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## **SUBHASH CHANDRA BOSE: AN ANALYSIS OF HIS CONTRIBUTION IN THE INDIAN FREEDOM STRUGGLE AND ITS CONTEMPORARY RELEVANCE**

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### **ABSTRACT**

*The leadership style of Subhash Chandra Bose was profoundly characterized by a form of radical nationalism that explicitly called for unity between Hindus and Muslims, a theme he meticulously emphasized in his writings and speeches during the critical years spanning from 1939 to 1941. He perceived World War II not merely as a global conflict but as a significant struggle between imperial powers, advocating for a proactive and assertive approach to achieving independence, which included the ambitious proposal for the formation of a dedicated army aimed at liberation. His revolutionary ideas posed a direct challenge to the traditional leadership of the Indian National Congress, as he promoted a more militant and inclusive strategy that fundamentally reshaped the direction and urgency of the Indian independence movement, thereby leaving an enduring influence on its historical development.*

*This paper adopts a narrative literature review-based approach and is based on the analysis of the literature. It explores Bose's ideology, leadership strategies, and significant contributions to India's fight for independence, focusing on his role in galvanizing mass movements and forming the Indian National Army (INA). It highlights his legacy and how his revolutionary ideas continue to resonate in contemporary India.*

**KEYWORDS:** *Freedom Struggle, Independence, Nationalism, Alliance.*

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### **INTRODUCTION**

The Indian struggle for independence was marked by a spectrum of ideologies ranging from moderate constitutionalism to revolutionary nationalism. Subhash Chandra Bose emerged as a radical figure whose vision and actions diverged sharply from those of the mainstream Congress leadership. Often referred to as Netaji (respected leader), Bose's contributions transcended the boundaries of traditional politics, emphasizing the necessity of armed struggle and global alliances. His dream of an India that stands united and thrives independently echoes the contemporary global stride toward autonomy and financial self-reliance. Bose's leadership style and his embracing vision for India serve as a powerful antidote to the prevailing divisive ideologies.

Bose's approach to leadership was characterized by his remarkable willingness to forge alliances with the Axis powers during the tumultuous period of World War II, his fervent.

Advocacy for an armed struggle against colonial oppression, and his tireless efforts to unify the diverse populace of India under a singular and compelling cause that transcended regional and communal divisions. Collectively, these multifaceted elements contributed to the enduring legacy of his impact on the movement for Indian independence, leaving an indelible mark on its historical narrative.

## **Early Life and Ideological Formation**

Bose was born into a family characterized by substantial educational attainment and a heightened political consciousness. His father, Janakinath Bose, was a prominent legal practitioner and a staunch supporter of the Indian National Congress, likely instilling within Bose a pro foundsenseofnationalismfromanearlyage.Theeducationalexperiences that Bose underwent were instrumental in the formation of his political ideology. He pursued his studies at Presidency College in Kolkata, where he encountered a plethora of nationalist ideologies and movements. His academic environment fostered critical analysis and discourse regarding the prospective trajectory of India. Throughout his collegiate years, Bose found inspiration in notable nationalist figures such as Bal Gangadhar Tilak, who championed the principles of self-rule and swaraj (self-governance). The philosophies espoused by these leaders deeply resonated with Bose, compelling him to actively participate in the struggle for freedom. The harrowing incident of the Jallian wala Bagh massacre in 1919 exerted a significant influence on Bose's convictions. The merciless slaughter of countless unarmed Indians by British forces ignited within him a profound indignation towards colonial oppression and reinforced his dedication to the pursuit of independence. Bose gravitated towards more radical factions within the Indian National Congress, which advocated for the immediate and total liberation from British dominion. His conviction in the necessity for a more militant strategy to attain freedom differentiated him from his more moderate counterparts.

## **Bose and the Indian National Congress**

Netaji Subhash Chandra Bose, influenced by Mahatma Gandhi, joined the Indian National Congress upon his return to India. He began working under Deshbandhu Chittaranjan Das, acknowledging him as a political mentor. His involvement in the Congress was significantly shaped by Bal Gangadhar Tilak and Sri Aurobindo. Bose moved to Kolkata to collaborate with Chittaranjan Das in the Swaraj Party. He rejected Gandhi's nonviolent approach to independence, advocating for a militant strategy.

In 1928, a divergence emerged at the Guwahati Session of Congress between the new and old factions. The younger leaders advocated for "total self-rule without compromise," contrasting with the older leadership's preference for a "dominion state under British rule." The Congress party opposed these ideas, attempting to suppress the aspirations of dissenting voices. This suppression caused considerable frustration for some members.

Bose was imprisoned during the Civil Disobedience movement in 1930 and released in 1931 following the Gandhi-Irwin Pact. He opposed the Gandhi-Irwin Pact and the cessation of the Civil Disobedience movement, particularly considering Bhagat Singh's execution. Subsequently, Bose was arrested under the Bengal Regulation and later released on health grounds, resulting in his banishment to Europe. Despite this, both Bose and Jawahar promoted the Karachi objectives of 1931, which emphasized rights and economic policies. The framework for future Congress strategy included economic planning, education reform, land reform, and civil liberties. After

returning from Europe in 1936, he was arrested again, but released after a year. In 1938, he was elected president of the Indian National Congress and established a planning committee for industrialization.

His election as Congress president marked a significant moment, as he received more votes than expected, offending Gandhi's faction and diminishing their interest in the party's independence agenda. Subsequently, Bose resigned from the presidency and established his Forward Block in 1940 following disagreements with Gandhi. The British authorities placed him under house arrest in Calcutta due to his actions, yet he managed to leave India clandestinely in 1941. He sought assistance from Germany and Russia for India's independence and later assumed leadership of the Indian National Army after reaching Japan in 1943.

Following points should be noted in the above regards:

- **Political Apprenticeship:** Subhash Chandra Bose's political journey began under the mentorship of Chittaranjan Das, a prominent leader in the All-India Bengali community. Bose regarded Das as his political guru, which significantly shaped his early political ideology during the 1920s. This period was crucial for Bose as he developed his understanding of Indian politics and the Congress's role in the freedom struggle.
- **Influence of Reformers:** Bose was deeply influenced by various social and political reformers, including Swami Vivekananda and Aurobindo Ghos. Their ideologies contributed to Bose's unique political vision, which combined traditional Indian values

With modern political thought. This blend was essential in his approach to the Indian National Congress and its strategies for independence.

- **Ideological Development:** Throughout the 1920s and into the 1930s, Bose's political ideology evolved significantly. He integrated elements from various political systems, including Fascism, National Socialism, and Marxism, into his thinking. This eclectic approach allowed him to formulate a robust political strategy that aimed at mobilizing the masses for the armed struggle against British rule.
- **Dramatic Escapes and International Relations:** Bose's role in the Congress was marked by his dramatic escape from British home arrest, which underscored his commitment to the cause. His journey from India to Europe, particularly his attempts to garner support from Germany and Russia for India's liberation, highlighted his strategic thinking and willingness to seek international alliances. However, his efforts to secure assistance from these nations ultimately did not yield the desired results.
- **Caste and Social Issues:** Bose also addressed various social issues, including the caste system, which was a significant concern in Indian society. His perspectives on these matters were integral to his political ideology and his vision for a united India, which he sought to promote within the Congress framework.

Subhash Chandra Bose played a pivotal role in the Indian National Congress by developing a unique political ideology, influenced by various reformers and political systems, while also actively seeking international support for India's independence. His commitment to the cause and his strategic thinking were key elements of his contributions to the Congress and the broader freedom movement.

## Formation of the Indian National Army

The Indian National Army (INA), led by Subhash Chandra Bose, took on a significant role in the battle for independence from British colonialism. The following delineates the principal dimensions of its contributions:

- **Formation and Ideology:** The INA was conceived as a revolutionary entity with the objective of emancipating India from British subjugation. Although Rash Behari Bose initially initiated the foundational aspects of the INA, it was Subhash Chandra Bose who assumed leadership and reorganized it into a potent military force. His efforts were critical in forging an alliance with Japanese military forces during the Second World

War. Bose's leadership was of paramount importance as he endeavoured to integrate diverse factions within the Indian independence movement, encompassing leftist entities, to fortify the collective struggle against colonial oppression.

- **Support from Communists:** The Communist Party of India (CPI) played an essential role in endorsing Bose's endeavours. They facilitated his clandestine departure from India during World War II, which constituted a crucial juncture in his endeavours to galvanize support for the INA. Prominent individuals such as Achhar Singh Chhina and Ajoy Ghosh were instrumental in this undertaking.
- **International Alliances:** Bose aspired to cultivate alliances with international powers to garner support for India's quest for sovereignty. Here reached out to Soviet leadership in an effort to solicit their alliance against the British colonial regime. This tactical initiative was an integral component of a comprehensive strategy aimed at leveraging international relations to bolster India's position during the conflict.
- **Military Strategy and Operations:** The INA actively engaged in military confrontations against British forces, particularly in the context of World War II. Bose's military strategy encompassed deception tactics and intelligence operations, which were vital for the INA's operational effectiveness. The establishment of a Provisional Government of Free India in the Andaman and Nicobar Islands represented a significant advancement in asserting Indian sovereignty.
- **Propaganda and Morale:** Bose adeptly harnessed propaganda to enhance the morale of Indian combatants and the civilian populace. He disseminated anti-British propaganda through the Voice of Azad Hind, underscoring the INA's unwavering commitment to India's liberation. This propagandistic effort was directed towards mobilizing support and inciting resistance against British hegemony.
- **Impact:** Despite confronting considerable adversities and ultimately facing defeat, the INA's initiatives inspired numerous Indians and contributed to the escalating discontent towards British rule. The sacrifices rendered by INA personnel and their unwavering dedication to the independence cause bequeathed a legacy within the broader narrative of the Indian freedom struggle.

