2008 is a prime example of this transformation. Tata Motors, which once focused on the domestic Indian market, redefined its global strategy and became an international force by acquiring one of Britain's most iconic automotive brands. Under Tata's leadership, JLR was revitalized, and its sales surged, bringing new levels of profitability and innovation. This acquisition allowed Tata Motors to transcend geographical and sectoral boundaries, challenging the preconceived notion of what an Indian automaker could achieve on the global stage. Moreover, Tata's commitment to sustainability through Tata Power and its efforts to make India's rural areas more energy-efficient showcases how the group is transforming possibilities in the energy and infrastructure sectors. When Infosys was founded in 1981 by Narayana Murthy and his colleagues, it marked the beginning of India's rise in the global IT services industry. What started as a small startup with just seven people has now become a multi-billion-dollar corporation that provides technology and consulting services to businesses worldwide. Infosys was one of the first companies to make use of the "offshoring" model, where business processes were outsourced to India due to its relatively low labor costs and highly skilled talent pool. This model allowed Infosys to provide world-class services to

global clients, transforming how businesses across industries accessed IT solutions. Moreover, Infosys has embraced digital transformation by shifting its focus from traditional software services to cutting-edge fields like artificial intelligence (AI), machine learning, and cloud computing. Today, Infosys is not just a service provider but a strategic partner to companies looking to undergo digital transformations themselves. Biocon, India's largest biopharmaceutical company, founded by Kiran Mazumdar-Shaw in 1978, is another excellent example of transforming possibilities. Biocon focuses on developing affordable biotechnology solutions, especially for diabetes, cancer, and autoimmune diseases. One of the key innovations is the development of Insulin, which made affordable treatment options available to millions of diabetic patients globally. Through continuous research and development, Biocon has expanded into the global biotech market and now provides high-quality, affordable drugs to people worldwide. Mazumdar-Shaw's vision of "affordable healthcare" has transformed possibilities for millions in developing countries by offering world-class medical solutions at competitive prices. Her success has not only brought innovation to the forefront of the pharmaceutical industry but has also positioned India as a global leader in biotechnology and biosimilars. Mahindra & Mahindra, one of India's leading automobile manufacturers, has also made significant strides in transforming possibilities within the automotive industry. Traditionally known for its rugged SUVs and tractors, Mahindra has now turned its focus toward sustainable mobility. The company made a bold entry into the electric vehicle (EV) market with the launch of the Mahindra e2o and has been a key player in India's growing EV ecosystem. Mahindra has also embraced the concept of shared mobility with its partnership in Ola Electric and by focusing on electric-powered public transport. In doing so, it is addressing some of India's most pressing challenges: air pollution and unsustainable energy consumption. Mahindra's willingness to pivot to green technologies in a traditional industry shows how Indian corporates can create new possibilities for the future of the planet. Indian corporations are proving that there are no limits to what can be achieved with the right vision, innovation, and dedication. Whether it's through technological advancements, global expansion, or sustainable practices, Indian corporates are breaking barriers and setting new benchmarks in the world of business. By transforming possibilities in various sectors, these companies are not only changing their industries but are also inspiring future generations of entrepreneurs. As India continues to grow as a global economic force, the corporate sector's ability to push boundaries will remain

a crucial driver of the country's success. The research paper focuses on exploring entrepreneurship, creativity and evolving work culture in India.

What is Entrepreneurship?

While it has become widely acknowledged that entrepreneurship is a vital force in the economies of developed countries, there is little consensus about what actually constitutes entrepreneurial activity. Scholars have proposed a broad array of definitions, which when operationalized, have generated a number of different measures (Hebert and Link, 1989). Herbert and Link (1989) have identified three distinct intellectual traditions in the development of the entrepreneurship literature. These three traditions can be characterized as the German Tradition, based on von Thuenen and Schumpeter, the Chicago Tradition, based on Knight and Schultz, and the Austrian Tradition, based on von Mises, Kirzner and Shackle. The Schumpeterian tradition has had the greatest impact on the contemporary entrepreneurship literature. The distinguishing feature from Schumpeter is that entrepreneurship is viewed as a disequilibrating phenomenon rather than an equilibrating force. In his 1911 classic treatise, Theorie der wirtschaftlichen Entwicklung (Theory of Economic Development), Schumpeter proposed a theory of creative destruction, where new firms with the entrepreneurial spirit displace less innovative incumbents, ultimately leading to a higher degree of economic growth. Even in his 1942 classic, Capitalism and Democracy, Schumpeter (p. 13) still argued that entrenched large corporations tend to resist change, forcing entrepreneurs to start new firms in order to pursue innovative activity: "The function of entrepreneurs is to reform or revolutionize the pattern of production by exploiting an invention, or more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way…To undertake such new things is difficult and constitutes a distinct economic function, first because they lie outside of the routine tasks which everybody understand, and secondly, because the environment resists in many ways." Despite the Schumpeterian emphasis on the process of starting a new enterprise as the defining entrepreneurial activity, there is no generally accepted definition of entrepreneurship for the developed countries of the OECD (OECD, 1998). The failure of a single definition of entrepreneurship to emerge undoubtedly reflects the fact that it is a multidimensional concept. The actual definition used to study or classify entrepreneurial activities reflects a particular perspective or emphasis. For example, definitions of entrepreneurship typically vary between the economic and management perspectives. From the economic perspective,

Hebert and Link (1989) distinguish between the supply of financial capital, innovation, allocation of resources among alternative uses and decision-making. Thus, an entrepreneur is someone encompassing the entire spectrum of these functions: "The entrepreneur is someone who specializes in taking responsibility for and making judgmental decisions that affect the location, form, and the use of goods, resources or institutions" (Hebert and Link, 1989, p. 213). By contrast, from the management perspective, Sahlman and Stevenson (1991, p.1) differentiate between entrepreneurs and managers in that, "entrepreneurship is a way of managing that involves pursuing opportunity without regard to the resources currently controlled. Entrepreneurs identify opportunities, assemble required resources, implement a practical action plan, and harvest the reward in a timely, flexible way." The most prevalent and compelling views of entrepreneurship focus on the perception of new economic opportunities and the subsequent introduction of new ideas in the market. As Audretsch (1995) argues, entrepreneurship is about change, just as entrepreneurs are agents of change; entrepreneurship is thus about the process of change. This corresponds to the definition of entrepreneurship proposed by the OECD, "Entrepreneurs are agents of change and growth in a market economy and they can act to accelerate the generation, dissemination and application of innovative ideas….Entrepreneurs not only seek out and identify potentially profitable economic opportunities but are also willing to take risks to see if their hunches are right" (OECD, 1998, p. 11). While the simplicity of defining entrepreneurship as activities fostering innovative change has its attraction, such simplicity also masks considerable complexity. Entrepreneurship is shrouded with complexity for at least two reasons. The first reason emerges because entrepreneurship is an activity crossing multiple organizational forms. Does entrepreneurship refer to the change inducing activities of individuals, groups of individuals such as networks, projects, lines of business, firms, and even entire industries, or even for geographic units of observation, such as agglomerations, clusters, and regions? Part of the complexity involved with entrepreneurship is that it involves all of these types of organizational forms. No single organizational form can claim a monopoly on entrepreneurship. The second source of complexity is that the concept of change is relative to some benchmark. What may be perceived as change to an individual or enterprise may not involve any new practice for the industry. Or, it may represent change for the domestic industry, but not for the global industry. Thus, the concept of entrepreneurship is embedded in the local context. At the same time, the value of entrepreneurship is likely to be shaped by the relevant benchmark. Entrepreneurial activity that is new to the individual but not the firm

or industry may be of limited value. Entrepreneurial activity that is new to the region or country may be significant but ultimately limited. By contrast, it is entrepreneurial activity that is new across all organizational forms, all the way up to the global, that carries the greatest potential value. Thus, one of the most striking features of entrepreneurship is that it crosses a number of key units of analysis. At one level, entrepreneurship involves the decisions and actions of individuals. These individuals may act alone or within the context of a group. At another level, entrepreneurship involves units of analysis at the levels of the industry, as well as at spatial levels, such as cities, regions and countries.

Table 1. Definitions of the entrepreneurship

Author	Definitions
Cole (1968)	The entrepreneurship is an activity dedicated to initiation, maintenance and development of a profit oriented business.
Drucker (1985)	The entrepreneurship is an innovation act who presupposes the endowment of the existing resources with the capacity of producing wealth.
Gartner (1985)	The entrepreneurship is the creation of new organizations.
Hisrich and Peters (1989)	The entrepreneurship is the process of creating something different, with value, by allotting the necessary time and effort, presupposing the taking of financial, social and physical risks, and obtaining monetary rewards and personal satisfaction.
Stevenson et al. (1989)	The entrepreneurship is following an opportunity irrespective of the existing resources.
Herron and Robinson (1993)	The entrepreneurship is a set of behaviours which initiate and manage the re-allotment of economic resources and whose purpose is the creation of value by these means.

