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Contents

Sr. No.	Articles / Authors Name	Pg. No.
1	ANALYSIS ON THE IMPACT OF EDUCATION AND ITS ENVIRONMENT ISSUES IN COVID 19 PERIOD IN INDIA <i>-Vishu Kartik Shukla ,Dr. Deepanshu Agarwal</i>	1 - 6
2	CREDIT RISK MANAGEMENT PRACTICES OF BANKS IN INDIA <i>-Kamalpreet Lecturer</i>	8 - 17
3	Women's Contribution to Indian Literature across the Ages <i>-Nanda Nath</i>	19 - 29
4	CONSTRUCT THE RELIABLE NETWORK TOPOLOGY FOR RESOURCE CONSTRAINT DEVICES IN A MASSIVE IOT ENVIRONMENT AND MACHINE LEARNING TECHNIQUES IN IOT <i>-Mala Malik</i>	31 - 36
5	Provisions of Maintenance of Children under Hindu Marriage Act 1956 and Section 125 of Criminal Procedure Code 1973: A Legal Analysis with reference to Case Laws <i>-Shweta Bajaj</i>	38 - 41

ANALYSIS ON THE IMPACT OF EDUCATION AND ITS ENVIRONMENT ISSUES IN COVID 19 PERIOD IN INDIA

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ABSTRACT

Extraordinary things have happened as a result of COVID-19 in the classroom. Children of all racial and ethnic origins, as well as both sexes, have felt the impacts. School closures and the decision to switch from brick-and-mortar to online learning have created a digital divide that is causing many youngsters to quit school altogether. If children were unable to attend school, it would have a devastating effect on their diet and overall health. Online education, in-class teaching, academic achievement, institutional support, extracurricular programs, and instructors are the six main components of the educational setting that are explored here. This descriptive research drew over 347 college students from coastal Karnataka. In order to achieve the overall objective, we will use analysis of variance and a t-test for independence to evaluate the working hypothesis that was developed with the assistance of a literature review. The purpose of path analysis is to examine the relationships between the quality of a college's learning environment, students' perceptions of that environment, and the results of those students' academic careers. The results show that college students have a positive impression of many aspects of online learning and education, including: college and administration (M=3.83), extracurricular activities (M=3.87), instructors (M=3.63), the quality of online instruction and learning (M=3.704), and online evaluation (M=3.38). Contrary to what the null hypothesis indicated, there was little change in students' opinions on several parts of the higher education system.

Keywords: - Education, Environment, Students, Online etc.

INTRODUCTION

The dangers we confront are expanding in tandem with the world's growing interconnection. Regardless of one's socioeconomic background, the spread of COVID-19 has affected people all around the world. Nevertheless, the most vulnerable groups have been hit the hardest by its consequences, which have not been spread equitably. In the realm of education, this inequality stands out more than anywhere else.

Despite the pandemic's effects on education, students from wealthy backgrounds who are self-motivated, have the backing of their parents, and had access to supplementary materials were able to succeed. When schools closed, however, many children from low-income families were left behind. The issue brought to light a number of inequities, including as differences in the availability of a supportive learning environment, bandwidth and computers for online learning, and the mismatch between student requirements and available resources.

School closures lasted at least 10 weeks in most OECD and partner nations because to COVID-19 lockdowns. Teachers did their best to keep the school year on schedule, but students ended up having to rely more on themselves, turning to media like the internet, TV, and radio to supplement their education. A lot of teachers weren't ready for the new ways of teaching that they had to learn. Consequently, students from marginalised groups were more likely to lag behind their peers because they lacked the

resources necessary to succeed on their own, whether that meant a lack of interest in or ability to use digital learning tools.

This educational loss amounts to one full school year's worth of schooling for the present student cohort. Hanushek and Woessman evaluated the long-term economic impact of this using historical growth regressions. Global GDP might fall by an average of 1.5% for the remainder of the century if learning is delayed and individuals fail to gain new abilities. This is because competence is directly related to productivity. This loss to the economy amounts to 69% of the GDP of an average country when adjusted for inflation. These predictions are based on the premise that subsequent generations would go on with their educations unscathed by the epidemic. The longer the time it takes for school performance to recover to prepandemic levels, the bigger the economic effect in the long run.

The economic ramifications will remain even if schools make a speedy recovery. An estimated USD 15.3 trillion would be lost in the US economy if future GDP were to fall by only 1.5%. The model that this estimate is based on assumes that the 2020 cohort of students who were affected by school closures lose one-tenth of a standard deviation in learning, while succeeding cohorts regain the levels they had before the pandemic (Hanushek & Woessman, forthcoming).

Worldwide, universities and colleges were ordered to close in the wake of the COVID-19 pandemic, which had repercussions for students' access to coursework, test preparation, and, in some instances, their ability to remain lawfully in their host nations. While many colleges and universities have already made the switch to online education, questions have begun to arise about the true worth of a bachelor's degree, both in terms of career prospects and personal fulfilment. These worries have grown as a result of the pandemic's impact on the economy.

Universities need to reevaluate how they teach if they want to keep up with the times; one way to do this is by fostering closer relationships among students, teachers, and staff through the use of digital tools. Both pupils' academic performance and the economy as a whole will improve once schools and universities reopen. Some parents will be able to get back into the labour when youngsters go back to school, which will increase economic activity even more.

The advantages of reopening schools must, however, be thoroughly considered in light of the hazards to students' health.

To strike a balance between these competing interests, public health and education officials at all levels of government must work together effectively over the long run. In order to address the unique requirements of each community, it is crucial to foster more local participation and autonomy. To reduce hazards and keep classes running smoothly, schools should implement measures include creating quarantine zones, strictly enforcing cleanliness procedures, reviewing and revising attendance and personnel regulations, and providing staff with training on virus management tactics.

LITERATURE REVIEW

The United Nations Educational, Scientific, and Cultural Organisation (UNESCO) estimated in 2015 that "the national shutdown has affected almost 60% of the world's student population" with reference to the 2020 report. Localised closures have impacted millions of extra pupils in many nations (Charissi et

al., 2020). Arora et al., 2021a; Rakic et al., 2020; Sheen et al., 2020 all agree that online education and social distancing strategies have drastically changed how today's students view their classes.

Regardless of their level of technological competence or existing pedagogical practices, instructors have been forced to depend on digital technology as the principal method of instruction and learning due to the educational crisis caused by COVID-19 (Attard & Holmes, 2020). Pandemic effects on students have differed according to variables like students' academic status, majors, and degree levels. There have been several notable difficulties associated with moving between different levels of education, such as going from high school to college or going from college to the workforce (Daniel, 2020).

The impersonal character of online lessons has led some students to feel emotionally distant from their teachers. The results have included an improvement in time management, less reliance on routines, and easier access to study resources (Zhang et al., 2020; Gasser et al., 2018). Research indicates that students in pandemic-affected scenarios have faced significant psychological challenges (Arora et al., 2021b; Praghopalati, 2020; Sheen et al., 2020), despite the fact that students who are encouraged to engage in self-directed learning may improve their sleep and reduce their exposure to COVID-19 (Khan et al., 2020). Challenges encountered by facilitators in online learning often include limited session time, participant numbers, and technological issues (Cheng & Lam, 2021; Kecojevic et al., 2020).

The need for innovative teaching approaches has been highlighted by the rapid uptake of online education during the COVID-19 epidemic. Technological improvements have been spearheaded by the education sector and have had a substantial influence on higher education institutions (Aristovnik et al., 2020). High school students' perceptions of their academic careers were affected by the increasing academic stress that followed the pandemic (Mazumder et al., 2021; Crosby et al., 2020; Dewi & Wibowo, 2020).

It is critical to update educational frameworks so they correspond with students' long-term academic objectives in preparation for the post-COVID-19 new normal. Ho et al. (2020) states that synchronous and asynchronous learning are the two main modalities used in online education. Zoom and other similar systems allow for real-time interaction between students and instructors in synchronous sessions (Tan, 2021). Concurrent instructor-student involvement is also made possible through the usage of mobile devices. Asynchronous learning, on the other hand, allows students to go through course contents at their own pace and without the need for immediate teacher response (Agarwal et al., 2020). Course management systems that allow for the assignment of work through postings, such as Moodle, facilitate asynchronous evaluation (Ozili, 2020). Virtual learning presented some challenges to pupils at first (Gallo et al., 2020; Kumar et al., 2020), but many of them soon adapted (Snipes & Tran, 2017).

Welsen et al. (2020) found that students' dedication to academic integrity varied significantly when some schools tried to administer exams online during the epidemic. Examining whether views of the academic environment vary according to demographic variables and individual educational backgrounds, this study seeks to understand how the COVID-19 pandemic in India has impacted students' attitudes towards higher education.

Methods for Continuing Education via Online Mediums

Most nations have suspended school at all levels due to the COVID-19 epidemic, thus many have turned to online networks to keep their students' education going. In spite of difficulties encountered by both students and teachers, online education has emerged as a practical means of maintaining one's education in the midst of this unparalleled worldwide catastrophe. It has been a challenging but necessary transition away from conventional classroom learning and towards online learning. Institutions and educators have been compelled to implement "Education in Emergency" using several digital platforms, sometimes without sufficient training.

Online education has been vital in helping students make up for lost time because many institutions have shut down (Subedi et al., 2020). It is rather important to assess the level of readiness of both students and teachers for online learning. Students that adopt a development mentality are better able to adapt to new situations, whereas those who have a fixed perspective find it more difficult to do so. Different disciplines and age groups necessitate tailored techniques when it comes to online education (Doucet et al., 2020). Also, students with mobility issues have increased access to education thanks to online learning because of how low-mobility it is (Basilaia & Kvavadze, 2020).