The Indian National Army, under the aegis of Subhash Chandra Bose, undertook a multifaceted approach in the Indian freedom struggle, interweaving military action, international diplomacy, and strategic propaganda to confront British colonialism. (Roy, 2022)

## Legacy and Ideological Impact

Subhash Chandra Bose's ideology continues to hold relevance in contemporary Indian politics through his emphasis on nationalism, socio-economic development, and international relations. His vision for a powerful, independent India and his strategies for achieving it resonate with current political narratives. Bose's ideas on nationalism, economic models, and foreign policy provide a framework that is still applicable in addressing modern challenges in India.

- **Realism in Foreign Policy:** Bose's advocacy for realism in the context of international relations served to motivate policymakers in the post-independence era to embrace a more pragmatic methodology. This entailed an acknowledgment of the significance of power relationships and national interests in the formulation of India's foreign policy, rather than exclusively depending on idealistic doctrines. His vision posited that India ought to assert its identity as a robust nation-state within a competitive global landscape.

Bose's approach to international relations, which emphasized strategic alliances and a strong independent stance, continues to influence India's foreign policy. His ideas on paradigm shifts in international relations are relevant in the context of India's current geopolitical strategies. (Abhinav, 2023)

His experiences and strategies during the freedom struggle, including forming alliances with Axis powers, highlight the importance of pragmatic diplomacy, a lesson applicable in today's complex international landscape. (Tumiotto, 2023)

- **Cultural Unity and National Identity:** Bose's vision of a multicultural and cohesive India significantly shaped the post-independence discourse on national identity. He posited that India's fortitude resided in its cultural plurality and unity, thereby encouraging leaders to cultivate a sense of belonging among diverse communities. This notion played a pivotal role in the development of policies designed to promote national integration and enhance social cohesion.

Bose's advocacy for Hindu-Muslim unity, along with his broader vision of national integration, remains highly relevant in the contemporary socio-political context, where communal tensions frequently arise. (Bose, Bose, & Bose, 2004)

His construct of nationalism, which transcends religious and ethnic barriers, resonates with modern appeals for unity amidst diversity within India. (Kodoor, 2022)

His ideology advocates for the notion of cultural resilience, which encompasses the modification of traditional cultural forms to fit contemporary contexts while preserving their essence. Through the promotion of a cultural renaissance, societies possess the capacity to forge a dynamic cultural identity that is deeply entrenched in tradition yet receptive to global influences, thereby ensuring both cultural continuity and diversity.

- **Economic Development and State Control:** Bose advocated the state intervention in critical industries alongside a focus on indigenous development. This stance impacted post-independence economic policies, fostering initiatives designed to promote industrialization and self-reliance. Policymakers found inspiration in his vision of a resilient, self-sufficient economy capable of withstanding external adversities.



Bose's ideas on socio-economic development, particularly his critique of capitalist structures and advocacy for a more equitable distribution of resources, align with current debates on economic inequality in India. (Zoller, 1990)

His vision of a socio-economic model that combines elements of socialism and capitalism, as seen in his concept of *sāmyavāda*, offers an alternative perspective to the neoliberal economic policies prevalent today. (Tumiotta, 2023)

- **Legacy of Direct Action:** Bose's invocation of direct action against British colonial governance resonated with subsequent movements within India. His conviction regarding the necessity of undertaking bold initiatives to realize national objectives galvanized future leaders to adopt more assertive measures in confronting social and political challenges, thereby reinforcing the concept that meaningful change often necessitates decisive intervention.
- **Direct Engagement in Global Politics:** Bose's realist perspective compelled him to endorse direct action and engagement with global powers; even those whose ideologies were antithetical to India's. This pragmatic orientation significantly influenced India's foreign policy to prioritize relationships grounded in mutual advantage, as opposed to rigid ideological conformity. For example, India's nascent foreign policy incorporated the establishment of diplomatic relations with a variety of nations, irrespective of their political frameworks.
- **Focus on Military Preparedness:** Acknowledging the critical role of military efficacy in international affairs, Bose's contributions encouraged post-independence leaders to prioritize defence and security priorities. This resulted in the formulation of policies.

Aimed at enhancing India's military capabilities and safeguarding national security, particularly in response to threats emanating from neighbouring countries.

- **Promotion of Nationalism:** Bose's vision of nationalism underscored the importance of unity and strength in the face of colonial domination. This perspective profoundly influenced post-independence policies that sought to cultivate a robust national identity and foster cohesion among India's diverse communities, thereby counteracting any divisive elements that could undermine the integrity of the nation.

Bose was a passionate nationalist who espoused the notion of total sovereignty for India. He rejected the concept of dominion status and championed a complete severance from British authority. His renowned proclamation "Give me blood, and I shall give you freedom" succinctly encapsulated his dedication to securing independence through any means deemed necessary. (Banerjee, 2024)

- **Sāmyavāda:** A political ideology conceptualized by Subhash Chandra Bose, possesses considerable historical importance within the Indian independence movement as it epitomized a distinctive amalgamation of communism and fascism, tailored to India's anti-colonial context. The development of *Sāmyavāda* by Bose was significantly shaped by his interactions with various European political ideologies during his time in Italy and Germany. This ideology transcended mere imitation of Western political frameworks; instead, it represented an endeavour to establish an on-Western paradigm capable of bolstering India's quest for independence. Bose's methodology was characterized by both strategic acumen and controversy, as it entailed forming alliances with Axis powers during World War II, which he postulated would facilitate India's

emancipation from British colonial rule (Tumiotto, 2023).

The intention behind this ideology was to serve as an innovative construct that could underpin both anti-colonial and post-colonial aspirations, rather than functioning merely as a replication of European political frameworks. Bose's methodology, inclusive of his conceptualization of Sāmyavāda, enriched the plurality of nationalist discourse in India, which encompassed various view points, including those articulated by figures such as Gandhi, Nehru, and Ambedkar (Lakhera, 2022).

## CONCLUSION

Bose's in sights resonate with the imperative to strike a balance between global integration and the safeguarding of cultural diversity. This paradigm advocates for proactive measures in the preservation and revitalization of cultural identities, ensuring their vibrancy and relevance within an increasingly globalized world. Despite the significance of Sāmyavāda as an ideological construct, it was not devoid of its critics. Some critics perceived Bose's alliances with fascist governments as a violation of democratic principles, while others regarded it as an indispensable tactic in the struggle against colonialism. This dichotomy illustrates the intricate nature of the Indian independence movement, wherein a multitude of ideologies and strategies coexisted and occasionally conflicted in the pursuit of a unified objective.

While Bose's ideology remains influential, it is important to consider the complexities and controversies surrounding his legacy. His associations with fascist regimes and the ideological synthesis he proposed have sparked debate and criticism. These aspects of his ideology require careful examination to ensure that the lessons drawn from his legacy are aligned with democratic and inclusive values in contemporary politics (Tumiotto, 2023). The ideology and contributions of Subhash Chandra Bose played a crucial role in directing the trajectory of India's fight for independence. While the approaches and alliances he employed continue to incite scholarly debate, his steadfast dedication to self-determination and his capacity to galvanize the masses remain incontrovertible. Bose's life serves as a testament to the myriad strategies that converged to facilitate India's liberation, reminding us of the intricacies and richness inherent in the fight against colonial dominion. His enduring legacy continues to galvanize individuals in India and globally.

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## INTELLECTUAL AND LITERARY CONTRIBUTATION OF DARA SHIKOH

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### ABSTRACT

*Dara Shikoh was an important figure in the history of the Mughal Empire. He was the eldest son of emperor Shahjahan and elder brother of Aurangzeb. He was a liberal Mughal Prince and inclined towards philosophy over military pursuits. No doubt he held two sided position in Indian history as a political figure and as an intellectual personality. However, his political career was short and shadowed with failures, but his contribution towards literary and intellectual area was profound and amazing. He was also a great patron of the Art and widely considered to represent the pinnacle of Indo-Islamic cultural assimilation. He was given a model of religions toleration, which was short, lived but still has substantial relevance.*

**KEYWORDS:** *Sufism, Alim, Qadiri, Safinat-Ul-Awliya, Sakinat-Ul-Awliya, Sirr-E-Akbar, Hasanat-Ul-Arifini, Majma-Ul-Bahrain.*

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### INTRODUCTION

In this research paper, an attempt has been made to specifically highlight the intellectual and literary contribution of Prince Dara Shikoh. In this context, important information is obtained from contemporary and near contemporary Persian texts and also from some relevant secondary sources.

Dara Shikoh was a unique intellectual genius of his era. He was born in March 1615 in the premises of Sagartal near Ajmer. Information is available that his father Shahjhan had prayed for a son in the shrine Ajmers famous sufi khwaza Muinuddin Chishti.

Dara was named Mahammad Dara Shikoh by Mughal Emperor Jahagir. It is known that he was welcomed by calling him '**Gule Awwaline Gulistan Shahi**' i.e. the first flower of the garden of the empire<sup>1</sup>. His birthday was celebrated with great Joy. Dara himself has mentioned this is one of his book Safinat-ul-Awliya. Dara Shikoh's education was managed under the supervision of scholar Mulla Abdul Latif Sultanpuri. Similarly the scholar Abulfazal was employed for calligraphy<sup>2</sup>. In his youth Dara Shikoh was married to Nadira Begum<sup>3</sup>. This information is available about Nidra Begum that she had a lot of influence in the royal Harem. And she supported her husband in different times throughout his life and was always loyal to him.

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Dara Shikoh's life can be divided into two parts. Political life and intellectual philosophical life. In this context, information is available from persian sources and European accounts that in his political life Dara was struggling for succession. But his intellectual and philosophical life was full of achievement. He was intellectually curious and creative from the very beginning. Also it is said that he remained an intellectually curious student throughout his life.