Organizational Culture

Organizational culture is a system of values, beliefs, and behaviour patterns which subconsciously drives members of the organization to make each choice and decision (Ortega-Parra & Sastre-Castillo, 2013). Schneider et al. (2013) indicated organizational culture as the norms that members of an organization perceive as their work environment, and these norms influence how members behave and adapt to achieve organizational goals. Organizational culture is the way that organizational members interact with each other and other stakeholders (Simoneaux & Stroud, 2014). Yirdaw (2016) indicated organizational culture as the glue which combines the nonhuman resources to the human resources in an organization to build teamwork and good performance. Weber and Tarba (2012) indicated that business managers use the organizational culture to differentiate their organization from other organizations. Though Apple Inc., International Business Machines Corporation (IBM),

and Hewlett-Packard Corporation (HP) have similar technologies and operating environment, these organizations have diverse cultures (Schein, 2010). The culture of Apple involves the development of simple, innovative and elegant products (Toma & Marinescu, 2013). The priorities of IBM culture are long-term thinking, and highly committed employees (Flamholtz & Randle, 2011; Kotter & Heskett, 1992). The cultural focus of HP is innovation and autonomy of employees (Childress, 2013). Organizational culture contributes favourably to corporate governance and management (O'Connor & Byrne, 2015). The influence of effective organizational culture on corporate performance is recognized by many business managers (Unger et al., 2014). Warren Buffet, one of the world's wealthiest entrepreneurs, asserted how organizational culture is important for organizational performance (Childress, 2013). Likewise, Howard Schultz, the founder of Starbucks Coffee Company, confirmed that corporate culture is a key factor in Starbucks' success (Flamholtz & Randle, 2012).

Sources of Organizational Culture

Organizational culture may be derived from various sources, such as the beliefs and assumptions of the founders, and the learning experience of members of the organization (Ruiz-Palomino & Martínez-Cañas, 2014; Schein, 2010; Uddin et al., 2013). Flamholtz and Randle (2012) indicated that the founders of the organization are the primary source of establishing a new culture for their organization. Founders can make a significant impact to the organization culture since they have an opportunity to introduce the strategy and direction at an early stage of the organization (Andish et al., 2013). The initial business strategy and direction are mostly based on the operational assumptions of the founders, which may be derived from their personal experience and cultural history (Toma & Marinescu, 2013). Founders may enforce their personal experience and culture on their employees and partners (O'Reilly et al., 2014). For example, Steve Jobs, the founder of Apple Inc., enforced his personal experiences and assumptions on employees, which contributed to build an effective organizational culture at Apple Inc. (Kaliannan & Ponnusamy, 2014; Toma & Marinescu, 2013). Apple's organizational culture contributed to transform the vision of the founder into realities. Schein (2010) indicated that Apple Inc. is a perfect example to illustrate how the personal culture and assumptions of founder greatly influence the culture of the organization. The learning experience is another source of organizational culture, which is derived from the social trends and the dynamics of the business environment (Nguyen & Aoyama, 2014). Members of the organization may adapt some attributes from the community as well as from

the business environment (Uddin et al., 2013). Gibbs (2012) indicated that community may enforce its cultural attributes on the organization through members of the organization.

Strong and Weak Organizational Culture

Strong organizational culture is vital to enhance organizational performance (Nwibere, 2013; Sharma & Good, 2013). Raza et al. (2014) indicated that strong organizational culture plays a significant role in aligning the future business trajectory of the organization. Organizational members have common opinions towards the organization in a strong organizational culture and are consistent with organizational values (Flamholtz & Randle, 2011). Kotter and Heskett (1992) indicated that strong organizational cultures encourage to share organizational values and goals across the organization, facilitating the rapid adaptation of these values to new employees. Business managers empower their employees to take part in the critical decision making process within a healthy organizational culture. Miguel (2015) indicated that the involvement of the employees in the organizational decision-making process is critical for enhancing performance. When engaged in the organizational decision-making process, employees may build a sense of ownership and obligation (Engelen et al., 2014). As employees build a culture of ownership and obligation, their loyalty and commitment towards the organization increases substantially even without close supervision (Denison, 1990; Nwibere, 2013; Pinho et al., 2014). When employees and business managers build respect and integrity among themselves, they can support each other and integrate their expertise and experience to enhance corporate performance (Miguel, 2015). Business managers with a strong organizational culture use open and transparent communication to inspire employees and enhance performance (Kohtamaki et al., 2016; Senaji et al., 2014). In an organizational culture with open communication, organizational members easily share relevant information across the organization (Simoneaux & Stroud, 2014). Transparent communication involves a high level of participation by all members of the organization. When organization members engage in transparent communication, all members of the organization have a high degree of engagement (Miguel, 2015). Establishing a set of organizational standards and trends mainly involves developing a well-defined communication channel between managers and employees (Schein, 2010). Cao et al. (2015) indicated that business managers may use the communication channel in order to create transparent communication to promote a culture of sharing and teamwork among organizational members. A strong organizational culture is critical for motivating the employees of the organization (Schein, 2010). Motivated

employees are the key drivers for achieving organizational goals and enhancing organizational performance (Fiordelisi & Ricci, 2014; Simoneaux & Stroud, 2014). Motivated employees make productive use of their time to perform their daily tasks (Flamholtz & Randle, 2011). Business managers and employees with a strong organizational culture have an exceptional professional quality which leads to the enhancement of organizational performance (Pinho et al., 2014). According to Busse (2014), professional quality includes three main elements: respect and dignity between managers and employees, strong commitment to customer services, and motivation and moral engagement for achieving organizational goals. In a strong organizational culture, business managers may establish a set of formal rules and trends of doing business (Denison, 1990; Flamholtz & Randle, 2011; Simoneaux & Stroud, 2014). Customers and other stakeholders may perceive and use the culture and work trends of members of the organization to distinguish the organization from other organizations (Childress, 2013; Cian & Cervai, 2014). Management with weak organizational culture has a significant potential to affect business profitability of the organization (Shahzad et al., 2012). If the organizational culture is weak, the existence of the organization is at risk since the members of the organization have different values and beliefs, where they may work against the priorities of the management (Eaton & Kilby, 2015). Childress (2013) indicated that in a week corporate culture, there is always a challenge for employees to identify the values of the organization and establish the appropriate business process in order to achieve the organizational goals. Flamholtz and Randle (2011) indicated that employees with a weak organizational culture may act in a way that is inconsistent with organizational goals due to inadequate communication and lack of clear direction from the leadership.

Effective Organizational Culture

Effective organizational culture is an amalgamation of strong organizational culture and positive organizational culture. In a strong organizational culture, organizational members behave in a manner which consistent with organizational values. In a positive organizational culture, employees understand and share the corporate goals and values across the organization (Flamholtz & Randle, 2012). Childress (2013) indicated that an effective organization culture is a combination of five sub-organizational cultures: healthy customer service, employee-oriented management, strong interpersonal relationship, exemplary leadership, and ethical decision-making process. Hartnell et al. (2011) indicated that business

managers deploy an effective organizational culture to shape employee attitudes, improve operational effectiveness, and increase financial performance in the organization. Business managers deploy an effective organizational culture to create a healthy working environment in order to enhance performance in the organization (Flamholtz & Randle, 2012; Inabinett & Ballaro, 2014; O'Reilly et al., 2014; Pinho et al., 2014; Shahzad et al., 2012). Flamholtz and Randle (2011) indicated that an effective organizational culture is an asset while an ineffective culture is a liability for organizational performance. Business managers with an effective organizational culture encourage an innovative business environment (Givens, 2012). Engelen et al. (2014) indicated that effective organizational culture sustains employee-focused leadership, sound interpersonal relationship, and ethical decision-making process. Low employee turnover and high employee satisfaction are characteristics of an effective organizational culture (Hartnell et al., 2011). An effective organizational culture is important to motivate and retain competent and trustworthy employees in the organization (Berg & Wilderom, 2012; Eaton & Kilby, 2015). Teamwork is an important factor in achieving a common organizational goal. Effective organizational culture involves shared values and common purpose to develop a sense of teamwork (Flamholtz & Randle, 2011; Schein, 2010). Wiewiora et al. (2014) indicated that business managers deploy an effective organizational culture to promote teamwork and information sharing environment. In an effective organizational culture, business managers and employees work together to enhance corporate performance (Childress, 2013; Schein, 2010). Customer service: a source of sustainable competitive advantage, is an important responsibility for business managers in an effective organization culture (Berg & Wilderom, 2012; Givens, 2012; Miguel, 2015). In an effective organizational culture, employees share the organizational values and beliefs (Denison, 1990). As employees share the organizational values and beliefs, they are inspired to accomplish organizational goals by delivering a professional customer service (Childress, 2013). In an effective organizational culture, business managers deploy employee-focused and transformational leadership to enhance performance in the organization. Veiseh et al. (2014) found that effective organizational culture and transformational leadership are connected with a positive relationship. Transformational business managers promote collaboration and teamwork (Wiewiora et al., 2014). As business managers promote collaboration and teamwork within the organization, employees may benefit from supportive alliance and mutual expertise (Man & Luvision, 2014). In a supportive and friendly business environment, employees are motivated to deliver better performance (Veiseh et al., 2014;

Wiewiora et al., 2014). Strong interpersonal relationship is an important element of an effective organizational culture (Engelen et al., 2014). When there are strong interpersonal relationships within an organization, employees may positively communicate with their managers, and share their ideas and opinions without reservation and hesitation (Nongo & Ikyanyon, 2012; Veiseh et al., 2014). Busse (2014) indicated that business managers deploy an open-door policy and strong interpersonal communication with their employees in order to build a high degree of faith in the leadership. When employees are satisfied and have faith in their leadership, they would build a sense of ownership and obligation towards the organization, which is an important factor in engaging and inspiring employees to achieve better performance (Denison, 1990; Nongo & Ikyanyon, 2012).