Everyone from pupils to parents to teachers has felt the pandemic's impact. While governments, first responders, and health authorities are fighting to limit the virus, schools work hard to give students a good education. The psychological and emotional impacts of homeschooling have been a challenge for many students, and there is a lack of data on what works best for online homeschooling (Petrie, 2020).

The success of online education is dependent on the level of ICT expertise possessed by both instructors and students. Educators may now design and deliver online courses, tutorials, and professional development sessions using platforms like Blackboard, Canvas, Google Classroom, and Microsoft Teams (Petrie, 2020). Group chat, video conferencing, and cloud storage are just a few of the services that these platforms offer, making online classrooms more effective. A variety of file types are supported by them, which improves the ability to share resources. These formats include Microsoft Office documents, PDFs, spreadsheets, audio files, and video files. Teachers are able to keep tabs on their students' development with the use of assessment tools like quizzes and rubrics.

If you want to provide your students access to course resources like articles, movies, and YouTube links before class, the flipped classroom model is a great way to do it. This approach encourages students to actively participate in class discussions and fosters stronger relationships between them and their teachers (Doucet et al., 2020). Improving one's capacity for independent study, critical thinking, and problem solving are further benefits. Google Hangouts Meet, Cisco WebEx, Slack, Moodle, Big Blue Button, Skype, and others have become popular virtual classroom technologies that allow for asynchronous learning and realtime interactions.

To maintain academic interest and guarantee effective learning results while the education sector continues to manage the pandemic's hurdles, it will be vital to leverage digital resources and refine online pedagogy.

RESEARCH METHODOLOGY

Using a descriptive research approach, this study seeks to investigate how undergraduate and graduate students in coastal Karnataka perceive the educational environment. Online classes, ECAs, assessment

and evaluation, college administration, instructors, and more are all part of the college experience that students' perspectives on are explored. In order to account for the effects of COVID-19 in India, the research methodology was modified. Two parts of a structured questionnaire were created: one to collect demographic information, and the other to gauge students' views on campus life. The six main areas that were evaluated by a total of 28 statements were as follows: OOC, PTL, PACT, PAE, PCA, and PT, or perceptions of online classes, teaching and learning, college activities, assessment and evaluation, and college administration. Students thought the questionnaire was useful and easy to comprehend in a pilot study that was done to assess its clarity and usability. A total of 347 students, including 217 undergraduates and 130 postgraduates from a range of educational backgrounds, participated in the final data collection. Participating institutions came from all around Karnataka, including the southern, eastern, western, and northern areas. The following educational institutions were chosen: Manipal University, Nitte University, VTU Belagavi, Yenepoya University, Mangalore University, and Srinivas University. To make sure the questionnaire was distributed evenly, proportional stratified sampling was used. Data on each school's online enrolment served to build the sample framework. Using the Taro Yamane method, we were able to choose a sample that is statistically valid and representative of all college and university students.

Table 1 Reliability and validity results

Variables	Cronbach's alpha	Number of items	Mean
POC	0.785	8	3.14
PTL	0.721	8	3.70
PACT	0.743	4	3.38
PAE	0.717	3	3.83
PCA	0.863	8	3.87
PT	0.833	4	3.86

CONCLUSION

In this next stage of COVID-19 recovery, it is essential to look at how schools, and especially vocational schools, can help build resilient communities. Many once-underappreciated occupations have had their value brought to light by the recent worldwide health crisis and ensuing lockdown. Those who toiled ceaselessly to keep economies afloat during this time have also had their faith bolstered by this acknowledgement. According to the survey, college students from all walks of life have a generally good impression of their classroom experience. It becomes clear that holding lessons and tests online is the best course of action during times of crisis. There is no discernible advantage to online education over in-person education in a post-COVID university context, whether for coursework or extracurriculars. The results of the study and the literature review show that the COVID-19 epidemic has changed students' views on school and inspired them to take a fresh look at learning.

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CREDIT RISK MANAGEMENT PRACTICES OF BANKS IN INDIA

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ABSTRACT

Credit risk is the risks arising from the possibility of borrowers defaulting on their obligations. Credit risk is one of the most significant risks faced by banks, as it directly impacts their financial stability and profitability. Effective credit risk management ensures that banks can maintain a balance between risk and return while safeguarding public funds. The Indian banking sector has witnessed a growing emphasis on credit risk management due to regulatory requirements and the impact of non-performing assets (NPAs) on financial stability. This study examines the credit risk management practices of banks in India, focusing on public sector, private sector, and foreign banks. This paper examines the credit risk management practices of Indian banks, focusing on risk assessment techniques, regulatory compliance, and mitigation strategies. The research investigates the major causes of credit risk, including poor credit appraisal, economic downturns, and borrower insolvency. The study also highlights the regulatory measures introduced by the Reserve Bank of India (RBI) and Basel norms to mitigate credit risk. Findings indicate that while private and foreign banks have adopted advanced credit scoring models, public sector banks still face challenges due to legacy NPAs. The study suggests that Indian banks should adopt data-driven risk assessment models and strengthen their credit monitoring mechanisms to enhance financial stability.

Keywords: Credit Risk, Basel Norms, Risk Mitigation, Indian Banking Sector.

INTRODUCTION

Credit risk refers to the risk of financial loss due to a borrower's inability or unwillingness to meet debt obligations. In banking, credit risk arises when loans, advances, and other credit facilities are not repaid, leading to a rise in non-performing assets (NPAs) and financial instability. For example, if a business fails to repay its loan due to bankruptcy, the bank faces a credit risk that can erode its profitability. So Credit risk refers to the potential loss a bank may incur due to the failure of a borrower to meet their contractual obligations, such as repaying a loan or meeting interest payments. It is one of the most critical risks faced by banks, as it directly affects their financial health, profitability, and overall stability. Further in India, the banking sector has undergone significant reforms since the 1990s, leading to increased competition, deregulation, and the need for robust risk management practices. The Reserve Bank of India (RBI) has also emphasized the importance of credit risk management, particularly in light of rising non-performing assets (NPAs) in the banking sector. Effective credit risk management is crucial for maintaining the financial health of banks. Poor credit risk practices can lead to:

Increased NPAs: When borrowers default, banks must classify these loans as NPAs, which reduces their profitability and increases provisioning requirements.

Higher Provisioning Requirements: Banks must set aside funds to cover potential losses from NPAs, which impacts their financial statements and reduces available capital for lending.

Reduced Investor Confidence: Persistent NPAs and poor risk management can erode investor confidence, leading to lower stock valuations and difficulty in raising capital.

So the Reserve Bank of India (RBI) has mandated risk management frameworks for banks, aligning with international standards such as Basel I and II. These frameworks emphasize credit risk assessment, capital adequacy requirements, and loan portfolio diversification. The primary objective of credit risk management is to minimize the risk of default while maximizing returns. This involves identifying, measuring, monitoring, and controlling credit risk through well-defined policies and procedures. Effective credit risk management not only protects banks from financial losses but also enhances their ability to lend confidently, thereby supporting economic growth. This study aims to analyze the credit risk management practices of Indian banks, with a focus on public sector, private sector, and foreign banks, and to identify areas for improvement.

LITERATURE REVIEW

Credit risk has been widely studied in the banking sector due to its impact on financial stability.

Below are key studies relevant to the topic:

Jan and Balachandran (1997); pointed out in their article that risk dimension surrounding Indian commercial banks have multiplied during post liberalization era. They noted that earlier banks have mostly encounter credit risk, especially due to non-payment, however, after deregulation in post liberalization period they are facing a range of different risks which includes; interest rate risk, exchange rate risk, maturity gap risk, technology risk and credit risk related to non-performing assets along with non-payments.

Batra, S. (2003); made important observations in a significant research article on comparing NPA in Asian markets. Author noted that higher levels of NPA in Indian banking has forced banks to take credit risk management as a priority business strategy over other aspects of bank's functioning. The study further observed that the whole machinery of the banks is pre-occupied with the recovery procedures rather than focusing on expanding the bank's business. The author came on the conclusion that it is impossible to completely eliminate the NPA in banks, though it can be contained to a certain level. However, it should the exercise to contain the NPA should not be done at the heavy cost of provisioning and increasing the portfolio of credit. On the basis of analysis, the author made recommendation that fresh inflow of NPA should be contained at the level much less than the quantum of its exit, along with taking effective measures towards the recovery of the NPA accounts.

Bagachi (2005); opined in his paper titled, 'Basel II: Operational Risk Management' that credit risk was the paramount and most predominant risk in banking business as it occupied roughly 90-95% of all risk segments. Remaining space, according to him, was occupied by market risk and operational risk. Undue concern on operational risk was not required, as per him, as it accounted for just one to two percent of the total bank's risk. He ruled out any need of setting a comprehensive mechanism to address this small fraction of banking risk. He observed that banks are giving equal priority to three risks viz., credit risk, market risk and operational risk, which he felt was unwarranted and could be counter-productive.

Kumar and Koteswar (2006); expressed in their paper titled 'Risk Management in Commercial Banks' that credit risk was the oldest and biggest risk that banks come across as it is inherent in the very business of banking. According to them, credit risk accounts for over 70% of the total strain on Risk Management system of the banks. Although, they felt, that market risk market risk and operational risk

are also very important, however, banks must pay more attention to the credit risk management.

NEED FOR STUDY

The rising levels of NPAs in the Indian banking sector have highlighted the urgent need for effective credit risk management. Poor credit risk management can lead to significant financial losses, erode shareholder value and undermine public confidence in the banking system. In recent years, the Indian banking sector has witnessed a sharp increase in NPAs, particularly in public sector banks, due to factors such as economic slowdown, sector-specific issues, and inadequate risk assessment practices.

The Reserve Bank of India (RBI) has introduced several measures to address the issue of NPAs, including the implementation of Basel norms, which require banks to maintain higher capital adequacy ratios and adopt more stringent risk management practices. However, there is still a need for banks to strengthen their credit risk management frameworks to ensure long-term financial stability. This study seeks to understand the current practices adopted by Indian banks to manage credit risk, identify gaps in these practices, and provide recommendations for improvement.