It is important to mention that after Mughal Emperor Akbar in the Mughal dynasty, Dara Shikoh was the only one who gave much importance to unity and coordination between Hindus and Muslims in religions and intellectual terms. It is important to note that his thinking was somewhat different from Akbar<sup>4</sup>. Dara did not want to develop any new sect like Mughal emperor Akbar. Some scholars believe that he wanted to stay in the heart of Islam and find a common meeting place for different sects. It is generally said that Dara was a good scholar of Quran and Hadith, but he did not accept some interpretations of the traditional system. His teacher Abdul Latif also contributed to his intellectual development. Apart from this, Dara was also inclined towards Sufism. He studied many books on 'Tasawuf' (mysticism). In this Context, Persian Historian Khafi Khan also writes that 'Dara was completely influenced by the sufism<sup>5</sup> besides this; the influence of the principles of Sufism is also reflected in the preface of books like *Sirr-e-Akbar*, *Safinat-ul-Awliya*, *Risala-i-Haqnuma* etc. Dara also had contact with many Sufis Sadhaks and liberal Saints like Baba Lal etc. Some sources tell us that in this series he had intellectually contact with some Christian Priests. Available sources also show that gradually Dara developed interest in Vedanta and Yoga philosophy along with Sanskrit studies. Dara learnt the deep secrets of Indian thought from the able scholars of Kashi and started practicing yoga in the company of Yogis. As a result, Dara's outlook became broader and broader. In this sequence, the welfare idea of global brotherhood arose in his mind and during this period 'Majma-ul-Bahrain' (Samudra Sangam) was published.

It is also worth mentioning that some traditional writers have made serious allegations against Dara Shikoh. They have even tried to prove him a 'Heretic'<sup>6</sup>. But if we look deeply, Dara had a strong faith in Islam. This is also evident from the preface of the books written by him. But there is no doubt that his attitude towards other religion was very liberal and tolerant like Emperor Akbar.

Dara Shikoh's intellectual and literary contribution was invaluable. It can be briefly mentioned here:-

A) **Safinat-ul-Awliya**: This is the first book written by Dara in persian. It was completed in 1640AD<sup>7</sup>. It includes biographies and teaching of popular Sufi Sants from the advent of Islam till his time. It also contains popular saying of Sufis. For example, the famous saying of Sufi Sheikh Abdullah Magravi □ "Saints are the trustees of God for the entire humanity and their blessings avert the terrible calamities of mankind". Similarly, the saying of Sufi Ibrahim Kassar, "Two things can protect you from the trap of the world selfless service to the friends of God along with saints. Thus, the work displays Dara's deep knowledge of Sufism.

B) **Sakint-ul-Awliya**: It was completed by Dara in 1642AD. It mainly discusses the life of Qadiri Sufi Miyan-Mir of Lahore and his prominent disciples. Dara has also discussed the method of religious worship of Qadir Sufis such as Zikr (remembrance) and Maraqib etc<sup>8</sup>. Apart from this, Dara has also depicted the life and teachings of his spiritual Guru Mullah Shah. Similarly, some other contemporary Saints have been discussed.

C) **Hansat-ul-Arfin** : This is Dara's third composition on Saints. In this too, the unity of God has been depicted<sup>9</sup>.

D) **Tariqat-ul-Haquiqa** : This is a short essay. It is in both prose and verse forms. It describes the qualities of God and the deep knowledge related to God<sup>10</sup>.

E) **Risala-e-Haknuma** : This work was completed in 1646AD. This composition was written for the spiritual guidance of the novices in the path of Sufism<sup>11</sup>. In this, Dara has described for Alam (world). In a way, spiritual union is depicted in it.

F) **Aksire Azam** : This is a collection of persian poems . It mainly contains Ghazals and Rubais. It is important to note that Dara used to write under the pen name Qadiri. Dara's poetic talent has been praised by his teacher Mullah Shah and the author of Khalinatural-Asfiya.

G) **Majma-ul-Bahrain** (Samunder sangam) : This book written by Dara contains a comparative study of Hinduism and Islam. It was probably written around 1646AD. It mainly depicts the unity of God<sup>12</sup>. This also makes it clear that Dara had knowledge of both Vedanta and Tasawuf. In this Dara has made a great effort to show a combined culture.

H) **Yoga Vasishta**: It is said that Dara Shikoh translated yoga Vasishta Ramayana into persain. And Dara has written an interesting introduction to it. In which, Dara has described his meeting with Rishi Vasishta and two Divya Purush in his dream<sup>13</sup>. For this work also he took the help of learned scholars of Hindustan. It is important to note that the introduction written by Dara in this book makes it clear how much he as connected with the Indian tradition.

I) **Sirr-e-Akbar**: This can be considered as an outstanding intellectual achievement of Dara. He translated near about 50 upanishad into persian. It was named 'Sirr-e-Akbar'<sup>14</sup> In this work he took the help of able scholars of Kashi. In this also Dara's feeling of oneness of God or Tauhid is reflected. It is important to mention that this persain translation of the upanishads was taken with him to france by the french traveller Bernier. Later a translation of it was published in French and in Latin language. After reading this french translation, German researcher philosopher Chapin Haver made this important comment, "Reading this gives me great strength in life"

In this way, the questions and answer between Dara and Saint Baba lal compiled under the name of Nadir-ul-Nikaat. It also shed light on the liberal and tolerant ideology of Dara and Saint Baba Lal. Similarly, Dara came in contact with Mazzub Sarmad. Sarmad was an Armenian mystic and poet who travelled the Indian Subcontinent during the 17<sup>th</sup> century and settled in India. Sarmad lived in Lahore for some time and then came to Delhi, where prince Dara came in close contact with him. Sarmad also believed in the Wuzudi Ideology (unity of being) of the sufis<sup>15</sup>. Dara shikoh was also influenced by his liberal and tolerant ideology and he took This information is available about Nidra Begum this ideology forward.

Thus, it is clear from the above description that Data was a unique intellectual genius of his era. But it is a matter of great regret that the end of a liberal and tolerant personality like Dara was not good. Under political and religious conspiracies, he was declared a Heretic and ultimately he was killed. Shymlal Gangopadhyay, a learned writer of Bengal, writes about Dara Shikoh that "Infact Dara went for ahead of his times while searching for a meeting point between the religions thinking of Hindus and Muslims.<sup>16</sup>" But it is not that Dara's contribution went in vain. Many great men of the coming generations were inspired by Dara and continued to encourage the high philosophy of Sarvadharm Sambhav'.

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15. Wuzudi Ideology was propounded by Sufi Ibn-al-Arabi (1165-1248) He believed that all beings are basically one and love is the essence of all religions.
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## CASTE AND GOVERNANCE IN BIHAR POLITICS: AN EVOLUTIONARY ANALYSIS OF ELECTORAL TRENDS, POLICY OUTCOMES AND SOCIO-ECONOMIC DEVELOPMENT

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### ABSTRACT

*Bihar, a state in eastern India, has long been recognized for its dynamic and deeply rooted caste-based political structure. This paper examines the historical development, electoral trends, and governance outcomes influenced by caste politics. The paper explores how caste politics shapes policy decisions and socio-economic development by analyzing post-independence political changes, the Mandal Commission era, and contemporary alliances. The study critiques the impact of caste dynamics on governance efficiency, law and order, and public service delivery in Bihar. Leaders like Lalu Prasad Yadav and Nitish Kumar have played pivotal roles in reshaping power equations through caste-based mobilization. Despite improvements in social justice, issues such as corruption, nepotism, and inefficient governance persist. The socio-economic inequalities entrenched by historical caste hierarchies remain significant challenges. This paper proposes balancing caste-based affirmative action with institutional reforms is essential for achieving sustainable development and inclusive governance in Bihar.*

**KEYWORDS:** Bihar, Caste Dynamics, Governance, Electoral Trends, Mandal Commission & Mobilization.

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### INTRODUCTION

Caste politics in Bihar is deeply rooted in the historical, social and economic fabric of the state. The birth of caste politics in Bihar is linked to the issue of separation of Bihar from Bengal (Rajkishor, Understanding the Politics of Bihar: Through the Prism of Caste, Class and Community; from Colonialism to Postcolonialism , 2016). Bihar has long had a political landscape that bore the imprint of caste cleavages, more so than in many other Indian states. Caste has served since independence both as an instrument of political mobilization and as a constraint on inclusive governance. Gradually, the dominance of the upper-caste elite seen in the early years of post-independence started to give way to the rise of leaders from the backward and lower-caste cadre in what has been a significant shift in the political narrative in Bihar. The

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introduction of the Mandal Commission Report in the 1990s was itself a trigger for backward caste empowerment in the state, as it changed the state's political alignments and power equations fundamentally (Kumar S. , 2018).