The Role of Organizational Culture in the Corporate Group

A corporate group is a combination of two or more legal independent member companies with different business segments under one corporation with the power of control, governance, and leadership (Eukeria & Favourate, 2014; Gajewski, 2013). Under a corporate group business structure, member companies may involve with similar or diversified products and services from a different business sectors and geographical locations (George & Kabir, 2012). Organizational culture is an important element to unify various units and divisions in the corporate group structure (Kenny, 2012). The organizational culture must align with the corporate business strategy. Eaton and Kilby (2015) indicated that 68% of corporate business managers in the world believe that their organizational culture does not align with their business strategy. Several empirical evidences in the area of corporate groups showed that without the support of effective organizational culture, managers fail to implement and maintain their strategy (Eaton & Kilby, 2015; Weber & Tarba, 2012). Cultural integration between corporate office and member companies is also a key factor of the performance of the corporate group (Idris et al., 2015). Weber and Tarba (2012) showed that 89% of newly acquired businesses in the United States of America fail to succeed because of a lack of cultural integration between corporate office and member companies. Whalen (2014) indicated that organizational culture change initiatives in corporate groups have more than 50% failure rate. Business managers believe that establishing an effective organizational culture in the corporate group is important to manage and lead diversified companies under the corporate group (Lee & Gaur, 2013; Neffke & Henning, 2012). Many well-known business managers confirmed the benefits of deploying diversified business strategy with an

effective organizational culture to enhance performance in the organization (Kenny, 2012). Research findings show that when diversification supports with effective organizational culture, diversified companies outperform the other companies (Gajewski, 2013; George & Kabir, 2012; Lee & Gaur, 2013). In contrast, Coad and Guenther (2013) indicated that diversification activities contribute less financial return in the short-term, but high financial return and competitiveness in the long-term. Business managers with a diversified business strategy may benefit from many opportunities in an effective organizational culture (George & Kabir, 2012). The key benefits are: sharing limited resources, economies of scale, taking the advantages of cost saving, strategic adjustments and financial economics, and experience sharing among managers of member companies in the group (Flamholtz & Randle, 2011; Hashai & Delios, 2012; Man & Luvision, 2014). In a business acquisition and merger process, it is vital for management to integrate with the different cultures of merging companies (Eaton & Kilby, 2015). Hirsch (2015) indicated that 70% of newly acquired businesses fail to integrate with the organizational culture of the corporate group, and 83% fail to increase the shareholder value. Tarba et al. (2017) indicated that synergy potential (similarities and complementarities) between high-tech merging companies, and effectiveness of post-acquisition integration of organizational culture positively influence the overall acquisition performance of merging high-tech companies. Business managers use collaborative organizational culture to make a successful integration between member company culture and corporate culture (Gajewski, 2013; Kenny, 2012). Latif and Ullah (2016) indicated that collaborative culture and internal service quality have a direct and positive impact on the organizational performance whilst internal service quality partially mediates the relationship between collaborative culture and organizational performance. The corporate group leadership encourages a decentralized organizational structure to empower general managers of each company and to distribute power and responsibility (Kenny, 2012). Weber and Tarba (2012) indicated that the decentralized organizational structure is important for delegating accountability and power at the levels of member companies. Zahavi and Lavie (2013) indicated that within the corporate group, general managers and divisional managers need to perform like small business owners. General Managers of member companies are responsible for the profitability and return on capital employed at each company level (Cian & Cervai, 2014). Managers of business units have to understand their customer demands in delivering a competitive service at the business unit level (Kenny, 2012). It is necessary to incorporate an appropriate and consistent performance measurement tool to evaluate the role

of organizational culture and performance of each division and Member Company within the corporate group (Eukeria & Favourate, 2014; Zahavi & Lavie, 2013). Effective corporate groups typically use return-on-capital, net profit, or earnings per share to evaluate the performance of member companies (Eukeria & Favourate, 2014).

The Indian Corporate Landscape: A New Era of Transformation

The Indian corporate sector has experienced exponential growth in the past 30 years. With a rising middle class, a tech-savvy youth population, and the increasing global integration of the economy, Indian companies are becoming leaders in sectors ranging from Information Technology (IT) to Fast-Moving Consumer Goods (FMCG) and automotive.

What sets these companies apart is their ability to take calculated risks, embrace innovation, and drive change across industries. They are not just focused on profit; many also prioritize sustainability, social impact, and community development. This shift in focus from mere financial success to broader value creation has allowed Indian corporations to build lasting legacies.

2. Examples of Indian Corporates Transforming Possibilities

1. Reliance Industries: Revolutionizing Digital Connectivity

Reliance Industries, under the leadership of Mukesh Ambani, has become a prime example of how transforming possibilities can reshape entire industries. The launch of Jio, India's largest telecommunications service provider, completely disrupted the telecom market. Jio's arrival brought affordable 4G internet to millions of Indians, democratizing internet access in the country and fostering a digital transformation.

Before Jio, internet penetration in India was limited, and data prices were exorbitantly high. By offering free voice calls and dirt-cheap data plans, Jio radically shifted the telecommunications landscape, forcing competitors to revise their business models. Jio is a testament to how Reliance turned a highly competitive and mature sector into an innovative powerhouse that reached unprecedented heights.

2. Tata Group: Transforming the Global Business Landscape

The Tata Group, one of India's oldest and most respected conglomerates, has been at the forefront of transforming possibilities for several decades. From steel to automotive and technology, the Tata Group has continually redefined what is possible.

The acquisition of Jaguar Land Rover in 2008 is a prime example of this transformation. Tata Motors, which once focused on the domestic Indian market, redefined its global strategy and became an international force by acquiring one of Britain's most iconic automotive brands. Under Tata's leadership, JLR was revitalized, and its sales surged, bringing new levels of profitability and innovation. This acquisition allowed Tata Motors to transcend geographical and sectoral boundaries, challenging the preconceived notion of what an Indian automaker could achieve on the global stage.

Moreover, Tata's commitment to sustainability through Tata Power and its efforts to make India's rural areas more energy-efficient showcases how the group is transforming possibilities in the energy and infrastructure sectors.

3. Infosys: Enabling Global IT Transformation

When Infosys was founded in 1981 by Narayana Murthy and his colleagues, it marked the beginning of India's rise in the global IT services industry. What started as a small startup with just seven people has now become a multi-billion-dollar corporation that provides technology and consulting services to businesses worldwide.

Infosys was one of the first companies to make use of the "offshoring" model, where business processes were outsourced to India due to its relatively low labor costs and highly skilled talent pool. This model allowed Infosys to provide world-class services to global clients, transforming how businesses across industries accessed IT solutions.

Moreover, Infosys has embraced digital transformation by shifting its focus from traditional software services to cutting-edge fields like artificial intelligence (AI), machine learning, and cloud computing. Today, Infosys is not just a service provider but a strategic partner to companies looking to undergo digital transformations themselves.

4. Biocon: Redefining Healthcare Innovation

Biocon, India's largest biopharmaceutical company, founded by Kiran Mazumdar-Shaw in 1978, is another excellent example of transforming possibilities. Biocon focuses on

developing affordable biotechnology solutions, especially for diabetes, cancer, and autoimmune diseases.

One of the key innovations is the development of Insulin, which made affordable treatment options available to millions of diabetic patients globally. Through continuous research and development, Biocon has expanded into the global biotech market and now provides high-quality, affordable drugs to people worldwide.

Mazumdar-Shaw's vision of "affordable healthcare" has transformed possibilities for millions in developing countries by offering world-class medical solutions at competitive prices. Her success has not only brought innovation to the forefront of the pharmaceutical industry but has also positioned India as a global leader in biotechnology and biosimilars.

5. Mahindra & Mahindra: Transforming Mobility with Sustainability

Mahindra & Mahindra, one of India's leading automobile manufacturers, has also made significant strides in transforming possibilities within the automotive industry. Traditionally known for its rugged SUVs and tractors, Mahindra has now turned its focus toward sustainable mobility. The company made a bold entry into the electric vehicle (EV) market with the launch of the Mahindra e2o and has been a key player in India's growing EV ecosystem.

Mahindra has also embraced the concept of shared mobility with its partnership in Ola Electric and by focusing on electric-powered public transport. In doing so, it is addressing some of India's most pressing challenges: air pollution and unsustainable energy consumption. Mahindra's willingness to pivot to green technologies in a traditional industry shows how Indian corporates can create new possibilities for the future of the planet.

3. Key Drivers of Transformation in Indian Corporates

1. Innovation and Technology

Indian corporates are increasingly investing in research and development (R&D) to drive innovation. They understand that staying competitive in today's fast-evolving global marketplace requires continuous technological advancement.

2. Globalization

With the world becoming increasingly interconnected, Indian companies are expanding their horizons. By venturing into global markets, they're transforming possibilities not just for themselves but for the entire Indian economy.

3. Sustainability

Sustainability is no longer an afterthought. Indian corporates are increasingly adopting green practices and building businesses that are environmentally responsible. This focus on sustainability is transforming possibilities by fostering long-term value creation.