OBJECTIVES OF THE STUDY:

- To understand credit risk policies of Indian banks.
- To evaluate credit risk management practices across public, private, and foreign banks.
- To make recommendations for improving the effectiveness of credit risk management.

SAMPLING PLAN :

The study is based on a survey of 15 banks, categorized into public sector, private sector, and foreign banks. The banks were selected based on their average asset base, ensuring a representative sample of the Indian banking sector. A total of 75 respondents, including bank managers and staff with experience in credit risk management, were surveyed. However, keeping the time and budgetary constraint in mind, branch offices situated in and near Chandigarh were covered.

The survey focused on the following aspects of credit risk management:

- 1. Credit Risk Policy:** Whether banks have a dedicated credit risk policy, and the extent to which these policies are implemented.
- 2. Tools for Measuring Credit Risk:** The methods used to measure credit risk, including traditional and advanced models.
- 3. Credit Risk Hedging:** The tools and techniques used to hedge credit risk, such as credit derivatives and collateral management.
- 4. Reporting Practices:** The frequency and format of credit risk reporting, and the extent to which these reports are used for decision-making.

TOOLS AND ANALYSIS

Data were analyzed using computer programs like SPSS and Microsoft Excel. Software was used to enter the primary data obtained from the questionnaire in order to analyze various indicators. The

practices and positions of bank groups over various time periods were compared using averages and percentages. Fischer's Exact test was employed to analyse data.

DATA ANALYSIS AND INTERPRETATION

Table 4.1 Vulnerability to Credit Risk

Vulnerability to credit risk		Bank			Total	Fisher's Exact Test	p-value
		Public	Private	Foreign			
How vulnerable your bank/branch has been against credit risk for last one decade?	Moderate	21	19	1	41	51.025	.0001**
		84.0%	76.0%	4.0%	54.7%		
	Extremely	0	0	0	0		
	Less	4	1	19	24		
16.0%		4.0%	76.0%	32.0%			
Not vulnerable at all	0	5	5	10			
	0.0%	20.0%	20.0%	13.3%			
Total		25	25	25	75		
		100.0%	100.0%	100.0%	100.0%		

Credit risk arises when the borrowers or the counter parties make defaults in repaying the principle amount or in payment of interest amount to a bank. Table 4.1 exhibits that 84 percent of public banks and 76 percent of private banks felt moderate credit risk for last one decade, whereas 76 percent of foreign banks experienced less vulnerability to credit risk for last one decade. Vulnerability to credit risk has an association with type of bank as p-value (.0001) is significant at 1 percent level of significance.

Table 4.2 Credit Risk Policy

Credit risk policy		Bank			Total	Fisher's Exact Test	p-value
		Public	Private	Foreign			
Does your bank have an exclusive credit risk policy?	Yes	25	23	25	73	2.737	.324
		100.0%	92.0%	100.0%	97.3%		
	No	0	2	0	2		
0.0%		8.0%	0.0%	2.7%			
Can't say	0	0	0	0			
Total		25	25	25	75		
		100.0%	100.0%	100.0%	100.0%		

Each bank should have a credit risk policy containing the limits within which credit can be extended by the bank. All the dealing officials should clearly understand various aspects of this policy and shall sectioned credit accordingly. Table 4.2 indicated that 100 percent of public banks, 92 percent of private banks and 100 percent of foreign banks have exclusive credit risk policy. Since p-value (.324) is insignificant at 5 percent level of significance, hence there is no association between exclusive credit

risk policy and type of bank.

Table 4.3: Goals of credit risk policy

Goal of credit risk policy		Bank			Total	Fisher's Exact Test	p-value
		Public	Private	Foreign			
If yes, then what is the goal of this policy?	Measuring credit risk	0	1	0	1	3.743	.324
		0.0%	4.0%	0.0%	1.3%		
	Monitoring credit risk	0	1	0	1		
		0.0%	4.0%	0.0%	1.3%		
	Controlling credit risk	0	0	0	0		
	Reporting credit risk	0	0	0	0		
All of the above	25	23	25	73			
	100.0%	92.0%	100.0%	97.3%			
Total		25	25	25	75		
		100.0%	100.0%	100.0%	100.0%		

Lending is the most crucial aspect of banking business as it is the main source of income for the bank but at the same time it is highly risky. Lending activity is always accompanied by the risk of borrower's default in making re-payments. So bankers must take all the steps that are necessary to ensure safety, liquidity, profitability and diversification of credit risk. Thus it is important for every bank to formulate and implement credit policy with clearly defined goals so that all of the above mentioned dimensions can be appropriately managed. Table 4.3 shows that 100% of public banks, 92% of private banks and 100% of foreign banks have four goals of credit risk policy namely measuring credit risk, monitoring credit risk, controlling credit risk and reporting credit risk. Goals of exclusive credit risk policy and type of bank are independent as per p-value.

Table 4.4: Tools Used For Measuring Credit Risk

Tools used for measuring credit risk		Bank			Total	Fisher's Exact Test	p-value
		Public	Private	Foreign			
ratio analysis	No	16	21	25	62	11.864	.003**
		64.0%	84.0%	100.0%	82.7%		
	Yes	9	4	0	13		
		36.0%	16.0%	0.0%	17.3%		
others (credit rating)	No	0	3	0	3	4.264	.102
		0.0%	12.0%	0.0%	4.0%		
	Yes	25	22	25	72		
		100.0%	88.0%	100.0%	96.0%		
Credit scoring	Yes	25	25	25	75		
		100.0%	100.0%	100.0%	100.0%		
Total		25	25	25	75		
		100.0%	100.0%	100.0%	100.0%		

The banks can use any of the following techniques for managing credit risk depends upon the complexity of the range of products, levels of credit risk exposure and overall risk management policy of the bank:-

Ratio Analysis: - it is the process of determining and presenting in arithmetical terms the relationship between figures of the financial statement. The financial ratios help to judge the liquidity, profitability and solvency position of the borrowers.

Credit rating:- the banks can also referred to the rating of the borrowers if rating has been done by an established credit rating agency because the rating issued by these agencies are an indicator of the credit worthiness of the borrowers.

Credit scoring:- it involves determining the credit worthiness of the applicant and comparing it with the credit standards to be followed by the banks as per the credit policy. If the applicant scores above or up to the standards loan may be given to him otherwise loan may not be dispersed.

Regarding the use of these techniques Table 4.4 exhibits that 64% of public banks, 84% of private banks and 100% of foreign banks indicated use of ratio analysis for measuring credit risk. There is an association between ratio analysis to measure credit risk and type of bank, since p-value is .003 at 1 percent level of significance. Whereas all the respondents (100%) whether from public banks, private banks and foreign bank indicated usage of credit scoring to measure credit risk and type of bank group. Credit risk scoring to measure credit risk and type of bank are dependent on each other, since p-value is .003 at 1 percent level of significance. However 100% of public banks, 88% of private banks and 100% of foreign banks also reported use of credit rating methods for measuring credit risk. Credit rating to measure credit risk and type of bank has no relation with each other, as p-value is .102 which is not significant at 5 percent level of significance.

Table 4.5: Tools used for Credit Risk Mitigation

Tools used for credit risk mitigation		Bank			Total	Fisher's Exact Test	p-value
		Public	Private	Foreign			
Please tick among the following which is used by you bank for credit risk mitigation.	Risk based pricing	9 36.0%	4 16.0%	0 0.0%	13 17.3%	16.082	.0001**
	Credit insurance mechanism	0 0.0%	3 12.0%	0 0.0%	3 4.0%		
	Covenants in loan agreements	16 64.0%	18 72.0%	25 100.0%	59 78.7%		
	Diversification	0	0	0	0		
	Strict credit policy	0	0	0	0		
	Others	0	0	0	0		
Total		25 100%	25 100%	25 100%	75 100%		

The techniques for credit risk mitigation are as follows:-

Risk based pricing :- this method involves offering different interest rates and loan terms to different loan applicants based on their credit worthiness after taking into consideration income, track record, credit score etc. of the loan applicant.

Credit insurance mechanism: - credit insurance involves getting insurance cover against borrowers defaults. This can help the banks to extend credit to existing as well as new customers at the same time exposing bank to lesser credit risk.

Covenants in loan agreements: - a loan covenant id a condition in loan agreement which requires the borrowers to fulfill certain condition. Violation of covenant may result in penalties or even loan being called back.

Diversification:- the bank should try to extend credit to the applicant from diverse types of sectors of the economy because if a higher proportion of credit is extended to one particular sector the credit risk increases for the bank.

Strict credit policy:- the credit policy of the bank provides a direction to use of funds , controls the size and structure of loan portfolio and influence the credit decision of the bank. with a balanced credit policy bank will find it easier to achieve the goals of banks as well as serve the credit needs of the society. Strict credit policy would ensure that credit is not being extended very easily thereby reducing credit risk.

From Table 4.5 it is observed that 64% of public banks, 72% of private banks and 100% of foreign banks use covenants in loan agreements for credit risk mitigation. Since p-value (.0001) is significant at 1 percent level of significance, hence method for credit risk mitigation and type of bank has association with each other.