This paper delves into the historical roots of caste in Bihar politics, the role of various political parties, and the consequences of caste-based strategies on governance and development. Additionally, it explores the socio-economic impacts of caste politics and evaluates the challenges Bihar faces in overcoming caste polarization. Through a thorough analysis, this study aims to understand how caste-based mobilization has shaped public policy, governance, and economic development, while also considering potential reforms for a more inclusive and effective political system. This study explores the nexus between revenue systems, administrative structures, and caste relations in Bihar and how these processes prepared the grounds for political mobilization in caste politics. In post-independence Bihar, there was a political economy where upper caste elites had the upper hand, but slowly, with the emergence of backward and lower caste leaders starting with the Domaland Commission's recommendations, politics witnessed significant changes. The empowerment of OBCs and Dalits changed many power equations but also led to a more fragmented polity with competing caste identities rather than a focus on development (Kumar & Bakhala, 2015). Moreover, the paper attempts to analyze the electoral competition between Rashtriya Janata Dal (RJD), Janata Dal (United), JD (U), and Bhartiya Janata Party (BJP) and their impact on caste-based electoral competition. It elaborates the nitty-gritty of how caste blocs have impacted policies, resources, and government productivity. The paper further analyzes the socio-economic impacts of caste-based politics to include education, employment, and welfare schemes. While caste politics has benefited marginalized sections of society in gaining some form of political representation, it has been detrimental in creating social cleavages and poor governance. Lastly, the paper proposes some policy alternatives and

## **Historical Context of Caste in Bihar Politics**

Shivraj did say, however, that in a state like Bihar, whose caste hierarchy is among the oldest and most entrenched in India, the existing power structures are difficult to dismantle. Historically, upper castes like Brahmins, Rajputs, Bhumihars and Kayasthas were socio-politically and economically powerful and dominated land ownership, education and administration (Louis, 2000). The zamindari system during the colonial period only cemented these divisions further as upper-caste landlords exercised control over massive agricultural land and held tremendous power over rural society. And this system marginalized the lower castes such as the Dalits and backward castes from access to land and education (Kumar S. , 1999).

With the independence, the upper-caste elite continued to uphold the Congress rule in Bihar, reining over politics through the networks of patronage and socio-economic control. However, the socio-political movements led by leaders like Ram Manohar Lohia and socialism coming into the form during the 1960s started undermining the upper-caste hegemony. The Green Revolution and land reform movements had disturbed the traditional hierarchies, ushering in new power centers within the backward classes. This backward caste mobilization paved the way for the formation of regional parties that represented the interests of social justice (Pai, 1994). This historical background provides the context for the later rise of caste-based political mobilization, particularly after the Mandal Commission.

## **Role played by Caste in Electoral Politics of Post-independence India**

During the immediate post-independence period, the Indian National Congress dominated the politics of Bihar with the continued reliance on upper-caste support, especially where power and influence were made possible (Rajkishor, 2016). Legislative and administrative positions were not sufficiently occupied by backward and lower castes in an official capacity during this period, 1947-1967. The social churn of the 1960s, as influenced by socialist ideologies and agrarian movements, had begun to change this (Frankel, 1979). With a leading figure such as Ram Manohar Lohia proclaiming the backward classes' rights and mobilizing them for the demands of equality in political power, change is well underway.

The elections of 1967 marked the beginning of the departure from the history of Congress-more non-Congress party coalitions, including socialists, briefly capturing power (Sinha, 1973). This episode showed how caste interests would also apparently mobilize for a space in an already established power set. The emergence of the SSP (Samyukta Socialist Party) and, subsequently, the Janata Dal showcased the phenomenon of backward classes coming together to act in demand of their political rights. This type of political jolt established the groundwork for later mass mobilization in the politics of underprivileged members of castes like that by Lalu Prasad Yadav or Nitish Kumar. Since then, caste-based politics have defined the frontiers of electoral politics in Bihar-alliances and vote banks dictated by caste identities and aspirations.

### **The Mandal Commission and the Assertion of Backward Classes**

Mandal Commission is a commission established in 1979 and enforced in 1990, which recommended the reservation of 27% for Other Backward Classes (OBCs) in government jobs and educational institutions. This development brought the much-needed institutional recognition for the demands of backward caste communities (Bhattacharya, 1990). In Bihar, this decision strongly revolutionized politics and society. The implementation of Mandal sparked massive political mobilization among OBCs and has since reconfigured the state's political alliances and leadership. It saw such leaders as Lalu Prasad Yadav of the Rashtriya Janata Dal (RJD) at the forefront of backward class advocacy, and Nitish Kumar of the Janata Dal (United) (JD (U)), both taking advantage of the new political awareness to form robust electoral bases (Kumar & Ranjan, 2009). The advocacy of Lalu Prasad Yadav with 'social justice' has consolidated the Yadav-Muslim (MY) vote bank, while that of Nitish Kumar has extended to Kurmis, Koeris, and Extremely Backward Classes (EBCs).

The implementation of the Mandal Commission has not only democratized political representation but also brought about very deep social and economic changes. However, it has deepened caste polarization as upper caste groups feel variety within the rise of backward classes. The Mandalian era brought to light the deep cleavages in the society of Bihar and created the foundation for a sustainable and political dynamic based on caste.

### **Caste-based Strategies of Major Political Parties**

Political parties of Bihar engage in various caste-based alliances which are coalesced into electoral victories by these parties. Rashtriya Janata Dal, affiliated to Lalu Prasad Yadav, garner support with the Yadavs and Muslims complementing each other well. It was the historical Muslim-Yadav (MY) vote bank combination that has gloriously worked for the RJD for over a decade to strengthen its base in Bihar politics (Yadav, 2004). Different from this, the Janata Dal (United) has focused on the Kurmis, Koeris, and other backward and extremely backward classes (EBC) in the constituency conferring wider representation. Nitish Kumar's model of governance

is focused on social development, women empowerment, and law and order to add to this support beyond the caste identity lines (EPW, 2010). While affiliated traditionally by upper caste groups and urban voters, the BJP enlarged the base by entering into an alliance with JD(U). The party has been campaigning on broader national themes and development-oriented policies on which JD(U) focuses its strategy. Out of the disillusionment, woes, and misfortunes that have led the Congress from the dominant to the margin, it often resorts to forming alliances with this regional party. These parties' strategies based on caste have further insulated the value of identity politics in Bihar concerning policy decisions, governance styles, and electoral outcomes.

## **Governance in Caste Politics**

Caste-based governance involves another important aspect that affects local and grassroots governance in Bihar. At such a micro-level, caste affiliations often manage the allocation of government resources, employment, and social welfare schemes. Thus, a system that local leaders, mostly caste-based, have created where public services become a potent tool to feign power has been realized. That hampers not only the equal opportunity afforded to resources but also the equality of castes in the distribution of services. Patron-client systems are built such that "the electorate" becomes "the political representative." This goes against the very notion of a transparent and accountable system, where policies and services must rely on needs and merit rather than caste loyalties. It is this factor that further creates a chasm among diversified communities, preventing the evolution of a cohesive and integrated governance framework. In Bihar, caste politics has affected governance in terms of quality regarding issues like policies, public administration, and institutional functioning. While caste-based mobilizing historically marginalizes, it also creates governance challenges. Under the tenures of leaders like Lalu Prasad Yadav (1990-2005), the importance of social justice, caste empowerment, and shifting political power involved admonishing allegations of corruption, nepotism, and inefficiency in governance. The deterioration of law and order and the weakening of state institutions made the term "Jungle Raj" synonymous with Lalu's administration ((Jaffrelot, 2003).

Thus, the ability of public services like education, health, and infrastructure to provide services was transformed since such political appointments and patronage networks took precedence over merit as well as accountability. The law of caste did determine the distribution of contracts and appointments by government agencies underscoring its detraction-worthy integrity. Upon his taking office as CM in 2005, Nitish Kumar tried to reform the government on issues of law and order, women's empowerment, and infrastructure (Gupta, 2010). Nevertheless, even his administration was compelled to reckon with caste considerations, leading, therefore, to policy decisions favoring specific communities at given times. Therefore, caste politics has democratized representation, but, unfortunately, it has manufactured a patronage-based governance system that often sacrifices long-term developmental and institutional reform priorities in favor of immediate electoral returns.

## **The socio-economic development and caste politics**

As caste has been intertwined with socio-economic development in Bihar, it has created gross inequalities. In the past, upper castes dominated land and educational opportunities that enabled them to monopolize socio-economic and political life. On the other hand, backward castes and Dalits could not come out from the vicious cycle of poverty, as they could not avail the benefits of being educated and employed (Weiner, 1962). The same inequalities also continued after independence; land reforms were poorly implemented, and economic policies were propped up

towards the existing elite. The 1990s saw the rise of caste-based politics, where efforts were made toward bridging these gaps with social justice policies, like reservations in education and public employment. Leaders like Lalu Prasad Yadav and Nitish Kumar pioneered schemes benefiting backward and Dalit communities such as scholarships, job quotas, and women's self-help groups. Nitish Kumar's government also emphasized women's education and infrastructure development, providing better roads, schools, and facilities for healthcare (Ghosh, 2010).

This effort was not enough to close the socio-economic gulf. Issues such as landlessness committed among Dalits, lack of industrial development, and limited literacy among marginalized communities continue to raise barriers to progress. Hence, the need to strike a balance between caste-specific affirmative action and the larger economic reforms must ensure that development is all-inclusive and sustainable development.

### **Contemporary Trends and Emerging Dynamics in Bihar Politics**

Caste-based mobilization has impacted Bihar's political landscape for ages, with virtually all electoral outcomes and governance strategies determined by social hierarchies deeply embedded in the state's psyche (NP & Mishra, 2013). The nature of caste politics in Bihar has begun to change, especially in recent years, under the pressure of socio-economic changes, alterations in voter behavior, and the evolution of political narratives. While caste remains a deciding factor, another emerging trend shows that caste politics may give way to issue-oriented politics where governance, economic development, employment, and welfare policies are taking on greater significance, backing traditional caste considerations.

Urbanization and out-migration of labor from Bihar have made rapid impacts on this change from caste-based politics. The large movement of the workforce to other states for employment has changed the status quo in the political perspectives of the state; the young generations in particular, under such variable dynamics, have become active players in directing political prospects (Kumar & Shriyan, 2024). Most of these changes have had a stern impact in that a generation of eligible youngsters listening against casteism is now drawn towards economic opportunity and governance reform, while their predecessors bonded themselves mostly to caste lines; others until recently have been near-exclusive representatives of caste allegiance in voting behavior. Growing political awareness also raises challenges for caste parties and opportunities for others.