4. Social Impact

Many Indian corporates are aligning their business goals with societal progress. Companies like Tata, Infosys, and Biocon are investing in education, healthcare, and environmental initiatives that are transforming the lives of millions.

Companies elevating workplace culture in India

In the dynamic world of Indian workplaces, a company's culture plays a crucial role in deciding its productivity, employee morale, and overall brand reputation. By now, many companies have realised the importance of maintaining a positive, unique as well as engaging culture. It not only attracts the best talent but retains them for the long run and keeps them motivated, which translates into better products and services, contributing to the overall brand's success.

On the other hand, companies that fail to do so face adverse impacts on their performance and employee results. Not only does this lead to increased employee turnover but a significant drop in the quality of the products or services as well. Hence, it has become critical to understand how a positive and strong company culture can be cultivated.

Flipkart's Big Billion Days' Gong

Flipkart, one of India's e-commerce giants, has taken a unique approach to celebrating its success during its annual Big Billion Days sale. So, instead of traditional methods, the employees ring a gong every time a significant sale is made.

Though appears a small step, this quirky tradition adds an element of festivity and creates an energetic and celebratory atmosphere. This in turn reinforces the sense of achievement among the workforce.

Zomato's Zoment

Next is Zomato, a leading food delivery platform, which has introduced 'Zoment'. It is a tradition where employees are granted a paid day off on their work anniversary. This practice not only acknowledges and celebrates each employee's commitment to the company but also contributes to increased job satisfaction and loyalty.

Wingify's Taco Tuesday

Yet another great example is Wingify, a software company, where employees break the midweek monotony with Taco Tuesday. This tradition involves gathering every Tuesday to enjoy tacos. However, this adds more than the delightful culinary experience, fostering a sense of camaraderie and providing an opportunity to connect and get to know each other well. This helps in creating a positive work environment.

BookMyShow's Fika Fridays

Next is 'Fika Fridays' by BookMyShow, an online ticketing platform. This concept is inspired by the Swedish concept of taking a coffee break to connect with colleagues. Here, employees get to engage in an informal discussion over coffee or tea. This provides a great opportunity to build stronger bonds and relationships within the workplace.

OYO's Ghar Ka Khana Day

The next example we have is a hospitality company, OYO. It has introduced Ghar Ka Khana (Home-Cooked Food) Day in which employees bring and share homemade dishes. This tradition not only promotes a sense of community but also celebrates the diverse culinary heritage of the workforce.

Myntra's 'Myntra's Got Talent'

Last but not least is Myntra's Got Talent. Myntra is an online fashion platform that organises a talent show named Myntra's Got Talent. During these events, employees showcase their

non-work-related skills and talents. This adds an element of entertainment and creativity to the otherwise routine workplace.

The rise of Gen Z entrepreneurship

Generation Z is the most entrepreneurial generation yet, with platforms and technology lowering barriers to entry for launching businesses or side hustles. One report found that half of Gen Z aspires to start their own business. Starting a business using social media platforms, like TikTok or Instagram, has further fueled this trend, offering tools to monetize creativity and reach global audiences with minimal upfront investment. Unlike prior generations, Gen Z sees traditional employment as only one of many options. A corporate job is no longer viewed as the default; rather, it is one of several avenues to achieve financial independence and personal fulfillment. According to a recent report on workplace wellbeing, Gen Z is the only generation that prioritizes flexibility in where and when they work over competitive benefits. With the gig economy offering unparalleled flexibility and scalability, many young professionals are turning side hustles into primary income sources. This generation's comfort with diversifying income streams mirrors a broader cultural shift: the idea that work should be adaptable to life, not the other way around.

Rethinking People Leadership

For business leaders, the takeaway is clear: Gen Z expects more from work, and meeting these expectations requires a fundamental shift in leadership strategy. Here are three steps to engage this demographic effectively:

1. **Embrace individuality:** Gen Z values being seen as individuals, not cogs in a machine. Leaders must invest in understanding their employees' unique goals, strengths and challenges. This includes fostering meaningful relationships and tailoring career development plans.

2. **Redefine Work Culture:** Flexibility is paramount. Remote and hybrid work models are not just perks — they are expectations. Moreover, companies must create cultures that emphasize personal growth, mental health and work-life integration.

3. **Prioritize Purpose Over Profit:** Gen Z seeks purpose in their work. They want to know how their contributions make a difference, both within the company and in the wider world. Organizations that align with this desire by championing sustainability, inclusivity and social impact will have a competitive edge in attracting top talent.

Result & Findings

India's approach to work is a fascinating mix of tradition and evolving trends. A strong work ethic and dedication were traditionally paramount, often leading to extended hours. However, there's a growing shift towards achieving a healthier work-life balance. Respect for hierarchy remains deeply ingrained, with deference shown to senior colleagues and titles commonly used in everyday interactions.

Table 2: The difference between Indian and Western work culture

Aspect	Indian Culture	Western Culture
Hierarchy and Respect	Emphasis on hierarchy and respect. Clear hierarchical structure with well-established authority. Titles and formalities play a significant role. Decision-making often involves consultation with higher-ups.	Emphasis on open communication and a flatter hierarchy. Decision-making processes may be more decentralized.
Relationship Building and Teamwork	Strong emphasis on building personal connections. Collaborative and friendly atmosphere. Teamwork is highly valued. Decisions made collectively. Success attributed to the entire team's efforts.	Emphasis on individual achievements. Recognition of personal accomplishments. Success attributed to individual efforts rather than the collective team.
Work-Life Balance	Shift towards recognizing the importance of work-life balance. Growing awareness of employee well-being. Desire to establish a healthier equilibrium between professional and personal life.	Emphasis on structured work hours. Clear distinction between professional and personal time. Time management is crucial.
Regional Diversity	Significant influence of regional variations. Each region contributes unique flavors and practices. Fosters an environment of inclusivity and adaptability. Professionals encouraged to appreciate and learn from different customs and traditions.	May exhibit more standardized practices influenced by broader cultural context. Less influenced by regional differences.
Individual Achievements	Less emphasis on individual achievements. Success attributed to the collective team's efforts.	Strong emphasis on individual achievements. Recognition of personal accomplishments. Success attributed to individual efforts rather than the collective team.
Efficiency and Time Management	Shift towards recognizing the importance of efficiency and productivity.	Emphasis on efficiency and productivity. Work hours structured. Time management is crucial.
Cultural Homogeneity	Diverse regional variations contribute to cultural diversity.	May exhibit more standardized practices influenced by broader cultural context.

Conclusion

The future of work in India is advancing rapidly, offering both significant challenges and abundant opportunities. This transformation in work dynamics, fueled by technological advancements and shifting economic landscapes, demands that individuals equip themselves with a diverse skill set. This includes digital literacy, critical thinking, adaptability, effective communication, entrepreneurial acumen, and an unwavering commitment to continuous learning to thrive in the job market. Organizations that proactively adjust to these trends will be better positioned to attract and retain quality talent, driving their success in the evolving job market. Getting the opportunity to be your own boss is perhaps one of the most coveted and aspirational positions that we can strive for. What we often don't hear about, though, is the many little failures that cement the way there though, or the courage that it really takes to take that leap. Because contrary to popular belief, entrepreneurship is not for everybody. And it requires true stamina to see something through beyond the initial phases of establishing an idea in the market (not an easy job in itself) beyond thoughts on paper to the point that it attains any semblance of stability from where it can keep scaling. In those early years, it takes grit to fight against the obstacles and an all-powering faith even when nobody else agrees.

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Stitching Together Nationalism: The Intersection of Fashion and Culture in *Aya: Life in Yop City*

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Structured Abstract:

Purpose: This analysis examines Marguerite Abouet and Clément Oubrerie's graphic novel Aya: Life in Yop City (2012), set in late 1970s–1980s post-colonial Ivory Coast, to explore how clothing and hairstyles reflect national identity, cultural hybridity, and generational tensions.

Methodology: The study centres on fashion as a tool for negotiating post-colonial identity, contrasting traditional African attire with Western-influenced styles. It highlights how dress and bodily aesthetics symbolize resistance, aspiration, and belonging in a globalizing society. Through visual and narrative analysis of the graphic novel's medium, the work interrogates generational divides: older characters' adherence to indigenous styles versus younger characters' embrace of modernity and global pop culture. The body and dress are framed as contested sites of cultural memory, colonial legacy, and self-expression.

Findings: Fashion serves as a dynamic signifier of social change, mapping tensions between tradition and modernity. Youth adoption of "exotic" Western styles reflects aspirations for autonomy and global belonging, while elders critique these choices as cultural erosion. The visual medium amplifies clothing's role in constructing identity, emphasizing its power to negotiate individual and collective narratives.

Value: The novel underscores fashion as a critical lens for understanding post-colonial identity formation, revealing how everyday aesthetics mediate power, resistance, and globalization in Ivory Coast's urban landscape.