Table 4.6: Frequency of Review of Loan Portfolio

Frequency of review of loan portfolio		Bank			Total	Fisher's Exact Test	p-value
		Public	Private	Foreign			
Review of loan portfolio	Yes, weekly	12 48.0%	0 0.0%	4 16.0%	16 21.3%	61.779	.0001**
	Yes, fortnightly	0 0.0%	4 16.0%	0 0.0%	4 5.3%		
	Yes, monthly	0 0.0%	7 28.0%	0 0.0%	7 9.3%		
	Yes, Quarterly	13 52.0%	14 56.0%	6 24.0%	33 44.0%		
	Yes, yearly	0 0.0%	0 0.0%	15 60.0%	15 20.0%		
	No	0	0	0	0		
	Total	25 100.0%	25 100.0%	25 100.0%	75 100.0%		

Loan portfolio is one of the biggest asset as well as main source of revenue for banks but at the same time it is chief source of risks as well. From the experiences of banking it has been revealed that continuous monitoring of loan portfolio proves to be an efficient approach to control credit risk. Table 4.6 reveals that 52% of public banks and 56% of private banks, review loan portfolio quarterly. Whereas 60% of foreign banks indicated yearly review. Review of loan portfolio and type of bank has a relationship with each other as p-value (.0001) is significant at 1 percent level of significance.

Table 4.7: Frequency of Credit Audit

Frequency of credit audit		Bank			Total	Fisher's Exact Test	p-value
		Public	Private	Foreign			
Credit Audit	Yes weekly	0	0	0		16.556	.003**
	Yes, fortnightly	0	2	4	6		
		0.0%	8.0%	16.0%	8.0%		
	Yes, monthly	0	4	0	4		
		0.0%	16.0%	0.0%	5.3%		
	Yes, Quarterly	16	7	6	29		
		64.0%	28.0%	24.0%	38.7%		
	Yes, yearly	9	12	15	36		
36.0%		48.0%	60.0%	48.0%			
No	0	0	0	0			
Total		25	25	25	75		
		100.0%	100.0%	100.0%	100.0%		

Credit audit aims at examining the sanction process and post sanction procedures for improving the quality of credit portfolio. The frequency of audit varies from bank to bank depending upon the level of credit risk exposure. Table 4.7 indicates that 64% of public banks review credit audit quarterly while majority of 48% of private banks and 60% of foreign banks; review it yearly. Since p-value (.003) is significant at 1 percent level of significance, hence review of credit audit and type of bank are dependent on each other.

FINDINGS

Key Challenges in Credit Risk Management:

1. High NPAs in Public Banks: Due to historical lending practices and political interference, public sector banks have accumulated a large volume of legacy NPAs.

2. Weak Risk Assessment Models: Traditional credit evaluation methods, such as manual credit appraisal systems, are insufficient in identifying and mitigating credit risk.

3. Regulatory Compliance Issues: Some banks struggle with implementation of Basel Norms, particularly public sector banks.

Best Practices for Credit Risk Management:

Strengthening Credit Appraisal Processes: Implement AI-based credit risk models to improve accuracy and efficiency.

Loan Portfolio Diversification: Reduce reliance on risky sectors like infrastructure and real estate.

Robust Early Warning Systems: Identify and mitigate potential defaults proactively using predictive analytics.

RECOMMENDATIONS:

1. Develop Clear and Comprehensive Credit Risk Policies: Banks should formalize their credit risk management practices by developing clear and comprehensive policies.

2. Adopt Sophisticated Risk Measurement Tools: Banks should move away from traditional methods and adopt advanced models, such as PD, EAD, and LGD models.

3. Use Credit Derivatives for Hedging Credit Risk: Banks should explore the use of credit derivatives, such as CDS, to transfer the risk of default to third parties.

4. Ensure Timely and Accurate Reporting: Banks should invest in automated systems for credit risk reporting to generate real-time reports and make informed decisions.

By implementing these recommendations, Indian banks can enhance their credit risk management practices, reduce the incidence of NPAs, and improve their overall financial stability and profitability.

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Women's Contribution to Indian Literature across the Ages

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ABSTRACT

The literary journey of women in India has been a long and comprehensive one, with women moving from the margins of literature to its very core. From the early time to modern novelists and poets, Indian women writers have contributed profoundly to the literary world. Their works address themes ranging from devotion to sexuality, social justice to identity, creating a diverse and rich literary tradition that continues to evolve today. The objective of this research paper is to highlight the contribution of women in the literature through the ages. Exploratory research approach and qualitative collection of data have been used to study this research paper.

Keywords: *Comprehensive, Modern Novelists, Devotion, Sexuality etc.*

I. INTRODUCTION:

Women in Indian literature have played a significant and evolving role throughout history, from ancient times to the modern era. Indian literature spans multiple languages, cultures, and regions, and women have contributed to this literary landscape in diverse ways.

II. OBJECTIVE OF THE STUDY:

The objective of this research paper is to highlight the contribution of women in the literature through the ages.

III. METHODOLOGY:

Exploratory research approach and qualitative collection of data have been used to study this research paper. As the present research is based on representation of women in different ages a trend analysis is possible based on qualitative research. As qualitative research is well supported by the exploratory research approach the same is effective in analysis if such literary perspectives. Qualitative research conducted by means of Secondary collection data is well reliable due to peer review. In the present research in order to cover the wide range of woman representation centric data over the past era in literature secondary data collection has been done.

IV. DISCUSSION

Women in ancient India, though often overshadowed by their male counterparts in terms of recognition, made significant contributions to the literary and philosophical landscape. From the Vedic hymns to Sangam poetry, epic literature, and Buddhist and Jain texts, women played crucial roles in shaping the cultural and spiritual fabric of Indian literature. Despite societal restrictions and historical barriers, their works and contributions laid the foundation for future generations of women writers, philosophers, and poets, influencing the course of Indian literature for centuries to come.

Ancient Literature

In ancient India, the contributions of women in the field of literature, though not as widely documented or recognized as their male counterparts, were significant and impactful. Women in ancient India were involved in various forms of literary work, including the composition of religious hymns, epics, poetry, and philosophical texts. However, their contributions were often shaped by the patriarchal structures of society, which sometimes restricted women's visibility in historical records. Despite these challenges, women's literary contributions in ancient India are rich, diverse, and worth exploring.

Vedic Period (1500 BCE - 500 BCE)

The Vedic period is one of the earliest phases in Indian literary history, and women played a crucial role in its development. During this time, the sacred texts known as the Vedas were composed. While the majority of these texts were attributed to male sages, several women also composed hymns and participated in the intellectual and spiritual debates of the period. Gargi Vachaknavi: Gargi is perhaps the most famous female figure in the Vedic tradition. She was a philosopher and scholar, known for her wisdom and knowledge in the Upanishadic period. Gargi's debates with male sages are recorded in the Brahmanas section of the Vedic texts, where she questioned the nature of the universe, the self, and the concept of the Supreme Being. Her famous line, "There is no knowledge greater than the knowledge of the Self," signifies her intellectual prowess.

Maitreyee: Another prominent female philosopher of the Upanishadic era, Maitreyee is known for her deep spiritual insight. She was married to the sage Yajnavalkya, and she participated in important philosophical discourses on the nature of the soul and immortality. Her questions to Yajnavalkya in the Brihadaranyaka Upanishad challenge traditional views on material wealth, highlighting her quest for spiritual knowledge over materialism. Other Female Rishikas: There were also several other female sages, known as rishikas, who are said to have contributed to the hymns and spiritual teachings of the Vedic texts. Some scholars believe that Lopamudra and Vachaknu were among those who composed portions of the Vedic hymns, though their contributions are not as widely recognized.

Epic Literature (Ramayana and Mahabharata)

In the period following the Vedic era, the Ramayana and Mahabharata were composed. These epics, traditionally attributed to male authors (Valmiki and Vyasa, respectively), contain significant contributions from female characters who play crucial roles in the narrative. Women in these epics also engage with deep philosophical and moral issues.

Sita (from the Ramayana): Sita, the heroine of the Ramayana, is one of the most revered female characters in Indian literature. Though she is not the author of any texts, her story is a vital part of the literary tradition. Sita's portrayal has inspired numerous adaptations, reinterpretations, and literary analyses over the centuries, contributing to discussions on dharma (righteousness), sacrifice, and the role of women in society. Many later female writers, such as Mahasweta Devi and Volga, have reimagined Sita's story from feminist perspectives.

Draupadi (from the Mahabharata): Draupadi is a key female character in the Mahabharata. Her life, marked by strength, dignity, and tragedy, has been a subject of philosophical and literary inquiry for

centuries. While she was not an author herself, her narrative is a key part of Indian literature, and her character has been examined in modern feminist reimaginings of the epic.

Draupadi's experience highlights themes of honor, vengeance, and the role of women in society. The Four Female Allegories of the Mahabharata: The Mahabharata also presents complex and influential women like Kunti, Gandhari, Draupadi, and Subhadra, whose lives reflect the intricacies of women's roles in family, society, and politics.

Tamil Sangam Literature (circa 3rd century BCE - 3rd century CE) The Tamil Sangam literature is one of the earliest forms of classical Indian literature, consisting of poems and songs composed by poets in the Tamil language. Women poets were integral to the Sangam tradition, contributing to a wide range of literary forms, including elegies, love poetry, and didactic verses.

Auvaiyar: One of the most celebrated female poets in Tamil literature, Auvaiyar is remembered for her wisdom and didactic works. She composed simple yet profound poems that offered ethical guidance and practical advice. Her Auvaiyar's ethics and songs of wisdom remain popular in Tamil-speaking regions to this day.

Kapilar: Although Kapilar is traditionally considered a male poet, there are references to female contributors to his works, and many believe that the poems from the Sangam age reflect a collective authorship, with women as active participants.

Pandiyan Queen Velanai, a ruler of the Pandiyan kingdom, is another female poet known for her literary contributions.

Jain and Buddhist Literature (circa 3rd century BCE - 12th century CE)

The literature of the Jain and Buddhist traditions also features contributions from women, particularly in the form of philosophical discourses and poetic texts.

Vajjala: One of the early Jain nuns, Vajjala is known for her contributions to Jain philosophy and the sangha (monastic community). Jain literature, which was produced by both men and women, often contained hymns and philosophical dialogues.

Buddhist Nuns and Poets: In the Buddhist tradition, several nuns contributed to religious and literary works. For instance, Therigatha is a collection of verses composed by early Buddhist nuns, which is considered one of the earliest examples of women's poetic literature in India. These verses express the personal spiritual journeys and insights of women who had renounced worldly life.