In particular, increased digital media presence and political consciousness reshaped the electoral discourse in Bihar (Hasan & Johri, 2017). With social media, digital campaigning, and a plethora of independent political movements, information dissemination has gained momentum, leading to the emergence of issue-based political mobilization. The movements of youth concerning employment rights, education reforms, and transparency in governance are gradually gaining traction, thereby signaling a departure from unity under rigid caste-based electoral politics toward more developmental issues. While caste identities are still used in party campaigns, there is increasing pressure on the political parties to shift their strategy because of the rising demand for job creation, industrial development, and better public services.

Women's political participation also acts as a crucial rising factor impacting electoral trends in Bihar. Historically, the political agency of women has been compressed within the patriarchal order of caste politics, but in recent years, a growing assertion of female voters voting usually without consulting men in their families has been noticed. Development programs focused on

women, such as reservations in local governance and direct benefit transfers, are also gaining importance in theirs as voters. The identification of women as a key voting bloc has compelled political parties to map out schemes for winning over women voters, further complicating traditional caste-margined calculations.

Bihar's political parties, on their part, are gradually adapting to these new realities with the integration of development-oriented perspectives into their traditional caste equations. Such a shift demonstrates the rise of leadership concerned with governance reforms, infrastructure development, and economic policies. Nonetheless, caste remains a hidden yet strong determinant of candidate selection, electoral alliances, and voter preferences (Verma & Yadav, 1991). Caste identities and developmental yearnings continue to gossip about Bihar's political landscape, creating a complex and evolving electoral battlefield.

Therefore, there is a need to closely examine these ongoing trends, observing the transformation of caste politics in the wake of rapid urbanization, migration, youth ideology, women's participation, and new political narratives. While caste continues to remain an important consideration, these shifts manifest a chance for a more issue- and governance-driven political future for Bihar. These emerging patterns will be important in understanding the political prospects of the state and any chances of building an inclusive and self-sustaining model of governance in the future.

### **Declining or Reshaping Significance of Caste Politics**

In recent years, there has been growing debate over whether caste politics in Bihar is diminishing or undergoing a transformation. While caste remains a critical factor in electoral mobilization, political narratives are increasingly shifting toward issues such as development, employment, and governance. The rise of younger, more politically aware voters with exposure to digital media has also contributed to this changing dynamic. The 2020 Bihar Legislative Assembly elections demonstrated this shift to some extent. Despite traditional caste alliances, issues like youth unemployment and pandemic-related concerns played a significant role in shaping voter preferences ((Basu, 2020)). However, caste coalitions still influenced voting behavior, with alliances such as the Mahagathbandhan (RJD, Congress, and Left parties) and the NDA (JD (U), BJP) leveraging caste strategies for electoral success.

### **Impact of Urbanization and Migration**

Urbanization and labor migration have contributed to changes in the caste dynamics of Bihar politics. The migration of large sections of the workforce to states like Maharashtra, Delhi, and Gujarat has created a socio-economic disconnect between rural caste networks and urban economic realities. This exposure to diverse social settings has somewhat diluted caste consciousness among migrant workers, who often return to their villages with altered political perspectives. Moreover, the rise of urban centers such as Patna has created pockets where caste-based political mobilization is less pronounced, as voters increasingly prioritize issues such as infrastructure, employment, and education.

### **Youth Perspectives on Caste and Politics**

The role of Bihar's youth in reshaping caste politics is noteworthy. A significant portion of Bihar's population is under the age of 30, and this demographic is less inclined toward caste-based political loyalties compared to previous generations. Digital media and education have played a crucial role in fostering a more issue-based political consciousness among young

voters(Huang, 2024).Movements led by young activists advocating for employment rights, education reforms, and transparency in governance have gained momentum in Bihar. However, political parties continue to deploy caste strategies, targeting young voters through community-specific appeals.

## **The Role of Women in Caste-Based Political Movements**

Women have emerged as a significant voting bloc in Bihar, often displaying voting behavior independent of male family members. Political parties have increasingly recognized the importance of women voters and have introduced policies aimed at their welfare, such as reservations for women in local governance and welfare schemes targeting female beneficiaries (Chattopadhyay & Duflo, 2004). Women's participation in caste-based political movements is also evolving. While traditional caste hierarchies often limit women's agency, grassroots organizations have empowered women from marginalized communities to assert their political rights. The Nitish Kumar government's emphasis on women's empowerment through schemes like "Mukhyamantri Kanya Utthan Yojana" has further enhanced women's political engagement.

## **Emergence of New Political Narratives**

The rise of issue-based political narratives, such as development, governance, and anti-corruption, is gradually challenging caste-based political mobilization. Political parties are increasingly focusing on welfare schemes, infrastructure development, and education reforms to attract voters across caste lines. However, caste remains a latent factor, often determining political allegiances and candidate selection. The integration of caste dynamics with developmental narratives has become a defining feature of contemporary Bihar politics.

## **Challenges and Reform Prospects**

Bihar's political problems are primarily due to deep-rooted caste structures. One of the fundamental issues is reduced caste polarization. Such polarization entrenches politics as vote-bank politics, undercutting the merits of better policy initiatives. Political leaders hence forge alliances along castes and thus strengthen divisions instead of bringing an inclusive political culture. It undermines efforts to build a governance system based on merit, efficiency, and accountability. The other challenge is reforming institutions. The public institutions in Bihar-the police, judiciary, and bureaucracy-have been crippled by years of political interference and patronage. The open appointments would also be another watering of anti-corruption measures where people know who has to answer for what. However political patronage networks often undermine efforts to combat corruption (Witsoe, 2011).

Bihar now needs a multi-pronged approach to social justice and good governance, wherein better policies between education, health, and infrastructure are adequate for genuinely marginalized sections. Youth interaction with politics should be encouraged; inclusive leadership should be promoted; and youth should be made aware of the damaging effects of caste politics. This can be the beginning of a more equitable and progressive Bihar.

## **CONCLUSION**

Caste politics remains an indelible feature of Bihar's political identity. The empowerment of backward and marginalized castes since the 1990s has reshaped the state's political dynamics, giving voice to communities that were historically excluded from power. While this shift has brought social justice and greater representation, it has also led to governance challenges,

including corruption, inefficiency, and caste-based polarization. Leaders like Lalu Prasad Yadav and Nitish Kumar have left their mark on the state's political landscape, emphasizing different aspects of caste empowerment and governance. Bihar's developmental progress continues to be hindered by these dynamics, with socio-economic inequalities, weak institutions, and lack of industrial growth remaining significant concerns. The state must strike a balance between addressing caste-based grievances and fostering a governance model based on merit, accountability, and inclusivity. Moving forward, meaningful reforms in education, healthcare, and infrastructure, along with efforts to reduce caste divisions, will be essential for Bihar to achieve sustainable development and social harmony. The challenge lies in transcending caste politics while ensuring that historically marginalized communities continue to have a voice and opportunities for growth.

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## EXPLORING THE ROLE OF FINANCIAL LITERACY IN ENHANCING FINANCIAL INCLUSION ACROSS DEMOGRAPHIC GROUPS

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### ABSTRACT

*This study explores the interplay between financial literacy and financial inclusion, examining how individuals across diverse demographic groups access and effectively use financial services. By understanding the scope and impact of financial literacy on economic decision-making, the study highlights the empowering role of financial knowledge in enhancing financial inclusion, which is essential for personal and community economic resilience. The research assesses levels of financial literacy regarding investment shares, insurance awareness, and borrowing behaviours while considering variables such as age, gender, and community group.*

*Primary data were gathered through structured interviews with 260 respondents selected via stratified random sampling. This study's findings have significant implications for financial policy and practice. They highlight the need for targeted financial education programs, especially for underrepresented groups, to bridge knowledge gaps and promote effective engagement with financial services. These insights underscore that integrating financial literacy initiatives with accessible financial services can foster sustainable economic growth and reduce financial vulnerability, benefiting both individuals and communities.*

**KEYWORDS:** *Financial Literacy, Financial Inclusion, Yemen, Community Groups.*

**JEL Classification Code:** G21, O16, D14, I25, R20

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### INTRODUCTION

Financial literacy and financial inclusion are deeply interconnected concepts that work together to empower individuals and communities economically. While financial inclusion focuses on providing access to financial services, financial literacy is about equipping individuals with the knowledge and skills needed to make informed financial decisions. (Raza, 2023). For financial inclusion to be effective, individuals must understand how to use financial products like bank accounts, credit, insurance, and savings effectively. Financial literacy helps by improving awareness, helping people manage their money wisely, avoiding excessive debt, and understanding the benefits of formal financial services over informal options. This understanding also reduces macroeconomic risks by enabling people to make better financial choices, which in turn can stabilize and stimulate economic growth ( Didenko, Petrenko And Pudlo, 2023).

By pairing financial inclusion with financial literacy, countries can create an environment where underserved populations and SMEs not only have access to financial services but can use them effectively to improve their economic resilience and contribute to the formal economy. Together,

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financial inclusion and financial literacy serve as foundational pillars for building sustainable economic growth and a resilient financial sector. (Lusardi and Mitchell, 2012). Financial literacy refers to understanding and effectively using various financial skills. It encompasses a range of knowledge that enables individuals to make informed financial decisions, which can significantly impact their personal and business lives. (Rahadjeng ., 2023). The OECD INFE defines financial literacy as "the awareness, knowledge, skill, attitude, and behavior required to make sound financial decisions and ultimately achieve individual financial well-being.