Keywords Nationalism, Fashion, Postcolonialism, Popular Culture

Nationalism, as a social and political ideology, often revolves around the formation of identity, unity, and pride within a specific nation or cultural group. One of the most potent and visible ways that nationalism is expressed is through dress—an important tool in the performance and assertion of national identity. Clothing, as both a personal and collective symbol, carries powerful messages about belonging, cultural heritage, political affiliation, and social status. From traditional attire to modern national uniforms, dress functions as a canvas on which national narratives are painted, sometimes consciously, and other times unconsciously. Discussions on dress as part of popular culture or its evolving representation in the literature of 'colonized' nations have largely been overlooked by literary and cultural critics. This is likely because dress styles belong to the realm of visual discourse, while most literature and cultural texts from these nations are designed for reading, emphasizing imagination over visual representation. Over time, writers have focused primarily on describing body parts, often neglecting other important aspects, such as clothing and hairstyles, that complement them. African literature and cultural texts face the same gap. *Aya: Life in Yop City* (2012) stands out as an exception. Presented as a graphic novel, a term often used to describe comics, it is deeply embedded in the socio-cultural context from which it originates. As a product of popular culture, graphic novels uniquely combine both verbal and visual elements, creating a dynamic and multifaceted genre. The visual medium in graphic novels serves as a rich tapestry of cultural symbols. Through this form, representation becomes a powerful tool for depicting people and situations in an engaging and relatable way. *Aya: Life in Yop City* (2012) opens up the possibility of discussing fashion and hair styling—both of which are integral to the identity of the people of Côte d'Ivoire, a country located on the southern coast of West Africa.

Aya: Life in Yop City (2012), written by Marguerite Abouet and illustrated by Clément Oubrerie, recounts the author's early life in Yopougon, a working-class neighborhood in Abidjan, Ivory Coast. Set during the late 1970s and early 1980s under the leadership of the charismatic president Félix Houphouët-Boigny, the graphic novel follows the lives of Aya and other residents of Yopougon. Through the perspective of Aya, the story offers a candid portrayal of Yopougonian society, presenting a view of Africa that contrasts sharply with the typical depictions of war and famine. In the graphic novel, Yopougon is

reimagined as "Yop City," a playful reference to New York City, which reflects the community's social spaces, postmodern lifestyles, and fascination with popular culture. The narrative is filled with events that highlight the residents' attempts to assimilate foreign cultures, as depicted in newspapers and on television. Hairstyles and fashion in the story become key tools for expressing personal desires, sensuality, and a fragmented sense of identity, stemming from the characters' search for self-definition. The depiction of clothing and hairstyles in *Aya: Life in Yop City* (2012) will be analyzed as cultural signifiers within the visual discourse.

Aya: Life in Yop City begins in 1978 with a large panel depicting a television set broadcasting a Solibra beer advertisement, featuring Dago, a popular local comedian. After drinking Solibra, Dago humorously claims to have the power to "blow by buses on his bicycle" (Abouet & Oubrerie, 2012, p. 13). In the following panel, a group of working-class people—"family and friends together" (Abouet & Oubrerie, 2012, p. 14)—are shown in Aya's living room, watching the same advertisement, which airs "every night at 7 p.m." (Abouet & Oubrerie, 2012, p. 14). Both panels emphasize the fact that, by the late 1970s, Ivorian society was already deeply influenced by the intrusion of popular culture.

In their influential work *Popular Culture – A User's Guide* (2017), Imre Szeman and Susie O'Brien offer a comprehensive definition of popular culture. They describe it as entertainment produced by commercial media (such as television, film, and the music industry) that has the economic and technological capacity to reach large, diverse, and geographically spread audiences. Popularity, they argue, is measured through consumption patterns, referring to the things people buy, watch, listen to, and engage with. In this sense, popular culture represents what "the people" create or do for themselves (Szeman & O'Brien, 2017, p. 16).

In *Aya: Life in Yop City*, various elements—such as the television in Aya's living room, the numerous maquis in Yopougon like Va Chauffer (Abouet & Oubrerie, 2012, pp. 20-23), Secouez-Vous (Abouet & Oubrerie,2012,pp.35-36), and Chez Maxim's (Abouet & Oubrerie, 2012, pp.154-155), restaurants like Allocodro (Abouet & Oubrerie, 2012, pp. 55-57) and Les Presic (Abouet & Oubrerie, 2012, pp. 89-91), expensive hotels like The Hotel Ivorie (Abouet & Oubrerie, 2012, pp. 146-149), budget hotels like the Thousand Star Hotel (Abouet & Oubrerie, 2012, pp. 40-41), the Miss Yopougon 80 beauty pageant (Abouet & Oubrerie, 2012, pp. 258-267), and the songs played at these maquis, at Ignace's car stereo, at Moussa-Ajoua's wedding, and at the beauty contest—all allude to the infiltration of Eurocentric popular culture. It is also noteworthy that Ivory Coast was a French colony

before gaining independence in 1960. Under the leadership of Félix Houphouët-Boigny, the country experienced rapid economic growth, known as the Ivorian Miracle, leading to unprecedented wealth. Post-independence, Houphouët-Boigny maintained strong ties with France, which provided economic and other assistance through French expatriates. These connections facilitated the introduction of European pop culture to Ivory Coast. The period of socio-economic boom, during which the graphic novel is set, saw the flourishing of both foreign investments and cultural distinctions, particularly in Abidjan. The elements of popular culture mentioned, including social rituals, serve as symbols for the construction of individual and collective identity among the residents of Yop City.

In Yopougon, the middle class, working class, and peasants coexist harmoniously. The timeline in the graphic novel suggests a promising future, even for ordinary people. Both the young and the old in Yopougon embrace all forms of exoticism, with the only divergence of opinion arising in the preference of the older generation for Koutoukou over Solibra: "I like my beer, beer, beer but I'd rather have wine, wine ... Koutoukou is strong, strong strong" (Abouet & Oubrerie, 2012, p. 24).

Georg Simmel, in his essay "Fashion" (1957), provides valuable insight into the role of fashion. He asserts that "fashion is a form of imitation and so of social equalization . . . It unites those of a social class and segregates them from others . . . the elite initiates a fashion, and, when the mass imitates it in an effort to obliterate the external distinctions, abandons it for a newer mode—a process that quickens with the increase of wealth" (Simmel, 1957, p. 541). Fashion plays a crucial role in shaping communal identity, but with the influx of popular culture, traditional fashion gradually gave way to more exotic styles. Both the young and the old, the rich and the poor, all embraced "imported" fashion. Daniel Miller on the other hand, mentions in his *Blue Jeans*, "Fashion isn't about being more restricted; rather, it reflects the broader cultural trends that are tied to specific decades and generations, influenced by commerce."(Miller, 1987, p. 20) To conform Miller, it can be perceived that the dominance of traditional gender roles prompts us to consider the class dimension of clothing. When examining women across different social classes, clothing provides valuable insight into social structure. In patriarchal societies, women's clothing often symbolizes men's wealth, as women are viewed as their property. In modern societies, where the primary unit is the household, a woman's clothing reflects the wealth of the household she belongs to. While middle-class homemakers attempt to emulate the fashion of the upper class on a smaller budget, working-class homemakers have far fewer resources available for their appearance.

Social events such as weddings, beauty pageants, and funerals provided opportunities for individuals to showcase their latest clothing and hairstyles. The fashion scene in Yopougon was largely shaped by two key figures: Sikidi, the city's well-known tailor and fashion designer, and Inno, the stylist who owned the most popular salon. Sikidi is first introduced on page 100 of the graphic novel, where he is seen surrounded by customers, mostly young girls who demand styles inspired by imported magazines. One of them says, "My Catherine Deneuve dress needs to be shorter" (Abouet & Oubrerie, 2012, p. 100). Sikidi responds, "What do you want? A dress or a shirt?" (Abouet & Oubrerie, 2012, p. 100). The adolescents are captivated by television commercials and fashion magazines, where local and international celebrities promote various commercial brands. They idolize these figures and aspire to look like or wear what these celebrities endorse. This phenomenon of hero worship is common in developing nations. For instance, in India during the 1970s, many young men sought to imitate the fashion and hairstyles of the popular actor Amitabh Bachchan, while Indian girls aspired to be like the actress Hema Malini. Similarly, Catherine Deneuve, the iconic French actress, became a favourite among Ivorian girls, as her films and commercials were widely broadcast. Sikidi, overwhelmed by the constant demands, laments, "You're wearing me out with these complicated magazine dresses" (Abouet & Oubrerie, 2012, p. 100). These girls flock to Sikidi's shop, eager to transform into divas at social events, with Sikidi assuming the role of a fairy godmother.

Television commercials, fashion magazines, and newspapers—both local and global—serve as vehicles for socio-cultural constructs and ideologies that are embedded within them. Through the medium of this graphic novel, Abouet highlights her agenda: the model of Eurocentric hegemony, where the natives were previously silenced by colonial powers, is no longer operative. Here, the subalterns "speak" and actively pursue perfection through their fashion choices. This obsession with "remaking" their "imperfect" bodies challenges the Eurocentric ideal that the body is perfect as created by God, while also revealing the psychic inferiority that persists among native subalterns. They seek a makeover to align themselves with the idealized Western white beauty, which in turn becomes a way to assert and fulfill their mundane existence and identity, paving the way for the formation of fragmented identities.

Clothing complements personality, and all the characters in *Aya: Life in Yop City* (2012) exhibit distinct dressing styles. A closer examination of the dressing culture in Yop City reveals a sharp divide between the older and younger generations, as well as between the rich and the poor. Figure 1 highlights the indigenous attire worn by older women such as

Fanta (Aya's mother), Alphonsine (Bintou's mother), and Aisstou (Fortune's wife), among others.