Philosophical and Religious Texts

In ancient Indian philosophy, women also engaged with significant intellectual and spiritual texts.

Brahmavadinis: During the Upanishadic period, there were female scholars known as Brahmavadinis, who were deeply involved in philosophical debates and the composition of spiritual texts. These women philosophers were often married to male scholars but were revered for their own intellectual

contributions.

Matronama: Women in ancient India also contributed to the development of spiritual ideas, such as Matronama, who played roles in the religious doctrines within the Vedic context.

Medieval Literature (7th - 18th Century)

Medieval Indian literature was significantly shaped by religious and cultural changes. Bhakti (devotional) poetry and mysticism saw the rise of women poets and saints.

Bhakti Movement and Poetry (7th to 17th Century)

The Bhakti movement, which was a religious and cultural movement emphasizing devotion to God, played a significant role in shaping medieval Indian literature. The movement, which transcended caste and gender boundaries, saw several women rise to prominence as poets and saints. Bhakti poets often composed devotional hymns and songs, many of which were composed in regional languages, making them accessible to a broader audience.

Mirabai (1498–1547): One of the most famous female saints and poets of the Bhakti movement, Mirabai was a Rajput princess who devoted her life to Lord Krishna. Her poetry reflects her intense love and devotion to Krishna, often expressing personal anguish and spiritual ecstasy. Mirabai's poems, written in Rajasthani and Hindi, transcend the boundaries of caste, gender, and royal status. Her bhajans (devotional songs) have been widely sung in India and remain an integral part of the devotional literature of India. Her rejection of traditional norms and commitment to a personal form of spirituality made her an icon of feminism and independence in the medieval period.

Lal Ded (14th century): Lal Ded, also known as Lalla Arifa, was a 14th-century mystic poet from Kashmir. She was a prominent figure in the Kashmiri Shaivism tradition and her devotional poetry, written in Kashmiri, explores themes of spiritual awakening, self-realization, and the divine. Her Vakhs (spiritual poems) are revered for their simplicity, depth, and mysticism. She emphasized the importance of inner devotion and personal experience with God over ritualistic practices.

Saint Alphonsa (1910–1946): Though Alphonsa lived much later, she was an important figure in the Catholic Church of Kerala. She was a poet, and her works, often in Malayalam, reflect her deep devotion and spiritual commitment. While she is recognized as a modern-day mystic poet, her contributions to religious literature and the significance of women's voices in spiritual literature make her an important figure in the medieval period as part of the long tradition of devotional literature.

Folk Literature and Oral Traditions

Women in medieval India also contributed to folk literature, particularly in the form of oral storytelling, songs, and dramas. This literature was often passed down through generations, and women played key roles in preserving cultural traditions through songs, ballads, and narratives.

Songs and Ballads: Women composed folk songs and ballads that narrate stories of love, loss, longing, and devotion. These oral compositions, sometimes tied to local deities or regional heroes, were often

sung at festivals and rituals. Women's songs in this period were important in creating a communal culture where personal and societal values were reflected. The Story of Gopi Chandan: A folk story popular in Rajasthan, involving Gopi Chandan, the female protagonist, speaks to the resilience and strength of women in the medieval period, and is often sung as a part of folk performances.

Court Poetry and Sufi Literature

The medieval period also saw the rise of court poetry under various Muslim rulers. While much of the court poetry was dominated by male poets, there were some notable women poets who contributed to the literary culture of the period.

Rabia Basri (714–801): Rabia Basri was a renowned Sufi mystic and poetess from Basra (present-day Iraq). Her works and spiritual poetry had a significant influence on the development of Sufi literature. Though her work falls outside the geographical limits of medieval India, her influence on Sufi mysticism and poetry spread throughout the Islamic world, including India. Rabia is remembered for her mystical poetry that expressed intense love for God and is credited with influencing the course of Sufi literature in India.

Begum Roquiah Sakhawat Hossain (1880–1932): Though living in the early modern period, Roquiah Sakhawat Hossain made an indelible impact on women's writing in the subcontinent. Her work in Bengali addressed the education of women and the social reform needed in British India. She is best known for her work *Sultana's Dream*, a proto-feminist science fiction story that imagines a world where women rule.

Nur Jahan (1577–1645): Nur Jahan, the wife of the Mughal Emperor Jahangir, was not only a powerful political figure but also an accomplished poetess. She is believed to have written several ghazals and poems, and her contributions to courtly literature were significant. Although her work did not become as famous as some of her male counterparts, she remains an important figure for the visibility of women in Mughal-era literary culture.

Role of Women in Persian and Urdu Literature

Although the Urdu language emerged in later medieval India, women made significant contributions to Persian and Urdu literature as well. Persian, introduced to India during the Delhi Sultanate and the Mughal Empire, influenced the literary culture of the time. Female poets like Makhfi Begum and Zeb-un-Nissa are known for their poetry that blends Persian and Indian influences, reflecting both the sociopolitical context and the spiritual ethos of the period.

Zeb-un-Nissa (1638–1702): The daughter of Emperor Aurangzeb, Zeb-un-Nissa was a notable poetess and intellectual. She composed ghazals and quatrains in Persian that were admired for their beauty and emotional depth. Her poetry often reflected themes of love, mysticism, and political dissent, and she is remembered as one of the most prominent female poets of the Mughal era.

Philosophical Literature

Medieval women were also involved in philosophical and spiritual discourse, particularly in the Sikh and Bhakti traditions. Women in Sikhism, such as Mata Khivi, the wife of Guru Amar Das, were known for their contributions to the community's development and spiritual literature.

Colonial and Post-Colonial Era (19th - early 20th Century)

With the British colonial period came a shift in Indian literature, where women began to gain a more prominent literary voice.

Social Reform and Feminism in Literature

The late 19th and early 20th centuries saw a wave of social reform movements, particularly in relation to women's rights and gender equality. Female writers became important voices in this period, using literature to highlight the injustices faced by women and advocating for their education, independence, and social rights.

Sarojini Naidu (1879–1949): Known as the "Nightingale of India," Sarojini Naidu was a prominent poet, freedom fighter, and activist. Her poetry often dealt with themes of Indian culture, patriotism, and women's empowerment. Sarojini Naidu was an advocate for women's rights and political independence, and her literary works contributed to both nationalist movements and the women's suffrage movement. She was one of the first women in India to become a president of the Indian National Congress and the first woman to become a governor in independent India.

Kamini Roy (1864–1933): Kamini Roy was a pioneering Bengali poet, social reformer, and educationist. She is known for her feminist poetry that championed the cause of women's education, independence, and social reforms. Her works tackled issues of women's rights, patriarchy, and socio-political oppression. Roy's literary work helped challenge the traditional roles women were expected to play in society, and she was an active participant in the Bengali Renaissance.

The Role of Women in the Indian Novel

The novel became one of the most significant literary forms during the modern period, and women writers began to make significant contributions in this genre. Their novels often explored issues such as marriage, family dynamics, gender roles, and the changing position of women in Indian society.

Ismat Chughtai (1915–1991): Ismat Chughtai was a pioneering Urdu writer known for her bold, provocative, and often controversial explorations of women's sexuality, relationships, and social norms. She challenged the traditional views of women's roles in society and used her stories to address topics like female desire, infidelity, and identity. Chughtai's works were often censored for their progressive themes and strong female characters.

Shashi Tharoor (1946–present) (with regard to themes on women): While Shashi Tharoor is a male writer, his contributions to understanding gender dynamics, particularly through female characters, are notable in the context of modern Indian literature. His works often depict the struggles of women navigating complex social, cultural, and political landscapes.

Maitreyee Pushpa (1949–present): A modern Hindi writer known for her portrayal of women's experiences in contemporary society. Her works focus on themes like emotional struggles, mental health, relationship conflicts, and identity crises.

Manju Kapur (1948–present): Manju Kapur is a leading contemporary writer in English literature who explores themes of family dynamics, women's independence, and personal growth. Her novels often deal with the evolving roles of women in modern Indian society, touching on topics like marriage, sexuality, ambition, and social pressures.

Poetry and Feminist Expression

Women poets in the modern period used poetry as a powerful medium for expressing feminist ideas, emotional depth, and nationalist sentiments. They dealt with themes of identity, love, nationalism, and the struggles of women in a rapidly changing society.

Kamala Das (1934–2009): One of the most significant and controversial voices in Indian English poetry, Kamala Das explored themes of female sexuality, desire, and personal freedom. Her poetry broke the silence around women's desires, emotions, and struggles, and she is often regarded as a feminist icon for her unapologetic exploration of women's identity and sexuality. Subhadra Kumari Chauhan (1904–1948): Subhadra Kumari Chauhan was a Hindi poet known for her emotional poetry on nationalism, social issues, and women's empowerment. She played an important role in promoting the role of women in literature, and her works often focused on the empowerment of women and the independence movement.

Drama and Theater

Women also made notable contributions to drama and theater in the modern period, addressing social issues, particularly those related to gender inequality, patriarchy, and female autonomy.

Purnima Banerjee: A modern Bengali playwright and novelist who explored the roles of women in contemporary society. Her works often deal with the changing dynamics of relationships and the social constraints that women face.

Non-Fiction and Social Critique

Women also contributed to non-fiction works that critiqued the social conditions of women in India, addressed colonialism, and engaged with political issues.

Begum Roquiah Sakhawat Hossain (1880–1932): A writer, social reformer, and activist, Begum Roquiah is best known for her feminist writings and efforts to promote women's education. Her famous work, *Sultana's Dream*, is a proto-feminist science fiction story that imagines a world where women hold power and influence. She was also deeply involved in advocating for Muslim women's rights.