Research indicates that individuals with higher financial literacy are more likely to engage in effective retirement planning, comprehend concepts such as interest compounding and risk diversification, and ultimately secure their financial futures. (Huston, 2010). Higher levels of financial literacy are associated with improved financial behaviours, such as better budgeting and saving practices, which contribute to overall family welfare. More importantly, financial literacy is crucial for promoting financial inclusion, as it empowers individuals to engage with financial products and services effectively, making them an integral part of the larger economic system.

Financial literacy is a vital skill that significantly influences personal and community economic health. By addressing the barriers to financial education and promoting inclusive financial practices, we can enhance financial literacy levels, leading to improved economic outcomes for individuals and communities alike. This improvement in economic outcomes offers hope for a better financial future. In essence, financial literacy is not just about understanding markets and investments; it also involves grasping the basics of banking, financial planning, and the importance of being financially savvy. Enhancing financial literacy is vital for fostering equitable economic growth and improving community well-being. (Gale, 2011)

Despite its importance, financial literacy remains low globally, with significant disparities based on demographics such as age, gender, education, and geographic location. For instance, studies show that women generally have lower financial literacy than men, and older adults often overestimate their financial knowledge. As the responsibility for retirement savings increasingly shifts to individuals, targeted financial education programs are essential to enhance financial decision-making and improve retirement security. (Sulaiman Ebrahima *et al.*, 2024). Online financial literacy tools offer promising methods for enhancing saving behaviour, particularly through user-driven communities and interactive simulations. These tools can make financial concepts more accessible and engaging, potentially leading to better decision-making. However, traditional methods, such as workplace financial education and structured classes, have shown some effectiveness in increasing retirement plan participation and overall savings, especially among lower-income households. While traditional approaches have produced mixed results, online tools are still largely untested regarding their long-term impact on saving behaviour. Combining both methods could leverage their strengths, suggesting a complementary relationship between online tools and traditional financial education initiatives. (Rachel Kuruvilla and N Harikumar, 2020)

## **The Influence of Culture on Financial Education Practices**

Culture shapes financial education practices and influences how financial concepts are taught, understood, and valued within different communities. In cultures where family plays a central role, financial education may be passed down through generations, with family members teaching children about money management based on cultural practices and beliefs. Culture significantly shapes financial education practices by influencing values, communication,

educational approaches, family roles, access to resources, and perceptions of financial institutions. Understanding these cultural dimensions is essential for developing effective financial literacy programs that resonate with diverse populations. Cultural values dictate attitudes towards money, saving, and spending.(Rusliatiet *al.*, 2024) For instance, cultures that emphasise collectivism may prioritise family financial support over individual wealth accumulation, affecting how financial education is approached. On the other hand, Different cultures have varying communication styles, which can influence how financial topics are discussed. In some cultures, discussing money may be considered taboo, leading to a lack of open dialogue about financial literacy within families and communities.(Ahmed and Faouzi, 2023).Cultural norms can dictate the methods used for financial education. For example, some cultures may favour experiential learning, where individuals learn through practice and real-life experiences, while others may rely more on formal education and theoretical knowledge. Cultural factors can also affect access to financial education resources. (Garu and Dash, 2023) In some communities, financial literacy programs may be limited, hindering the overall financial education of individuals within that culture. (Agarwalla*et al.*, 2015). Cultural attitudes towards banks and financial institutions can shape how individuals engage with these entities. In cultures with a distrust of financial institutions, people may be less likely to seek financial education or assistance, impacting their overall financial literacy.(Pandey, Kiran and Sharma, 2022)

On the other hand, Gender plays a role, as women generally show lower financial literacy than men and are more likely to express uncertainty about financial topics. Race and ethnicity further impact literacy levels, particularly in the U.S., where Whites and Asians tend to have gre excellent financial knowledge compared to African Americans and Hispanics.(Ashoka, 2021) The geographic location adds another layer, with urban residents typically more financially literate than rural residents and significant variations across regions within countries. Education correlates strongly with financial literacy, as individuals with higher educational attainment generally possess greater financial knowledge, though education alone is not a definitive predictor. Together, these factors illustrate the multifaceted nature of financial literacy across diverse demographic groups.(Nuringtyas and Kartini, 2023)

## **The Role of Family in Shaping Financial Literacy**

Family plays a critical role in shaping financial literacy, significantly influencing how individuals manage money, save, and make financial decisions. Family members often serve as primary educators in financial matters. Parents and guardians influence children's attitudes toward money, saving, and spending through their own behaviours and discussions about finances. This familial influence can establish foundational financial habits and beliefs that persist into adulthood.(Gale *et al.*, 2011)

Research indicates that children in financially literate households are more likely to develop positive financial behaviours. Moreover, family discussions about financial topics can enhance understanding and encourage responsible financial decision-making.(Ha and Nguyen, 2024) This intergenerational transfer of knowledge underscores the importance of family dynamics in fostering financial literacy and ultimately improving saving behaviours among individuals. Below are the key ways families contribute to financial literacy outcomes:

- 1) Families are often the primary educators regarding money matters. Children learn how to manage money, save, and spend from a young age by observing their parents or guardians. This foundational understanding can have a lasting impact on their future financial habits.

Children are more likely to follow suit if parents demonstrate responsible behaviours, like budgeting and saving. Conversely, poor financial habits in the family can hinder a child's ability to develop sound financial skills.(Praveena F, no date)

- 2) Encouraging Financial Discussions: Families that openly discuss topics like saving, investing, and financial planning tend to produce individuals with stronger financial literacy. Engaging in conversations about money helps build a solid foundation of knowledge, which empowers family members to make informed financial decisions later in life.(Kulshrestha, 2023)
- 3) Providing Emotional and Practical Support: Families can offer emotional and practical guidance when handling money. Whether it's navigating a difficult financial decision or offering advice on budgeting, the support of family members can be invaluable. This shared experience strengthens financial literacy and fosters confidence in decision-making.(Mmari, 2023)
- 4) Impact of Culture and Family Dynamics: Cultural background and family dynamics also shape attitudes toward money. Different cultures may have unique perspectives on managing finances, influencing how financial concepts are taught within the family. For example, some families may emphasise frugality, while others focus on investment and wealth-building. These differences affect how individuals understand and approach financial matters.(Hamdan and Mohammed, 2021)

## **Realty of Financial Literacy in Yemen**

According to a study by the Central Bank of Yemen, financial literacy in Yemen could be much higher, with only 29% possessing basic financial knowledge and a mere 12% having advanced financial understanding. This lack of financial literacy contributes to poor financial decision-making, increased debt, and persistent poverty, as many individuals struggle to access formal financial services—only 14% of adults have access to such services, and just 5% maintain a bank account. The urgent need for enhanced financial education is evident, particularly among the youth, as improving financial literacy can lead to better money management, increased savings, and overall economic empowerment. Addressing these gaps through targeted educational programs is essential for fostering financial inclusion and promoting sustainable economic development in the country.(Kulshrestha, 2023)

The youth, particularly university students, need enhanced financial education, as improving their financial literacy can lead to better money management, increased savings, and overall economic empowerment. The disparities in financial awareness between genders highlight the need for tailored educational initiatives to reach and empower all population segments effectively. (Reddy, Wallace and Wellalage, 2024)

Moreover, Yemeni educational institutions' lack of a comprehensive financial education curriculum exacerbates the issue. Currently, there needs to be a structured framework for teaching financial planning and management, which is essential for fostering a financially literate society. Financial institutions and the Ministry of Higher Education must collaborate to develop and implement a national financial education program that addresses the specific needs of Yemeni students. (Dat, Azam M and Khalidah, 2020)

In addition, the socio-economic conditions in Yemen characterized by widespread poverty and limited access to resources, further complicate the financial literacy landscape. Many individuals

struggle to manage their personal finances effectively, leading to a cycle of financial instability. Addressing these challenges through targeted educational programs is essential for fostering financial inclusion and promoting sustainable economic development in the country. (Sethi, Singh and Scholar, 2024)

Ultimately, enhancing financial literacy in Yemen improves individual financial decision-making and contributes to the nation's broader economic resilience. By equipping the population with essential financial skills, Yemen can work towards reducing poverty and improving overall economic outcomes. (Bodhgire and Hassan, 2022)

## Literature Review

1. **Mohammed M. Sulaiman Ebrahima (2024)** The study examines financial awareness and literacy among undergraduate students at Hodeida University in Yemen, revealing low levels of financial knowledge, particularly among female students. It highlights significant gender differences in understanding key financial concepts such as interest rates, inflation, and investment diversification. The research emphasises the urgent need for improved financial education to empower students to manage their finances effectively, which could contribute to broader economic development in Yemen. The research methodology used in the study involved a survey designed to assess the financial awareness of undergraduate students at Hodeida University in Yemen. The survey included questions related to financial terms such as "interest rates," "inflation," "risk," and "diversification." Data were collected from a convenience sample of 218 respondents, and the reliability of the questionnaire was confirmed using Cronbach's Alpha, which yielded a reliability ratio of 0.751%. The main result is that a significant portion of respondents demonstrated a high level of financial awareness, particularly regarding the concept of inflation, where 82.6% answered correctly. However, awareness decreased for other financial terms such as interest rates, risk, and diversification.
2. **Hogarth (2002)** The Federal Reserve Board study on financial literacy emphasises the critical role of financial knowledge in navigating an increasingly complex financial marketplace. With a survey of 1,000 U.S. consumers revealing an average financial knowledge score of 67%, the study highlights demographic trends indicating that more knowledgeable individuals are typically married, non-minority, middle-aged, better educated, and have higher incomes. The findings also show a correlation between financial knowledge and experience with financial products and preferences for learning sources and methods, suggesting that personal experience is the most significant factor in acquiring financial knowledge.
3. **William G. Gale (2011)** The paper collectively explores the challenges and strategies for improving financial literacy among individuals, particularly focusing on the effectiveness of various educational approaches such as online communities, simulations, and public campaigns. It highlights the mixed results of traditional financial education methods, emphasising the need for credible information, tailored messaging, and integration with public policies to foster better saving behaviours. The importance of financial literacy is underscored, especially for low—and a middle-income family, as it plays a crucial role in enhancing economic decision-making and overall societal welfare. The researcher concludes that enhancing financial literacy should be a top priority for policymakers, as the benefits extend beyond individuals to impact their families and society as a whole positively.