National dress serves as a powerful form of visual expression, signaling not only cultural pride but also resistance to outside influences. In many post-colonial societies, traditional attire becomes a symbol of reclaiming identity and rejecting colonial legacies. For example, in India, the sari became an emblem of national identity during the British colonial period, signaling a reclaiming of cultural heritage. In *Aya: Life in Yop City*, women, as shown in Figure 1, reflect the traditional clothing styles of middle-class women, adhering to indigenous identities. These women wear pagnes or blouses paired with long pieces of cloth wrapped around their bodies as skirts, in contrast to the more exotic "postmodern" fashion flaunted by the younger generation, such as Aya, Bintou, and Adjoua (Abouet&Oubrerie, 2012).
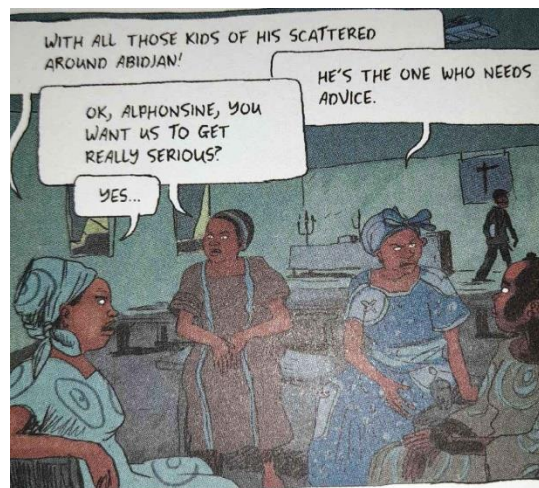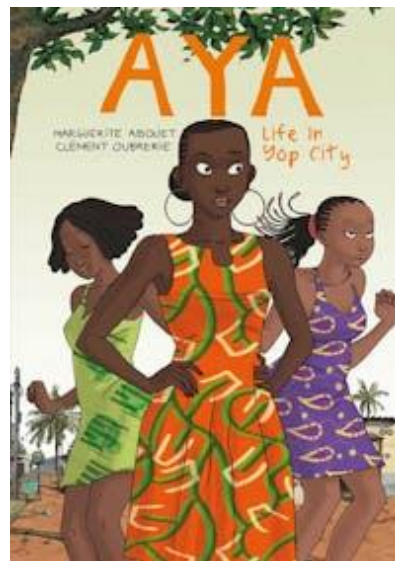

Figure 1. **Copyright© Marguerite Abouet and Clément Oubrerie**
(Source: Abouet, M., &Oubrerie, C. (2012). *Aya: Life in Yop City*. Drawn & Quarterly., P. 320)

In an era of globalization, the distinction between national identities and global fashion trends is increasingly becoming less defined. Nationalism through clothing is not solely about preserving tradition; it also entails incorporating global influences to create a modern, hybrid national identity. For example, upper-class women, like Mrs. Sissoko, Moussa's mother, choose to wear luxurious fabrics instead of the brightly printed pagnes and matching headscarves commonly worn by women in the lower and middle classes. Mrs. Sissoko's outfits are a symbol of high culture, setting her apart from other women of her age in the neighborhood. Her style is shaped by newspapers and magazines—key sources of popular

culture. She carries this fashionable image with her wherever she goes, even to a burial site. Her striking black gown and hat, worn at a relative's funeral in a distant village, became a topic of conversation in the village (Abouet&Oubrerie, 2012).

The younger generation of Yop City favours clothing that combines the exotic and tropical, the global and local, as well as the modern and traditional. While their clothes are not imported, the fabrics they use are either locally sourced or imported, often designed or patterned according to the wearer's personal style or inspired by popular foreign figures. Figure 2 provides a visual representation of the types of clothing worn by this younger generation (Abouet & Oubrerie, 2012).

Figure 2. **Copyright© Marguerite Abouet and Clément Oubrerie**

(Source: Abouet, M., &Oubrerie, C. (2012). *Aya: Life in Yop City*. Drawn & Quarterly., Cover Page)

Aya is portrayed with a slim physique, often choosing slim-fit half-sleeve blouses and skirts. She also opts for sleeveless outfits when the occasion or ceremony requires it (Abouet&Oubrerie, 2012). Bintou's figure-hugging skirt-and-blouse combination accentuates her body's curves, which she uses to attract the attention of men. The street boys of Yop City admire her, commenting, "Mm! Yop City girls sure are pretty, Deh" (Abouet&Oubrerie, 2012, p. 168). The Miss Yopougon 80 beauty pageant, depicted in Figure 3 , showcases the latest fashion trends in Yop City (Abouet&Oubrerie, 2012).

Figure 3. **Copyright© Marguerite Abouet and Clément Oubrerie**

(Source: Abouet, M., &Oubrerie, C. (2012). *Aya: Life in Yop City*. Drawn & Quarterly., P. 262)

The sleeveless, tight-fitting outfits worn by Wassia, Félicité, Pauline, and other participants in the "Miss Yopougon 80" contest reflect the postmodern dress culture, standing in stark contrast to the traditional attire of the older generation, as shown in Figure 1 (Abouet&Oubrerie, 2012). The fashion trends in Yop City emphasize the female body, commodifying it and enhancing its marketability, thus transforming individuals and their bodies "into objects of economic desire" (Sharp, 1993, p. 293).

Men in Yop City are also keen on power dressing. Mr. Sissoko enjoys wearing a kimono made from expensive fabric at home, signaling aristocracy. Ignace, Graveis, and Pastor Basil are often seen in suits and ties during formal occasions, which signifies their status in the affluent middle class. Gregoire, who initially earned some fortune in Paris before squandering it at the Hotel Ivorie, dresses formally as a symbol of elegance and high culture. Meanwhile, Moussa, Hervé, and other younger individuals prefer jeans and T-shirts. Inno, the hairdresser, cross-dresses by wearing a female wig to conceal his sexual orientation as a homosexual when meeting Albert every night at the Thousand Star Hotel (Abouet & Oubrerie, 2012, pp. 164, 203, 268, 299, 322).

Since the beginning of recorded history, hairstyling has been a fundamental human practice to highlight beauty and power. Hair, being a vital aspect of one's appearance, has made grooming, styling, and adornment widespread across societies. With the influx of popular culture, the younger generation is drawn to modern, exotic hairstyles. In Yop City,

hairstyling is much more than a cosmetic practice—it is a deeply significant cultural, social, and political statement. It reflects the dynamic interplay between tradition and modernity, individual identity, and social status. Whether through the preservation of cultural heritage, the pursuit of personal beauty, or the assertion of power and resistance, hairstyles in Yopougon serve as a vital expression of both personal and collective identity. As urbanization and globalization continue to shape the city's landscape, hairstyling will remain a powerful tool for reflecting the evolving cultural landscape of Yopougon and its people.In *Aya: Life in Yop City* (2012), several panels depict Inno's beauty salon, a unisex establishment where both men and women wait for their turn. Inno's skill in transforming simple hair into exotic styles, often inspired by renowned foreign figures like musicians and actors, has made him a beloved figure in Yop City (Abouet & Oubrerie, 2012, Figure 4).
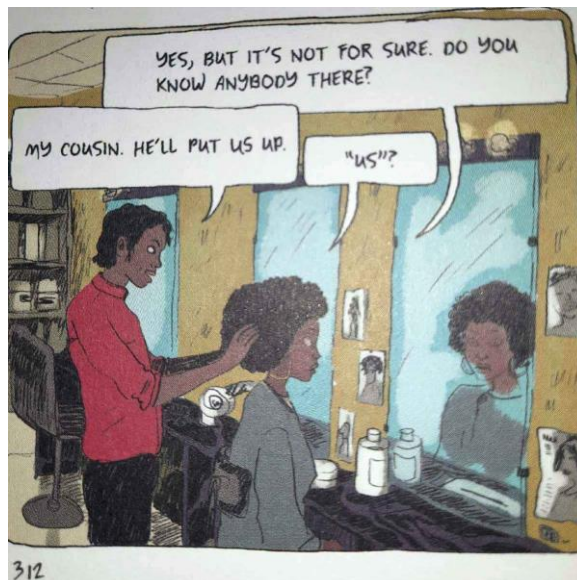

Figure 4. **Copyright© Marguerite Abouet and Clément Oubrerie**

(Source: Abouet, M., &Oubrerie, C. (2012). *Aya: Life in Yop City*. Drawn & Quarterly., P. 313)

Félicité expresses the desires of the youth of Yop City when she asks Aya, "Are you sure I'll look like the girl in the movie?" (Abouet & Oubrerie, 2012, p.78). Similarly, Mrs. Sissoko invites her stylist to her home, opens a magazine, and says, "Aminata, I want my hair exactly like this!" (Abouet & Oubrerie, 2012, p. 81).