Dr. Sarojini Naidu: As well as her contributions as a poet, Sarojini Naidu also worked in social and political activism. She wrote extensively on the suffrage movement and women's education, contributing to various journals and publications that focused on women's issues and rights.

Post-Independence Era (1947 onwards)

After India's independence in 1947, women in literature began to find an even stronger voice, contributing across genres like fiction, poetry, and drama. The post-independence period saw a surge in the exploration of gender, identity, and their lived experience of women.

Kamala Das (also known as Kamala Surayya) was a prominent figure in Indian English literature. Her works, often bold and confessional, discussed themes of sexuality, gender, and self-identity. Her famous work *My Story* is a candid autobiography that sparked debates about the position of women in Indian society.

Shashi Tharoor, Anita Desai, and Arundhati Roy became prominent writers who tackled complex issues of tradition, modernity, and identity, often with strong female protagonists.

Bharati Mukherjee, in works such as *Jasmine* and *The Tiger's Daughter*, explored themes of migration, identity, and the evolving role of women in the diaspora.

Chandani Lokuge, Shashi Tharoor, and Githa Hariharan explored the struggles of modern women caught between traditional roles and modern aspirations.

The Rise of Women's Voices in Regional Literature

In addition to English-language writing, women contributed significantly to regional literatures in Hindi, Bengali, Marathi, Tamil, and other Indian languages. They explored themes of cultural identity, political struggles, and personal transformation, often breaking barriers to make their voices heard.

Mahasweta Devi (1926–2016) (Bengali): A legendary figure in Bengali literature, Mahasweta Devi was a writer and social activist whose works primarily focused on the marginalized communities of India, especially tribal women. She used her writing as a tool for social change, addressing issues like displacement, tribal rights, women's exploitation, and colonial oppression.

M. T. Vasudevan Nair (1933–present) (Malayalam): Although not a woman writer, M.T. Vasudevan Nair is notable for his portrayal of strong female characters in his works, which reflect the changing social dynamics and roles of women in Kerala in post-independence India. **Poornachandra Tejaswi (1938–2007) (Kannada):** Poornachandra Tejaswi, known for his exploration of the rural life of women, raised awareness about social issues like gender inequality and the traditional roles that women are expected to play in rural communities. His works have had a significant impact on Kannada literature.

Challenging Gender Norms and Writing about Sex, Body, and Desire

Many women writers in the post-independence period tackled taboo subjects, such as sexuality, desire, female bodies, and the constraints of social norms. These writers were part of a broader movement to disrupt traditional ideas of women's sexuality and eKamala Das (1934–2009): Kamala Das was an early advocate for addressing sexuality and desire in literature. Her bold explorations of the complexities of women's desires, marital conflict, and emotional isolation were revolutionary in a time when such topics were taboo.

Alka Saraogi (1960–present): Alka Saraogi is known for her works that challenge gender roles and social taboos. Her narratives often focus on women’s struggle for independence, selfassertion, and personal growth in a rapidly changing world.

Literary Contributions to Social and Political Movements

Post-independence women writers also contributed to social and political movements, particularly through protest literature and the critique of contemporary issues such as caste discrimination, corruption, political instability, and the struggle for social justice.

Raja Rao (through women’s characters): While Raja Rao was not a woman, his novels often depicted strong women characters that represented the struggles of the marginalized and the changing roles of women in post-independence India.

K. K. Aziz (women and children’s liberation themes): K.K. Aziz, known for his work on women’s liberation, highlighted the role of women in political activism, contributing to the broader dialogue about women’s political participation.

Contemporary Era (21st Century)

In the 21st century, Indian women writers have continued to break barriers and expand their literary reach both within India and internationally. Women's literature is increasingly diverse, reflecting a range of experiences from across caste, class, religion, and sexuality.

Arundhati Roy became an international literary sensation with her novel *The God of Small Things*, which won the Booker Prize in 1997. The novel explored complex themes of love, family, social justice, and the intricacies of Indian society.

Kiran Desai won the Booker Prize for *The Inheritance of Loss* in 2006. The novel deals with themes of displacement, colonial legacy, and identity, often focusing on women's roles in a postcolonial world.

Tanuja Desai Hidier’s work, *Born Confused*, deals with issues of cultural identity, belonging, and the experience of Indian-American youth, particularly focusing on the challenges faced by women balancing two cultural identities.

Meena Kandasamy, Manju Kapur, and Shobhaa De continue to explore the complexities of women’s roles in contemporary India, addressing everything from feminism to marital relationships to societal expectations.

Globalization, Identity, and Diaspora Literature

As India has become more connected to the world, diaspora literature has gained prominence. Many women writers have explored themes of migration, identity, cultural hybridity, and the diaspora experience.

Kiran Desai (1971–present): Winner of the Booker Prize, Kiran Desai’s works deal with the displacement and alienation of the Indian diaspora, especially women navigating the spaces between tradition and modernity. She explores the conflicts of identity and belonging while addressing issues such as family dynamics, colonial legacies, and class divisions.

Jhumpa Lahiri (1967–present): While primarily known for her works set in the Indian diaspora, Jhumpa Lahiri has also explored gender dynamics, marriage, immigration, and the search for self. She delves into the experiences of first-generation immigrants, often highlighting the emotional struggles and cultural dissonance they face.

Feminist Voices and Gender Equality

The 21st century has witnessed a bold and growing feminist movement in India, with many women writers contributing to the discourse on gender equality, sexuality, and women’s rights. Their works have challenged the patriarchal structures and gender stereotypes ingrained in Indian society.

Arundhati Roy (1961–present): An internationally renowned writer, Arundhati Roy has contributed to both fiction and non-fiction with powerful commentary on social justice, political activism, and feminism. Her works often critique globalization, neoliberalism, and inequality while addressing the marginalization of women and other oppressed groups.

Manju Kapur (1948–present): Manju Kapur’s novels focus on the social and psychological struggles of women in contemporary Indian society. Her works often highlight the tension between individual freedom and social expectations placed on women, especially in the context of family dynamics, marriage, and sexuality.

Tishani Doshi (1975–present): A poet, dancer, and novelist, Tishani Doshi explores the intersections of gender, race, identity, and belonging. Her works also reflect on the individual and collective struggles of women, along with themes of body politics, sexuality, and self-expression.

Contemporary Women's Writing in Regional Languages

Women continue to be important contributors to regional literatures across India, where they write in their respective languages and engage with their own cultural contexts, enriching Indian literature as a whole.

Anuradha Roy (1967–present) (English): Anuradha Roy’s novels explore the complexities of family, identity, memory, and history. She is known for her intimate storytelling and exploration of personal and social conflicts. Her works also touch upon the spiritual and emotional lives of women.

Nayantara Sahgal (1927–present): A celebrated writer and political commentator, Nayantara Sahgal’s works often reflect on the emotional lives of women, especially in times of political upheaval and societal change. Her writing is also a critique of the Indian political landscape and the role of women in it.

V. CONCLUSION

Women in the ancient and medieval period of India made significant contributions to literature, particularly in the fields of Bhakti poetry, folk literature, courtly and Sufi poetry, and religious writings. While their contributions were often overshadowed by male authors, they played a crucial role in shaping the cultural and literary traditions of the time. Women poets like Mirabai, Lal Ded, and Zeb-un-Nissa, among others, defied patriarchal norms and left a lasting legacy in Indian literature, advocating for spirituality, self-expression, and social reform.

Women writers in the modern period made substantial contributions to the literary and social landscape of India. Through their works, they not only expanded the boundaries of literature but also provided a powerful voice for social change, gender equality, and women's rights. Figures like Sarojini Naidu, Kamala Das, Ismat Chughtai, and Manju Kapur, among others, explored the inner lives of women, questioned societal norms, and championed feminist ideals, leaving a lasting legacy in Indian literature and the broader cultural discourse.

The 21st century has seen women writers in India continue to challenge traditional narratives, explore new forms of expression, and boldly tackle issues like gender equality, sexuality, identity, social justice, diaspora, and political activism. Whether through fiction, poetry, children's literature, or non-fiction, women writers have been at the forefront of redefining Indian literature. Their works are reshaping the understanding of womanhood, selfhood, and society in contemporary India, ensuring that their voices are heard both within and outside the literary world.

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CONSTRUCT THE RELIABLE NETWORK TOPOLOGY FOR RESOURCE CONSTRAINT DEVICES IN A MASSIVE IOT ENVIRONMENT AND MACHINE LEARNING TECHNIQUES IN IOT

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ABSTRACT

IoT is made up of a huge number of devices that are virtually interconnected over the internet via remotely different technologies and devices. It is a very difficult job to classify and collect data based on temporal and spatial information from low-range communication devices in a broad area. The Internet of Things (IoT) is the connection between devices that can communicate with various devices in order to achieve the targets necessary. Without the need for human-to-human collaboration or human-to-machine collaboration, IoT takes a stab at providing the ability to share information to the interconnected devices in a system. It aims to include the advantages of machine-to-machine association in a straightforward manner. Compared to conventional networks over the internet, the number of nodes in the IoT is significantly rising.

In the massive world, the acquisition of data and the provision of effective communication require the nodes to be coordinated with each other within their reachable proximity. User specifications differ, i.e., what they are interested in, based on their application requirements. Based on the lifespan of the network and the reliable contact between the devices, the identification of the relevant devices and the collection of the necessary information in the vast environment would be affected. Different works are considered in this work to provide a reliable communication service with the maximization of network lifetime as the target.

Keywords: *Internet of Things, interconnected things, technologies, information.*

1. INTRODUCTION

The Internet of Things (IoT) includes billions of interconnected things that can transmit data without human intervention over a network. This takes the internet to the real world in order to remotely manage objects. Within the Internet of Things, anyone with a cardiac monitor implant, livestock with a biochip transponder, a vehicle with built-in sensors that warn the driver when the tire pressure is low, or some other natural or man-made entity with an IP address, maybe one thing. IoT's primary purpose is to create a better environment for individuals, where things around us connect with each other and know what we want, what we need, and behave without explicit instructions accordingly. In real-time, the IoT monitors physical objects, thereby enhancing our daily activities.