4. **Lusardi (2011)** Annamaria Lusardi and Olivia S. Mitchell illustrate that individuals with higher financial literacy are more likely to engage in effective retirement planning, which correlates with greater wealth. The research paper emphasises the critical role of financial literacy in retirement planning and wealth accumulation, highlighting the widespread issue of financial illiteracy across various demographics and countries. The results reveal significant disparities in financial knowledge based on age, gender, and education, underscoring the need for targeted financial education programs to enhance decision-making and improve retirement security for diverse populations. The author's measure financial literacy using a set of key principles aimed at assessing basic financial concepts relevant to individuals' day-to-day financial decisions. They focus on simplicity, relevance, brevity, and the capacity to differentiate between knowledge levels. Specifically, they designed questions to evaluate understanding of fundamental concepts such as interest compounding, inflation, and risk diversification. These questions are structured to be straightforward and do not require complicated calculations, allowing for a clear assessment of financial knowledge across different demographic groups.

### **Statement of the Problem**

Financial literacy and financial inclusion are critical for fostering economic empowerment and resilience. However, significant gaps exist in individuals' ability to access and effectively use financial services, particularly in underserved regions like Yemen. Low financial literacy contributes to poor financial decision-making, limited savings, excessive debt, and exclusion from formal financial systems. This situation exacerbates poverty and hampers sustainable economic growth.

Yemen's financial literacy could be improved. Only 29% of the population possesses basic financial knowledge, and an even smaller percentage demonstrates advanced understanding. This lack of financial awareness, socio-economic challenges, and cultural barriers prevent individuals from leveraging financial systems to improve their economic well-being.

Disparities across demographic groups further compound the problem. Women, youth, and rural residents face greater financial literacy and inclusion challenges due to limited access to education, socio-economic constraints, and cultural norms. Additionally, the absence of a structured financial education curriculum in Yemeni schools and universities leaves many unprepared to navigate the complexities of personal finance and the formal financial sector.

### **Research Objectives**

- 1- To assess the extent of knowledge and benefits derived from investment shares among various community groups.
- 2- To examine the level of awareness regarding insurance among different community groups and identify factors influencing this awareness.
- 3- To evaluate the perceived quality of financial inclusion programs and analyse differences in perception between male and female respondents.
- 4- To analyse the borrowing behaviours for daily living expenses among different age groups and understand their sources of borrowing.

## Hypothesis of the Study

1. There is no association between community groups and benefits from investment shares.
2. There is no association between gender and the quality of financial inclusion programs offered.
3. There is an association between age and the source of borrowing.
4. There is an association between community groups and the rate of financial advice and counseling provided.
5. There is no association between community groups and the government's contribution to providing financial awareness programs.

## Research Methodology

This study employs analytical and descriptive approaches to assess financial literacy across various demographic groups. The study employed a quantitative research approach, utilising structured interviews with surveys designed to gather numerical data on various dimensions of financial literacy, such as savings habits, investment awareness, insurance knowledge, borrowing behaviour, and financial education. A stratified random sampling technique was used to survey 260 individuals, ensuring a representative distribution across community groups and enhancing the reliability and generalizability of the findings.

## Data Analysis and Result

Financial literacy is the ability to understand and effectively manage personal financial resources. It encompasses several key components:

1. **Saving and Investing:** Individuals should understand the importance of saving, the role of emergency funds, and the basics of investing in various financial instruments such as stocks and bonds. Understanding the importance of saving and investing is crucial to financial literacy. Saving is essential for financial security and helps individuals prepare for unexpected expenses. Establishing an emergency fund can provide a financial cushion during unforeseen circumstances, such as job loss or medical emergencies. An emergency fund typically covers three to six months of living expenses. This fund is vital for maintaining financial stability and avoiding debt during challenging times.

Conversely, Individuals should be familiar with various investment options, such as stocks, bonds, and mutual funds. Understanding the risk and return of these financial instruments is crucial for building wealth over time. Investing allows individuals to grow their savings and achieve long-term financial goals, such as retirement or purchasing a home.

## Benefit from Investment Shares by Community Group

SI. No.	Community Group	Benefit from Investment Shares			Total
		No	Don't Know	Yes	
1	Rural Workers	40 (95.24)	0 (0)	2 (4.76)	42
2	Urban Workers	23	0	2	25

		(92)	(0)	(8)	
3	University Boys and Girls	41 (93.18)	0 (0)	3 (6.82)	44
4	Self Employed	9 (75)	1 (8.33)	2 (16.67)	12
<b>Total</b>		<b>113</b>	<b>1</b>	<b>9</b>	<b>123</b>
<b>Factor</b>	<b>Calculated Value</b>	<b>X<sup>2</sup> Table Value</b>	<b>D.F</b>	<b>Remarks</b>	
Benefit from Investment Shares	11.521	12.592	6	Significant at 10%	

**Note: Figures in parenthesis show percentages**

**Source: Primary Data**

It is observed from the Table that the percentage of no benefit from investment shares is the highest (95.24%) among the respondents belonging to the rural workers group and the lowest (75%) among the respondents who are self-employed. The percentage of respondents who do not know about the benefits of investment shares is the highest (8.33%) among the respondents belonging to self employed group, and the lowest is (0%) among the respondents in other community groups. The percentage of respondents obtaining benefits from investment shares is the highest (16.67%) among the respondents belonging to self employed group, and the lowest is (4.76%) among the respondents in rural group. The results in Table show that there is no association between the community group and the benefit from investment shares. The P-value is (0.074), which is significant at 10%. Since the calculated value (11.521) is less than the table value (12.592), the Null hypothesis is accepted.

**Table 1: Having Awareness of Insurance by Community Group**

SI. No.	Community Group	Having Awareness of Insurance			
		No	Yes	Total	
1	Rural Workers	34 (38.64)	54 (61.36)	88	
2	Urban Workers	19 (29.23)	46 (70.77)	65	
3	University Boys and Girls	15 (20.27)	59 (79.73)	74	
4	Self Employed	14 (42.42)	19 (57.58)	33	
<b>Total</b>		<b>82</b>	<b>178</b>	<b>260</b>	
<b>Factor</b>		<b>Calculated Value</b>	<b>X<sup>2</sup> Table Value</b>	<b>D.F</b>	<b>Remarks</b>
<b>Having Awareness Insurance</b>		8.376	7.815	3	Significant at 5%



**Note: Figures in parenthesis show percentages**

**Source: Primary Data**

It is observed from the Table that the percentage of respondents who do not have awareness insurance is the highest (42.42%) at self employed, and the lowest is (20.27%) among the respondents who are university boys and girls. Whereas the percentage of respondents who have an awareness of insurance is the highest (79.73%) among the university boys and girls and the lowest is (57.58%) among the self-employed respondents. It was detected that there is an association between community groups and awareness about insurance. This indicates a significant association between the Having Awareness of Insurance by Community Groups. Since the calculated value (8.376) is greater than the table value (7.815), the null hypothesis we reject. Therefore, the P-value is (0.039), which is significant at 5%.

**Application of Knowledge:** Financial literacy is not just about knowing; it also requires the ability and confidence to apply that knowledge in real-life financial decisions. The Model Academic Standards for Personal Financial Literacy aims to address the financial knowledge gap among students by providing a comprehensive K-12 curriculum that covers essential topics such as credit, debt management, money management, planning, saving, investing, and community responsibility. The lack of financial literacy among students is a pressing issue. Many young adults enter the workforce or pursue higher education without a fundamental understanding of essential financial concepts. This gap can lead to poor financial decisions, increased debt, and a lack of preparedness for future financial responsibilities.

**Table 2: Rate Quality of Financial Inclusion Programs Offered by Gender**

Sl. No.	Gender	Rate Quality of Financial Inclusion Programs Offered			
		Weak	Medium	High	Total
1	Male	60 (25.64)	162 (69.23)	12 (5.13)	234
2	Female	1 (3.85)	20 (76.92)	5 (19.23)	26
<b>Total</b>		<b>61</b>	<b>182</b>	<b>17</b>	<b>260</b>
<b>Factor</b>		<b>Calculated X<sup>2</sup> Value</b>	<b>Table Value</b>	<b>D.F</b>	<b>Remarks</b>
Rate of Financial Quality Inclusion Programs Offered		12.053	5.991	2	Significant at 5%

**Note: Figures in parenthesis show percentages**

**Source: Primary Data**

It is observed from the Table that the percentage of quality of financial inclusion programs as weak is the highest (25.64%) for males and the lowest (3.85%) for females. The percentage of quality financial inclusion programs offered as medium is the highest (76.92%) to females and the lowest (69.23%) to males. The percentage of financial quality inclusion programs offered as high is the highest (19.23%) for females and the lowest (5.13%) for males. It is perceived that

there is an association between gender and the quality of the financial inclusion program offered. The calculated value (12.053) is greater than the table value (5.991). The null hypothesis was rejected; therefore, the P-value is (0.002), which is significant at 5%.

**Borrowing:** Financial literacy involves knowledge about loans, credit, interest rates, and managing debt responsibly. The lack of financial literacy among students is a pressing issue. Many young adults enter the workforce or pursue higher education without a fundamental understanding of essential financial concepts. This gap can lead to poor financial decisions, increased debt, and a lack of preparedness for future financial responsibilities.