In *Aya: Life in Yop City* (2012), both postcolonial and postmodern theories highlight how dress and hairstyling function as cultural signifiers. The media plays a significant role in producing and distributing meanings within Yopougon's postcolonial society, as European magazines, newspapers, and television perpetuate the cultural superiority of Whites over Blacks. Yopougon, as a postcolonial space, becomes susceptible to the Eurocentric

construction of knowledge that fosters social binaries, prompting a desire to conform to the 'superior' culture by eliminating the "imperfections" of the postcolonial body. The inhabitants of Yopougon strive to build a vision of perfection. African beauty is now constructed as personal, subjective, and fluid, with the body viewed as a decorative surface to be displayed during ceremonies. The emergence of a new stylistic consciousness from Yopougon, as a marginalized space, does not aim to dominate Abidjan's cultural standards as the center; instead, it highlights the omnipresence of fashion and the potential for marginalized spaces to shift paradigms and assert their cultural freedom (Abouet & Oubrerie, 2012). As a visual language of nationalism, clothing provides a unique lens through which to explore the complex intersections of identity, culture, power, and resistance. Whether in the form of resistance to colonialism, the celebration of heritage, or the negotiation of modernity, dress remains a powerful tool in the ongoing narrative of national identity.

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Reading Aravind Adiga's *The White Tiger* to Examine the Emergence of Entrepreneurial Subjectivity and the Problematization of Moral Authority under Neoliberalism

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Structured Abstract:

Purpose: Working class writings demand a new theoretic analysis in the context of contemporary geo-political and economic changes. New studies place them between the colonized and the postcolonial peripheries in order to examine the meaningful fissures within. Literary texts are re-read for engaging readers and critics into a 'compelling reading' of multifarious aspects of working class writing after globalization. The under theorized portions of plebian history and the history of class-discrimination now need to be rethought in the context of post-globalist scenario. The critical study also brings the shifting terrains of 'reality of difference' and the politics of representations into the light. Subaltern studies has undergone and sustained some glaring changes and issues. Working class solidarity, the engulfing pattern of colonial subjugation, positive notion in subaltern ethics, narratives of dislocation, agony of displacement, territorial differences due to migration, identity crisis of diasporans and discriminating labour politics-all these serve to the formation of the new ambit of 'working-class writing' with the backdrop of globalization and post globalist sphere. In this context, the novel *The White Tiger*, Aravind Adiga's Man Booker Prize winning debut work needs a mention here. It has got an extremely chiselled and fascinating narrative. The novel has got the trailblazing aspects to showcase the socio-economic mechanisms that rigorously work and crudely get manifested onto the living culture of a society. Through the protagonist, Balram, Aravind Adiga narrates the life of suppression and exploitation across the different layers of Indian society. Primarily, it is a young boy's journey from 'rags to riches'. As his father was a rickshaw puller, the whole family tried hard to

make both ends meet. Thus the protagonist was forced to leave education. So his journey from a rural guy working in a teashop to an entrepreneur is the focus of attraction here. Through this novel Adiga tries to portray the realistic and painful image of modern India. It exposes the anxieties of the oppressed. This piece of contemporary literature is instrumental in addressing the issues of individual-national and rural-urban divides presenting Indian trajectory under global neoliberalism. It speculates on Balram's capability to overcome the hurdles of life on actualities. It shows how he battles the adversities in his very own distinctive way and this way of living and surviving actually problematizes the sources of morals under the allegories of neoliberalism. Being an integral part of a networked world of global capital, the protagonist cannot afford to follow the dicta of 'juridico-institutional' authorities. He suffers from the fetters of moral authority due to the unrestrained function of capital across his life and experience. Thus this paper tries to analyse how the concept of entrepreneurial subjectivity faces the constraints of moral authorities under the influence of uncontrolled operation of capital.

Methodology: The paper here proposes an interpretative approach. This approach is engaging different theoretical nuances from different areas like working class fictions, postcolonial studies, life-writings, diasporic literature all through the corpus of this paper. It refers certain psycho-geographical aspects of displacement that foregrounds the basic thrust of the article. Besides these, my paper analyses the core of writer's language of crises.

Findings: The study exposes working class writings' demand of a new theoretic analysis in the context of contemporary geo-political and economic changes. It shows the importance of new studies on the colonized and the postcolonial peripheries in order to examine the meaningful fissures within. How literary texts need to be dissected to engage multifarious aspects of working class writing after globalization, is one of the major issues here. One of the findings is how the limitation of general categorizing of the term 'class' hinder the way to achieve a well nuanced study of 'working class writing'.

Value: The relevance of this write-up lies in the fact that it questions the straight and simplified notion of 'class' and 'working class writing'. The paper

asks for re-reading of the under-theorized ambit of 'working class literature' as 'world literature'.

Keywords Capitalism, Neoliberalism, Entrepreneurial Subjectivity, Moral, Authority, Empire.

The White Tiger was published in 2008. It was Aravind Adiga's Man Booker Prize winning debut novel. It displays poverty and injustice. It exemplifies various facades of Indian society in the light of emerging capitalism and neoliberal conditions. The novel takes us to the underneath a social system that functions adversely on the moralities of a human psyche. Socio-economic mechanisms here get manifested through the moral and cultural sides of a person. The personality of one gets designed in accordance to the facilities one tries to grab at the cost of one's moral living and mental health. Plights are normalised and almost get mundane at times. Aravind Adiga narrates the life of his protagonist as supressed and exploited through different social layers. Here he creates the very Indian prospect to attract mundane characters from lower strata to take advantage of what they identify as opportune moments. The boy, Balram, primarily, as a young boy journeys from 'rags to riches'. It's not an uncommon journey from an Indian perspective. But the way of Balram's dealing his life is extremely unconventional. It may terrify the readers as they witness how the need of his life turns him completely different. He belongs to a low income group family where a father pulls a rickshaw and the whole family tries hard to make their both ends meet. In an obvious way the protagonist is forced to leave his formal education. So his journey from a rural guy working in a teashop to an entrepreneur attracts the focus. Thus in this novel Adiga tries to portray the realistic image of modern India. It exposes the anxieties of the underprivileged. This novel addresses various issues of contemporary Indian society in the leash of neoliberalism. The issues of individual-national and rural-urban divides gets depicted here. The focus here on the individual desire placed against the society's moral codes and

conducts. How an ambitious individual games with the hurdles of life in a way that can be easily tagged as immoral, is one of the findings here by the author. His strategy of surviving actually problematizes the sources of morals under the aegis of neoliberalism. Being an integral part of a networked world of global capital, the protagonist cannot afford to follow the dicta of 'juridico-institutional' authorities. He suffers from the fetters of moral authority due to the unrestrained function of capital across his life and experience. Here as a reader one should rethink to analyse how the concept of entrepreneurial subjectivity faces the constraints of moral authorities under the influence of uncontrolled operation of capital in the form of Empire as pointed out, more recently, by Michael Hardt and Antonio Negri. The new form of Empire totally tames every aspect of both individual and global aspirations.

Aravind Adiga's *The White Tiger* is the narrative of a man belonging to the lower strata of our society. He is named as Balram Halwai. Apparently it is the story of the protagonist's fall from social values and moralities into crime and corruption. The author tries to depict an Indian society with all its demeaning aspects. He actually through this literary work addresses the issues of malaise in India in the form of social inequality. The story directs the readers towards the career-graph of an ambitious but impoverished youth and how he struggles as hell as he can in order to move into the upper echelons of society without hesitations. Balram always feels himself as an outsider. This very feeling of an exclusion accelerates his quest for affluence. It actually stoops him down to such a level where crimes like robbery and murder are the routine of actualities. He is a confidant of his younger master Ashok who lies in the corridors of power and capital. He is the witness of various deeds like, paying bribes, unfettered dealings of money and coordinating in different unethical works. Adiga thus projects the society from its dark core. This is a warped system and here one of the main issues is the functioning of this defunct society where political patronage and monetary game are deeply ingrained. This whole thing defines how the society serves the playing ground for

such a corrupt affluence and glitz. Here, in spite of being on the lower strata of the society, the way Balram in *The White Tiger* enables himself to get away with murder and theft successfully and start entrepreneurship, it points to the strange phenomenon of a dysfunctional 'juridico-institutional' aspect. This chapter appropriately incorporates the social dimensions displayed in the novel.

After reading this novel one can easily find the shift in a journey of an individual's fortune. The journey begins with hurdles for sliding through later. The author crafts the protagonist's journey in a way that it tries to project a strange interconnectedness between two trajectories-earlier plebian fictions and contemporary working class writing. This chapter will re-read this novel in the light of working class writing in the aftermath of globalization. The post-globalist scenario will fetch the real facts about the socio-economic lives of people.

We have already considered the thin line of demarcations between the earlier model of plebian writings and the present direction of working class writing. The form of Empire has completely changed now and thus its nature affects the world. The network of capital and power manipulates the socio-cultural living of people. The aim of people and the way of its translation get determined by such post-globalist scenario.