In order to build its vision, the IoT bundles various technologies such as wireless sensor networks, hardware/firmware, semantic, cloud computing, data modeling, storing, thinking, processing, communication technologies, etc. However, IoT will not be seen as individual systems, but as a critical, interconnected infrastructure on which many apps are designed. In nature, IoT devices are heterogeneous, i.e., they have different operating conditions, functionalities, resolutions, etc., and

and communicate through different platforms and networks with other devices. Interoperability between It is very important to provide heterogeneous sensing systems and abstraction between lower layers (i.e., hardware) and higher layers (i.e., user applications).

In general, the Internet of Things (IoT) offers data on all objects linked to the Internet. Without any human interference, they can remotely control and handle the feature. IoT product types integrate the principle of wearable devices. In one of two states, either Active or Passive, most IoT gadgets exist.

The one that you really interface with is a passive gadget that gets the data from other IoT gadgets. Some IoT gadgets may also have an inactive mode and a dynamic trigger where the gadget is moved from passive to dynamic communication mode by a particular edge. Context-conscious communication based on the capability of the system provides the customer with the important data or service using the data where meaning depends on the assignment of the customer. For such events, such as RFID and QR codes, etc., active contact occurs only when the question has been raised.

At present, Internet access is incorporated in smart electronic device types, such as Pcs, advanced cells, and tablets that can be connected to the Network. Content and interactive media, such as photographs, audio, and video, are common components displayed by web browsing. In various PCs connected with the Web, these substances are put away. Machines can sense the environment's data. Based on context, they may respond to the situation occurring around the surrounding area. The software is usually unique in its use. It needs to respond to the situation interoperable from various types of devices in the environment to allow the computer smatter to respond to the current scenario.

2. APPLICATIONS OF IoT

In big cities and concrete landscapes, smart applications earn a lot of the prevalent uses not only in urban but also in rural areas. Smart applications introduce state-of-the-art technology from individuals to broad industrial applications such as smart houses, smart farming, smart environments, smart industries, etc.

Smart Home makes us excited about the transition that happens without any human intervention. You can automate the ability to monitor items around the house with just a click of a button, from window shades to pet feeders. Some activities, such as repairing a lamp to show on and off at your whim, and surveillance cameras, might require a lot of your time and cash to be seriously invested. Suppose you want to turn on the air conditioner at your location when you get home from work and turn off the IoT devices while nobody is around. Similarly, you can also temporarily unlock your home for your friends or relatives while you are not at home. To make your life simpler and more comfortable, it takes the form of a corporate square measurement building product. Sensitive homes have become the ground-breaking ladder of success in suburban areas, and sensible homes are projected to become as prevalent as smartphones.

3. METHODOLOGY

IoT is made up of many devices that are digitally interconnected over the internet through remotely different technologies and devices. It is a very difficult job to classify and collect data based on temporal and spatial information from low-range communication devices in a broad area. With the assistance of

low-range and high-range communication devices, data is obtained from the low-range communication devices and transmitted cooperatively to the base station. About their semantic meaning, a heterogeneous environment is challenging, the number of devices increases in the spatial position and their existence of separation with respect to various types of devices and technologies. With respect to various types of devices and technologies, the residual data or amount of replication data requires more energy and delay, which directly affects the existence of the network.

4. MACHINE LEARNING TECHNIQUES

It is a challenging problem to identify the preferred data based on user requirements in the evolving real-time environment. The purpose of a methodology for machine learning is to provide a better approach to the real problem and design a learning system. Algorithms for machine learning will be split into three broad categories:

- Controlled schooling,
- Unsupervised instruction, as well as
- Learning to strengthen.

In cases where classification is obtained for a training package, supervised learning is advantageous. The model is generated based on the expected training set that helps to classify the input to the output desired. It aims to model the interactions and dependencies between the performance of the target prediction. The information helps to support certain relationships that are learned from the previous knowledge sets to predict the performance values for new data. In supervised learning, the two main forms of problem are classification and regression. Nearest neighbor, naïve Bayes, decision tree, linear regression, help vector machine, and neural networks are the widely used supervised algorithms.

Unsupervised learning is: you only have an input file (X) wherever you might be and no corresponding output variables. To learn more about the data, the aim of unattended learning is to model the underlying structure or distribution. These algorithms try to mine the techniques in the input file for rules, notice patterns and summarise and cluster the information points that make it easier for users to have meaningful information. The method of unsupervised learning is clustering and association rules. Principal component analysis and singular value decomposition is another unsupervised learning approach used for data reduction.

5. ARCHITECTURE IoT

There isn't a set architectural specification for the IoT system. It is versatile and can be updated based on the proposal and the IoT architecture reference is given. The architectural architecture consists of three layers, namely the application layer, the network layer, and the sensing layer (or physical layer), and the following functionalities are described.

5.1 Physical Layer

It consists of different sensing devices such as controllers, sensor devices such as smoke sensors, temperature sensors, pressure sensors, light sensors, humidity sensors, tags for Radio Frequency Identification Device (RFID), cameras, energy meters, actuators, etc., which track, collect, and process

the measurements collected. They have limited resources, memory, and power for processing. These devices often communicate with each other and, using RFID, Bluetooth, or other communication technologies, send relevant data back to the application layer via the network layer. The physical layer consists mainly of sensing instruments, so it is often referred to as the sensing layer.

5.2 Network Layer

It consists of technology for connectivity, such as Wi-Fi, WiMAX, WLAN, ZigBee, etc. The network layer serves as a bridge between the application and the physical layer that underlies it. Using the conventional mobile broadband network, Wi-Fi, and other networking systems, the network layer is used to transmit information over a wide region. The data can thus be moved to any remote place.

5.3 Application Layer

The main aim of this layer is to process the data gathered and to provide the end-users with services. It consists of different business logic, from basic smartwatches to large applications. At this layer, the aggregated data from the physical layer via the network layer is processed in compliance with the relevant application requirements. With this layer, the users communicate.

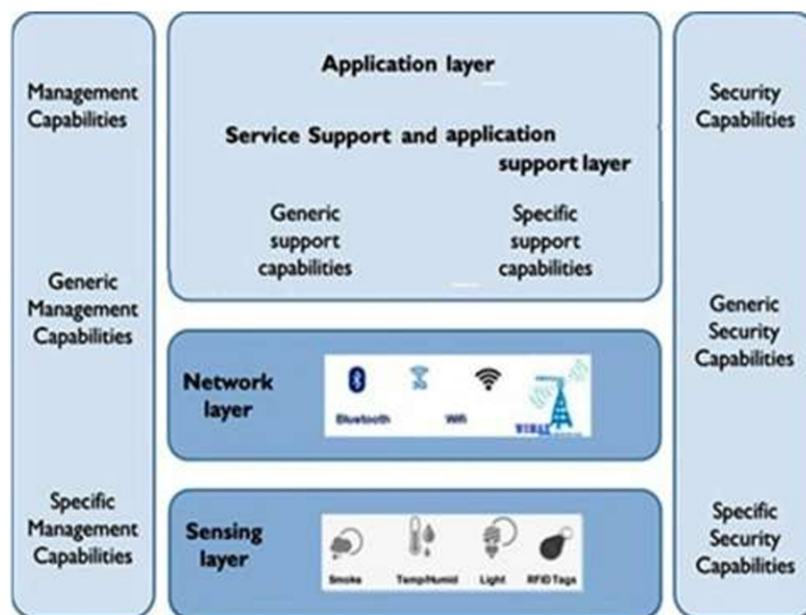


Fig. 1: Reference Architecture of IoT

This research focuses on improving the performance of the IoT physical layer using various proposed strategies for clustering and data aggregation. In the next part, the key IoT challenge is given.

6. CONCLUSIONS

In IoT, a large number of restriction devices are cooperatively controlled by low-power wireless technology to monitor the environment and satisfy user requirements. About battery capacity, contact range, processing power, versatility, and so on, computer heterogeneity differs. The IoT sensing layer consists of a massive number of small resource restriction devices that are heterogeneous. Because of

their transmitting coverage range, battery power, and may be passive to conserve electricity, they are unavailable for contact. In an IoT reference model, the network layer can handle the data collected, manage resources, and communicate through real-world data access unique to user requirements.

For the detection, monitoring, and transfer of the collected data from the resource constraint sensor layer devices to the resource enriched IoT gateway in the network layer, different approaches are considered. The most widely used energy-efficient data transmission method for resource restriction devices in wireless sensor networks is a clustering-based approach. The different suggested approaches to this study help to solve the problems described above. These methods help to define and collect data in an energy-efficient way with minimal resource usage in a large IoT environment. The Internet of Things (IoT) is the connection between devices that can communicate with various devices in order to achieve the targets necessary. Without the need for human-to-human collaboration or human-to-machine collaboration, IoT takes a stab at providing the ability to share information to the interconnected devices in a system. It aims to include the advantages of the machine-to-machine association in a straightforward manner. Compared to conventional networks over the internet, the number of nodes in the IoT is significantly rising. In the massive world, the acquisition of data and the provision of effective communication require the nodes to be coordinated with each other within their reachable proximity. User specifications differ, i.e., what they are interested in, based on their particular application requirements. Based on the lifespan of the network and the reliable contact between the devices, the identification of the relevant devices and the collection of the necessary information in the vast environment would be affected. Different works are considered in this work to provide a reliable communication service with the maximization of network lifetime as the target. The sensing layer and the communication layer are considered in this work and an effort is made to improve the efficiency of the same in order to save energy and improve the network lifetime.