**Table 3: Borrow Money for Daily Live by Age**

SI. No.	Age	Borrow Money for Daily Live					Total
		Friend	Family	Relatives	Bank	Other	
1	18-30	1 (0.71)	3 (2.13)	75 (53.19)	39 (27.66)	23 (16.31)	141
2	31-40	1 (1.22)	3 (3.66)	20 (24.39)	35 (42.68)	23 (28.05)	82
3	41-50	1 (3.33)	1 (3.33)	15 (50)	10 (33.33)	3 (10)	30
4	Above 50	0 (0)	0 (0)	0 (0)	4 (57.14)	3 (42.86)	7
<b>Total</b>		<b>3</b>	<b>7</b>	<b>110</b>	<b>88</b>	<b>52</b>	<b>260</b>
<b>Factor</b>		<b>Calculated X<sup>2</sup> Value</b>	<b>Table Value</b>	<b>D.F</b>	<b>Remarks</b>		
Borrow Money for Daily Live		27.352	21.026	12	Significant at 5%		

**Note: Figures in parenthesis show percentages**

**Source: Primary Data**

Regarding the Table, the percentage of respondents who borrow money from friends is the highest (3.33%) at 41-50 years, and the lowest is (0%) among the respondents who are above 50. The percentage of people who borrow money from family is the highest (3.66%) by 31-40 years, and the lowest is (0%) at 50 years above. The percentage of respondents who borrow money from relatives is the highest (53.19%) by 18-30 years, and the lowest is (0%) among the respondents above 50 years. The percentage of respondents who borrow money from banks is the highest (57.14%) at above 50 years, and the lowest is (27.66%) among the respondents whose age is 18-30 years. The percentage of respondents who borrow money from others is the highest (42.86%) at above 50 years, and the lowest is (10%) among the respondents whose age is 41-50. Since the calculated value (27.352) is greater than the table value (21.026), the null hypothesis was rejected; the P-value is (0.007), which is significant at 5%.

- Influences on Financial Behavior:** Various factors, including behavioural biases, self-control issues, and social influences, can affect financial behaviours and well-being. Various factors can significantly influence financial behaviours and overall well-being. Behavioural biases, such as overconfidence or loss aversion, can lead individuals to make suboptimal financial decisions.

Self-control issues often result in impulsive spending or inadequate saving for the future. Additionally, social influences, including peer pressure and cultural norms, can shape financial behaviours, impacting how individuals manage their finances and plan for long-term goals.

**Table 4: Rate of Financial Advice and Counseling Given by Community Group**

Sl. No.	Community Group	Rate of Financial Advice and Counselling Given				
		No	Weak	Medium	High	Total
1	Rural Workers	20 (22.73)	54 (61.36)	8 (9.09)	6 (6.82)	88
2	Urban Workers	11 (16.92)	34 (52.31)	16 (24.62)	4 (6.15)	65
3	University Boys and Girls	15 (20.27)	37 (50)	16 (21.62)	6 (8.11)	74
4	Self Employed	4 (12.12)	23 (69.7)	1 (3.03)	5 (15.15)	33
<b>Total</b>		<b>50</b>	<b>148</b>	<b>41</b>	<b>21</b>	<b>260</b>
<b>Factor</b>		<b>Calculated X<sup>2</sup> Value</b>	<b>Table Value</b>	<b>D.F</b>	<b>Remarks</b>	
Rate of Financial Advice and Counselling Given		16.999	16.919	9	Significant at 5%	

**Note: Figures in parenthesis show percentages**

**Source: Primary Data**

It is detected from Table that the percentage of rate of financial advice and counseling given as No is the highest (22.73%) among the rural workers group, and the lowest is (12.12%) among the respondents who are self employed group. The percentage of rate of financial advice and counselling given as weak is the highest (69.7%) at the self employed group, and the lowest is (50%) among the respondents who are university boys and girls group. The percentage of rate of economic lectures organised as a medium is the highest (24.62%) at the urban workers group and the lowest is (3.03%) among the respondents who are self employed group. The percentage of rate of financial advice and counselling given as high is the highest (15.15%) at the self employed group, and the lowest is (6.15%) among the urban workers group respondents. Here, based on the results of Table, it is noticed that there is an association between the community group and the financial advice and counselling given. Since the calculated value (27.352) is greater than the table value (21.026) the null hypothesis is rejected. Therefore, the P-value is (0.049), which is significant at 5%.

**Importance of Financial Education:** Financial education is crucial for improving financial literacy, but it must be customised to suit various demographics and life stages instead of using a generic approach. Tailoring financial education ensures that individuals receive relevant information that aligns with their specific needs and circumstances, thereby enhancing its

effectiveness. Financial education aim to enhance financial literacy, but it should be tailored to different demographics and life stages rather than adopting a one-size-fits-all approach.

**Table 5: Rate of Government Contributions to Providing Financial Awareness Programs by Community Group**

Sl. No.	Community Group	Rate of Government Contributions to Providing Financial Awareness Programmes				Total
		No	Weak	Medium	High	
1	Rural Workers	22 (25)	55 (62.5)	7 (7.95)	4 (4.55)	88
2	Urban Workers	9 (13.85)	44 (67.69)	8 (12.31)	4 (6.15)	65
3	University Boys and Girls	27 (36.49)	38 (51.35)	3 (4.05)	6 (8.11)	74
4	Self Employed	5 (15.15)	24 (72.73)	2 (6.06)	2 (6.06)	33
<b>Total</b>		<b>63</b>	<b>161</b>	<b>20</b>	<b>16</b>	<b>260</b>
<b>Factor</b>		<b>Calculated X<sup>2</sup> Value</b>	<b>Table Value</b>	<b>D.F</b>	<b>Remarks</b>	
Rate of Government Contributions to Providing Financial Awareness Programs		14.961	16.919	9	Significant at 10%	

**Note: Figures in parenthesis show percentages**

**Source: Primary Data**

It is detected from the table that the percentage rate at which the government contributes to providing financial awareness programs as No is the highest (36.49%) at the university boys and girls group, and the lowest is (13.85%) among the respondents who are urban workers group. The percentage of the rate of government contributions to providing financial awareness programs as weak is the highest (72.73%) at the self employed group, and the lowest is (51.35%) among the respondents who are university boys and girls group. The percentage of rate of government contributes to providing financial awareness programs as a medium is the highest (12.31%) at an urban workers group, and the lowest is (4.05%) among the university boys and girls group respondents. The percentage of rate of government contributes to providing financial awareness programs as high is the highest (8.11%) at the university boys and girls group, and the lowest is (4.55%) among the respondents who are rural workers groups. In the Table, the results show there is no association between the community group and the government's contribution to providing financial awareness programs. Since the calculated (14.961) is less than the table value (16.919), the null hypothesis is accepted. Therefore, the P-value is (0.092), which is significant at 10%.

## Hypotheses testing

**1- (H<sub>0</sub>):** There is no association between community groups and benefits from investment shares.

**The result:** The hypothesis is accepted, as the p-value is 0.074, which is significant at the 10% level. The calculated value (11.521) is less than the table value (12.592), indicating no significant association between community group and benefit from investment shares.

**2- (H<sub>0</sub>):** There is no association between gender and the quality of financial inclusion programs offered.

**The result:** The hypothesis is rejected, as the p-value is 0.002, which is significant at the 5% level. The calculated value (12.053) is greater than the table value (5.991), indicating a significant association between gender and the quality of financial inclusion programs offered.

**3- (H<sub>0</sub>):** There is an association between age and the source of borrowing.

**The result:** The hypothesis is accepted, as the p-value is 0.007, which is significant at the 5% level. The calculated value (27.352) is greater than the table value (21.026), indicating a significant association between age and the source of borrowing.

**4- (H<sub>0</sub>):** There is an association between community groups and the rate of financial advice and counseling provided.

**The result:** The hypothesis is accepted, as the p-value is 0.049, which is significant at the 5% level. The calculated value (27.352) is greater than the table value (21.026), indicating a significant association between the community group and the rate of financial advice and counseling provided.

**5- (H<sub>0</sub>):** There is no association between community groups and the government's contribution to providing financial awareness programs.

**The result:** The hypothesis is accepted, as the p-value is 0.092, which is significant at the 10% level. The calculated value (14.961) is less than the table value (16.919), indicating no significant association between community group and the government's contribution to providing financial awareness programs.

## CONCLUSION

This study emphasises the pivotal role of financial literacy in bolstering financial inclusion. It demonstrates that knowledge and skills in financial management are not just beneficial but essential for individuals to utilise available financial services fully. Financial literacy not only equips individuals with the ability to make informed decisions but also encourages a more profound interaction with financial products. This, in turn, fortifies economic resilience and contributes to broader economic stability.

The analysis of financial literacy across different demographic groups revealed significant associations, particularly between community groups and insurance awareness and between age groups and borrowing for daily expenses. These findings suggest that financial literacy programs must be tailored to the needs of specific groups, as variations in awareness and behaviour patterns indicate different challenges and needs. By identifying these demographic patterns,

financial education programs can be designed to bridge knowledge gaps, promote sound financial behaviours, and enhance the economic well-being of underserved populations.

## Limitations of the Study and Scope for Further Research

This study faces several limitations, including its geographical focus on Yemen, restricting generalizability to other regions, and a sample size of 260 respondents, which may not fully represent the nation's diverse population. Reliance on self-reported data introduces potential biases, while the study's limited timeframe offers only a snapshot of current trends.

Future research could address these gaps by conducting longitudinal studies, cross-country comparisons, and qualitative analyses to explore cultural factors and the integration of informal and formal financial systems. Investigating the role of technology, gender-specific challenges, and the effectiveness of educational programs would also provide deeper insights into enhancing financial literacy and inclusion, fostering sustainable economic growth and resilience.

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