Adiga's novel charts the emergence of new trends in entrepreneurship. It is a new form of subjectivity that has got an immense entrepreneurial tendency. Adiga's novel *The White Tiger* explores the contemporary model of working class writing. Here we catch the difference between the early model of plebian fiction and its manifestation after globalization. Their natures and directions differ broadly in spite of being similar on some socio-capital aspects. To analyse *The White Tiger* in the light of working class writing is the prime focus of this chapter. Post 90s in our globalized world the nature of capital has totally changed. Earlier its spatiality or locational thrust gets the capital a tone of fixity. After

globalization, the capital runs its flow. The power attached to the capital changes its systematic function too. The whole framework onto with the society spins round gets rebuilt. The transformation of the nature of job is glaringly done in the novel. The novelist meticulously hints at how the neoliberal allegories of socio-economic ambit pervades all through the layers of society. It influences the people irrespective of caste and creed to dream big and to aspire more. Sometimes the push of their aspiration becomes so hard they may try to evade the dicta of legal-moral codes of life. Such is the case with the protagonist of *The White Tiger*. Balram Halwai's venture throughout his life is steeped into challenges, crises and crimes. His narration is extremely interesting and ironical as he gives intimate details from his life. Balram Halwai has penned his life in seven consecutive nights and addressed it to the Chinese Premier, Wen Jiabao. In his letter, Balram explains how being the son of a rickshaw puller, he escaped a life of servitude to become a successful person, particularly an entrepreneur. Balram was born in a remote village in Gaya district, where he lived with his family members, namely, parents, grandmother, brother and others. He is a sharp child but is compelled to leave school in order to help pay for his cousin's dowry. The situation forces him to begin work in a teashop with his brother in Dhanbad. In the whole process of his life, he conceives a quest for an individual position on the social ladder. He starts dreaming of his life onto a different frame. Thus, while being in the teashop, he begins to learn about India's government and economy from the customers' conversations. Balram is very observant and a keen listener. He now wants to test his life by becoming a driver. Eventually, he learns how to drive and find a job. Ashok, the son of one of Laxmangarh's landlords is his immediate boss. Balram takes over the job of the main driver. His handling of a small car to a heavy-luxury described Honda City is one of his earliest achievements. But ironically he stops sending money back to his family and disrespects his grandmother during a trip back to his village. Later Balram moves to New Delhi with Ashok and his wife Pinky Madam.

Throughout their time in Delhi, Balram gets exposed to extensive corruption, especially in the government. The class discrimination, primarily the rich-poor divide is glaringly exposed here in Delhi by the author. One night Pinky Madam, while drunk heavily, takes the car from Balram, hits something in the road and drives off afterwards; we are left to assume that her car just has hit a child. Ashok's family on the other hand pressurizes Balram to confess and in a way take the responsibility of that accident. Ashok gets incessantly involved in the bribing culture of the government officials for the benefit of his family coal business. In the meanwhile, Balram decides that killing Ashok will be the only way out to escape India's 'Rooster Coop'. It is the significant metaphor of Balram for describing the oppression of poor people. The situation remains same as roosters in a coop at the market watch themselves get slaughtered one by one, but are unable or unwilling to break the fatal chain awaiting them. Likewise, Balram too is portrayed as being trapped in the metaphorical 'Rooster Coop' but he is desperately searching the way to escape the fatal situation. Thus in order to surpass the situation he is increasingly tying himself into criminal activities. He stabs Ashok with a broken bottle to death and steals a hefty amount of money Ashok carrying that time. Then Balram moves to Bangalore where he follows the footprints of Ashok and bribes the police in order to help start his own taxi business. The same situation arrives before him when one of his drivers hits and kills the son of a family. Balram needs to pay for this. Balram explains how his own family is almost killed by Ashok's relatives as retribution for his murder. Towards the end of the novel, Balram tries to rationalize his actions and consider that his freedom is worth the lives of his family and of Ashok. Here ends the letter of Balram to Jiabao. This end certainly lets the reader think of the darkness underneath the extreme subjectivity that may be reached by Balram as an entrepreneur. He is aware of the tainted style of his living and leading and that is why he urges to justify the cause and consequences.

The White Tiger comes in a time in which technology immensely overpowers the world and that contributes to globalization. Thus India is no exception; it submerges into the vibes of techno-capital. In the 21st century, India runs one of the fastest growing economies undoubtedly. Specifically Americanization influences India a lot and it plays a significant role in the plot. The whole condition provides an outlet for Balram to alter his fortune. Ashok, Pinky, and Balram, all of them are so fond of such Americanized way of living that simply move them to Gurgaon. Ashoke instead of getting back to America, take Pinky to Gurgaon. Globalization has insisted in the creation of an American atmosphere in India. Ashok too justifies their cause of shift to Gurgaon with full of praises,

> She will be happy in Gurgaon, it's the most American part of the city…Ten years ago, they say, there was nothing in Gurgaon, just water buffaloes and fat Punjabi farmers. Today it's the *modernest* suburb of Delhi. American Express, Microsoft, all the big American companies have offices there. The main road is full of shopping malls—each mall has a cinema inside! So if Pinky Madam missed America, this was the best place to bring her. (Adiga 121-122)

Balram blackmails Ram Persad, the other driver, it order to get promoted as the main driver for taking Ashok and Pinky to their new home. Ashok is even more convinced India is surpassing America. Every word of Ashok in support of his thought expresses the effect of globalization starkly. The power of fastest growing capital and the neoliberal aspects accompanied it get closely observed here in the depiction of these characters with their typical thoughts. As Ashok confirms,

> But…things have changed so much in India. There are so many more things I could do here than in New York now...The way things are changing in India

now, this place is going to be like America in ten years. Plus, I like it better

here. (Adiga 89)

This type of cultural shift and that of in thoughts is very contagious. The pride and arrogance that characterizes Ashoke being a representative from upper strata soon contaminates the dreaming Balram. He is noticing the rapid growth and the way of living here in this affluence as well. From the very beginning of his journey, he knows for sure, that in order to rise above his class he must do something out of the box. He wishes to have a life of an entrepreneur. No matter how he steep himself into darkness to succeed in his feat, he remains nonchalant in his wrongdoings. Even he takes more pride in his misdeeds and boldly pens his thoughts to Premier Jiabao,

> In fact, each time when great men like you visit our country I say it. Not that I
>
> have anything against great men. In my way, sir, I consider myself one of your
>
> kind…I'm a man of action and change. I decided right there and then to start
>
> dictating a letter to you. (Adiga 3-5)

Balram has somehow secured the so called 'entrepreneurial' attitude to face the international gaze. But he also aware of the bitter truths that he carries in his achievements. He blatantly admits that in the letter that eminent Chinese figure,

> That's why I want to ask you directly if you really are coming to Bangalore.
>
> Because if you are, I have something important to tell you. See, the lady on the
>
> radio said, 'Mr Jiabao is on a mission: he wants to know the truth about
>
> Bangalore.' My blood froze. If anyone knows the truth about Bangalore, it's
>
> *me*. (Adiga 4)

Balram's confidence, rather overconfidence may portray the very nature of modern men's believing the way of their being on this neoliberal territory. This attitude and a strong individualized notion in a person after 1990s globalization is a prime fact of discussion. Balram epitomizes this type of nouveau riche in post-globalist society. His taxi service is not of an international fame yet he keeps planning to keep up with the pace of globalization and change the direction of trading while needed. He is as smart as the whole world appears to be in front of him as he says,

"I am tomorrow…I haven't read many books, but I've read all the ones that count." (Adiga 6)

Balram's relentless competitive dealings results him his corruption. But Balram is somehow indifferent to the severity of his corruption rather he leaves no stones unturned while justifying each cause.

The novel vividly charts the shift in the nature of job Balram pursues. He begins his career in a tea shop. The career reaches at its peak in entrepreneurship. From a blue collar job to get beyond the "shirt and tie" concept of white collar one, he scratches a niche out of his adverse situation though with several unfair means that need to be addressed and justified throughout. In justifying his deeds Balram criticizes the darkness underneath prevailing in our social orders. Balram was once deprived of the facilities of his right to education. He was not into a well-to-do family set up. Poverty runs behind him all through. He was never preached the social values or the values of being into a close-knit family life. Financial crises drove the poor of their emotion and feelings leaving them unaware of the subtlety of life. It was the 'darkness' that grasped his life. From the very beginning of this novel the protagonist repeatedly utters 'darkness' whenever he narrates the story. Darkness stifles the conscience of Balram.

> Like all good Bangalore stories, mine begins far away from Bangalore. You see, I am in the Light now, but I was born and raised in Darkness…Please understand, Your Excellency, that India is two countries in one: an India of Light, and an India of Darkness. (Adiga 14)

As per Balram's statement he is now in Light but we, the readers, cannot sense the true aspect of living in Light. The ambiguous statements here wreck the apparent success and dignity of of life as a whole.

The issue of corruption in India's phase of post liberalization is vivid as a picture. It brings a game into the lives of many like Balram. But Balram's take on to this game and its playground is completely unique and dangerous. Balram learns the game well. He succeeds in moving from darkness to light through a self-fashioned personal strategy. Thus he traps him into the same corrupt system that runs under the skin of the society. The system evidently catapults him as a successful entrepreneur. In a way this whole system and the journey of Balram completes him as an economically uplifted person at the cost of his family. Here the family may be equal to old moralities of life. His breaking of the moral chains and social constraints and moving upwards also reflect the new changes in the system of class and caste. It shows the desperation in the heart of the lower strata people for grabbing the opportunity to become rich and powerful. Nowadays it is rare to observe a 'White Tiger' who tries to escape the 'Rooster Coop' through perseverance and rigorous work in a disciplined life. Adiga has meticulously entered in the ambit of struggle and class collision of invisible people. The constant state of differences between elite and unprivileged ones and the crises in the society and in the values of people's thought are dealt here in the novel. The narrative is gripping although. This novel thus digs deep into the oeuvre of the society where one see the wounds of entrepreneurial quest bleeds through the vein of corruption only to meet its legal-moral deficiency.

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