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Provisions of Maintenance of Children under Hindu Marriage Act 1956 and Section 125 of Criminal Procedure Code 1973: A Legal Analysis with reference to Case Laws

Shweta Bajaj

ABSTRACT

Provisions of Maintenance of children under the Hindu Marriage Act 1956 (HMA) and Section 125 of the Criminal Procedure Code 1973 (CrPC) is crucial for ensuring their welfare and proper upbringing. This research paper examines the legal provisions governing the maintenance of children under HMA and Section 125 CrPC, elucidating key principles and case laws that shape the application of these provisions. Through an analysis of relevant statutes and judicial pronouncements, this paper provides insights into the determination of maintenance amounts, parental liabilities, rights of illegitimate children, modification of maintenance orders, and enforcement mechanisms. Case laws cited in this paper illustrate the application of legal principles in maintenance cases

Keywords: Maintenance, Children, Hindu Marriage Act, Section 125 CrPC, Case Laws

1. Introduction

Maintenance laws under the Hindu Marriage Act (HMA) and Section 125 of the Criminal Procedure Code (CrPC) aim to safeguard the rights and interests of children in cases of parental separation, divorce, or abandonment. The provisions prioritize the welfare of the child and ensure their sustenance and education. This paper analyses the legal framework governing the maintenance of children under HMA and Section 125 CrPC, exploring pertinent case laws that elucidate the application of these provisions.

2. Legal Framework:

The Hindu Marriage Act, enacted in 1955, governs matters related to marriage, divorce, and maintenance among Hindus. Section 24 of the HMA provides for maintenance pendente lite and expenses of proceedings, including provisions for children. Additionally, Section 26 of the Act allows the court to pass orders regarding maintenance and education expenses for minor children during or after divorce proceedings.

On the other hand, Section 125 of the CrPC, a secular provision, provides a broader framework for maintenance, applicable to all Indian citizens irrespective of their religion. This section empowers the Magistrate to order maintenance for wives, children, and parents who are unable to maintain themselves.

The primary consideration in maintenance cases under both HMA and Section 125 CrPC is the welfare of the child. Courts emphasize the necessity of providing adequate support to ensure the child's proper upbringing and education. The Apex Court in the landmark judgment of *Sunita Kachwaha v. Anil Kachwaha* (2002) 1 SCC 546, emphasized the legal obligation of husbands to provide financial support to their wives and children, particularly in cases of marital disputes or separation. The judgment highlighted the principles governing the determination of maintenance amounts, taking into account factors such as the financial capacity of the husband, the standard of living of the parties involved, and the needs of the wife and children.

In *SomabhaiBhatiya v. State of Gujarat* (2005) 3 SCC 636 the Apex Court reiterated that maintenance should be determined taking into account the financial capacity of the husband and the needs of the wife and children, to maintain their standard of living as closely as possible to what they enjoyed during the subsistence of the marriage. Additionally, the judgment emphasizes the need for prompt and fair adjudication of maintenance claims to prevent undue hardship to the dependents.

3. Determination of Maintenance Amount

Courts determine maintenance amounts based on factors such as the income and financial capacity of the parents, the standard of living of the child, and any special needs or circumstances. The Apex Court in *Shail Kumari Devi v. Krishan Bhagwan Pathak* (2008) 8 SCC 638, provided guidance on the calculation of maintenance amounts in line with the child's requirements. Relevant extract of the judgment is reproduced hereunder:

"The amount of maintenance or support payable to a child must be sufficient to cover not only the basic necessities of life but also to provide for the child's education, medical expenses, and overall development. The court should take into account the income and financial resources of both parents, the standard of living of the child, the age and health of the child, and any special needs or circumstances that may require additional financial support. Maintenance should be determined in a manner that ensures the child's well-being and enables them to lead a dignified life, without depriving them of any opportunities for growth and development."

This extract emphasizes the holistic approach that courts should adopt when determining maintenance amounts for children, considering their overall welfare and ensuring that they receive adequate support to meet their needs and aspirations.

4. Parental Liabilities and Rights

Parental liabilities concerning the maintenance of children are paramount under the legal provisions of the Hindu Marriage Act (HMA) and Section 125 of the Code of Criminal Procedure (CrPC), reflecting the fundamental duty of parents to ensure the well-being of their offspring.

In the landmark case of *SavitabenSomabhaiBhatiya v. State of Gujarat*, the Supreme Court reiterated the fundamental duty of parents to provide maintenance for their children, emphasizing that this obligation persists even in cases of divorce or separation. Similarly, in *Captain Ramesh Chander Kaushal v. Veena Kaushal*, the court underscored the paramount importance of children's welfare, ruling that parents must fulfill their financial responsibilities towards their offspring irrespective of their marital status. These cases establish a precedent that parental liabilities extend beyond marital boundaries and highlight the rights of children to receive adequate support from their parents. Through these judgments, the judiciary reaffirms the principle that the welfare of the child is of utmost significance, compelling parents to uphold their obligations towards their children's maintenance and well-being.

5. Mother's right to claim maintenance of children from father

In the landmark case of *SavitabenSomabhaiBhatiya v. State of Gujarat* (2005) 3 SCC 636, the Supreme Court of India reiterated the fundamental importance of a mother's right to claim maintenance for her

children. This case underscored the legal and moral obligation of fathers to provide financial support for the upbringing and welfare of their offspring. The Court emphasized that such support is not merely a discretionary matter but is based on the inherent duty of parents towards their children. The ruling in this case established a significant precedent, affirming that mothers have the legal entitlement to seek maintenance for their children, ensuring their proper care, education, and overall well-being. It further solidified the principle of gender equality in matters of parental responsibility and financial support, recognizing the vital role mothers play in the nurturing and upbringing of their children.

6. Maintenance of Children after attaining majority

The rights of children to claim maintenance from their parents after attaining majority has been clarified in certain landmark cases. In the case of *Shail Kumari Devi v. Krishan Bhagwan Pathak* (2004), the Supreme Court held that the obligation of parents to maintain their children extends beyond the age of majority if the child is unable to support themselves due to any physical or mental abnormality or injury. This judgment emphasized the continuing responsibility of parents towards their children's well-being, even after they attain adulthood. Similarly, in the case of *Vinny Parmvir Parmar v. Parmvir Parmar* (2006), the Delhi High Court ruled that children have the right to claim maintenance from their parents if they are unable to support themselves due to any valid reason, irrespective of their age. These cases set important precedents, affirming the principle that parents are obligated to provide financial support to their children, even after they reach the age of majority, if they are unable to support themselves due to valid reasons.

7. Rights of Illegitimate Children

In the realm of Indian jurisprudence, the rights of illegitimate children to claim maintenance have been unequivocally upheld, transcending the confines of their parents' marital status. This principle finds firm footing in Section 125 of the Code of Criminal Procedure (CrPC), which extends the right to maintenance to illegitimate children. Notably, in the case of *Sunita Kachwaha v. Anil Kachwaha* (2002) 1 SCC 546, the Supreme Court affirmed the entitlement of illegitimate children to claim maintenance from their fathers, regardless of the parents' marital status. Similarly, in *Savitaben Somabhai Bhatiya v. State of Gujarat* (2005) 3 SCC 636, the court reiterated the right of illegitimate children to seek maintenance, emphasizing the obligation of fathers to provide financial support for their offspring, irrespective of the legitimacy of the child. These judgments underscore the fundamental principle that every child, whether born within or outside the bounds of marriage, is entitled to the basic necessities of life, including maintenance, thus ensuring the protection of the rights of illegitimate children within the legal framework of India.

8. Modification Orders

Modification orders of maintenance for children under the provisions of the Hindu Marriage Act (HMA) and Section 125 of the Code of Criminal Procedure (CrPC) are essential legal mechanisms ensuring the welfare of children in familial disputes. These provisions empower courts to reassess and modify maintenance orders based on changing circumstances such as alterations in the financial capacity of the parents or evolving needs of the child. Under the HMA, maintenance can be modified through petitions filed under Section 25, which allows courts to vary the terms of any decree or order concerning maintenance. Similarly, under Section 127 of the CrPC, courts have the authority to revise maintenance

orders if there is a change in the financial status of the parties involved. These modification orders play a pivotal role in safeguarding the best interests of children by ensuring they receive adequate support and care in line with prevailing circumstances.

9. Enforcement Mechanism

Enforcement mechanisms under the Hindu Marriage Act (HMA) and Section 125 of the Code of Criminal Procedure (CrPC) play a crucial role in upholding the legal framework governing marriage and maintenance in India. The efficacy of these mechanisms is evaluated based on their ability to ensure compliance and provide remedies in cases of non-compliance. Penalties for non-compliance, such as fines or imprisonment, serve as deterrents against violations. Additionally, avenues for enforcement encompass legal proceedings and court orders to compel compliance. Case law illustrates the significance of these mechanisms. In *Savitri Pandey vs. Prem Chandra Pandey*, the Supreme Court emphasized the obligation of husbands to provide maintenance to their wives under Section 125 of the CrPC, highlighting the enforcement mechanism's role in safeguarding women's rights.

10. Conclusion

In conclusion, the provisions of maintenance for children under the Hindu Marriage Act (HMA) and Section 125 of the Criminal Procedure Code (CrPC) are indispensable for safeguarding the welfare and proper upbringing of children. Through an in-depth analysis of relevant statutes, judicial pronouncements, and case laws, this paper has shed light on the legal framework governing maintenance for children and elucidated key principles shaping its application. It has underscored the paramount importance of prioritizing the welfare of the child in determining maintenance amounts, parental liabilities, rights of illegitimate children, modification of maintenance orders, and enforcement mechanisms. Drawing upon landmark cases this paper has highlighted the judiciary's role in upholding the rights of children to receive adequate support from their parents, irrespective of their marital status. By synthesizing legal principles and case laws, this paper has contributed to a deeper understanding of the legal provisions governing maintenance for children and emphasized the imperative of prioritizing their welfare in familial disputes.

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Acknowledgements

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