

AJMR

ISSN (Online) : 2278 - 4853

Asian Journal of Multidimensional Research



Published by :
www.tarj.in

Editor-in-Chief : Dr. Esha Jain

Impact Factor : SJIF 2013 = 4.708

Frequency : Monthly

Country : India

Language : English

Start Year : 2012

Published by : www.tarj.in

Indexed/ Listed at : Ulrich's Periodicals
Directory, ProQuest, U.S.A.

E-mail id: ajmr@tarj.in

VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



SR. NO.	PARTICULAR	PAGE NO.
1.	CONSTRAINTS FACED BY THE FARMERS ABOUT IPM IN PADDY CULTIVATION IN ETAWAH DISTRICT Dr. Vinod Prakash, Dr. Doom Singh & Dr. Arun Kumar Singh	5-13
2.	SWAMI VIVEKANANDA: THE ETERNAL YOUTH ICON AND NATIONAL RESURGENCE Vinti Rani	14-18
3.	EFFECT OF GENOTYPE, GROWTH REGULATORS AND SALT STRESS ON CALLUS INDUCTION IN RICE (ORYZA SATIVA L.) Deepika	19-25
4.	“AN EMPIRICAL STUDY ON DEMOGRAPHIC FACTORS INFLUENCING INVESTMENT FOR RETIREMENT SAVINGS” Ms. Gargi Vyas	26-34
5.	SWAMI VIVEKANANDA: SOCIO – POLITICAL IDEOLOGY Vinti Rani	35-40
6.	MENTAL HEALTH AND HOME ENVIRONMENT OF ADOLESCENTS OF WOMEN HEADED FAMILIES– AN OVERVIEW Mr. Kasiraman & Dr. R. Dhakshinamurthy	41-52
7.	AGRICULTURAL PROBLEMS AND REMEDIES: A STUDY OF HARYANA Dr. Mohinder Singh & Dr. Amit Kumar	53-61
8.	A STUDY OF FACTORS INFLUENCING CUSTOMERS' BUYING PATTERNS TOWARDS ORGANIZED RETAIL OUTLETS Manisha Singh	62-69
9.	HISTORY: MEANING AND SCOPE, DEVELOPMENT OF HISTORICAL WRITINGS AND RECENTTRENDS Dr. Anurag	70-77
10.	GOING BEYOND CURRICULUM: TEACHING ,LEARNING AND RESEARCH WITH EMPHASIS ON INTRODUCTION OF GENERAL MATHEMATICS B.Ganesh Nayak	78-82

11.	ANALYSIS OF COMMODITY FUTURES TRADING: SPECIFICALLY TO THE CHAMBER OF COMMERCE, HAPUR (THE COC, HAPUR) Vinayaka Tripathi, Dr. Rosy kalra, Dr. Madhusoodan Tripathi & Patanjali Tripathi	83-98
12.	RIGHT BLEND OF TRADITIONAL AND DIGITAL LEARNING IN TEACHER EDUCATION Dr. Sangeeta Srivastava	99-106
13.	AGRICULTURAL BIOTECHNOLOGY AND INTELLECTUAL PROPERTY RIGHTS Deepika	107-114
14.	COST OF CAPITAL Dr. Subrata Mukherjee	115-118
15.	SYSTEMATIC LITERATURE REVIEW ON DEMONETISATION Dr. Neeti Mathur, Dr.NiveditaMandal & Dr. Sushil Kalyani	119-126
16.	CUSTOMERS' PERCEPTION TOWARDS BRANDED GOODS WITH SPECIAL REFERENCE TO END OF SEASON SALE: A GENDER PERSPECTIVE Karun Kant Uppal & Dr. Harpreet Kaur Aneja	127-136
17.	ELIZABETHAN BIGOTRY AGAINST WIDOW REMARRIAGE IN HAMLET Dr.Jyoti Sorout	137-141
18.	STATE WIDE AREA NETWORK Dr. Navneet Kaur	142-146
19.	ARANIAN WOMEN: A SOCIO- CULTURAL SURVEY IN THE SELECT PLAYS OF J. M. SYNGE Monika Sethi	147-154
20.	THE LESBIAN MOVEMENT: HISTORICAL AND THEORETICAL PERSPECTIVE Dr. Sanjeev Kumar Kaushal	155-160
21.	"ASSESSING GOOD GOVERNANCE IN INDIA: PROGRESS, CHALLENGES, AND THE WAY FORWARD" Dr. Pooja Paswan	161-170



CONSTRAINTS FACED BY THE FARMERS ABOUT IPM IN PADDY CULTIVATION IN ETAWAH DISTRICT

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ABSTRACT

IPM is the modern concept to environmentally sound and sustainable strategy for pest management. IPM encourages the most compatible and ecologically sound combination of available pest suppression techniques, to keep pest population below economically damaging levels. Priya Karade (2014). The study was carried out during 2015-2016 in Etawah district of Uttar Pradesh regarding constraints level of IPM practices faced by paddy growers. This is mainly due to the lack of technical know- how, inputs availability at time and skill proficiency of paddy growers. It has also been observed that even in the farmers have the technical knowledge they restrict the adoption as they are unskilled in utilization of technology in the fields. Uses of insecticides / fungicides to control insects, pests and disease, for instances, farmers fear to use them if prepared solution is not adequate and causes more loss in stead of increasing production. Thus, it is not essential only to possess technical know- how rather their skilful use for optimum production is more important. Hence, it would not be out of place here to mention that the human capabilities play a vital role in achieving desired paddy yields. The major constraints observed in adoption of IPM practices in paddy crop were lack of storage facilities for IPM material in rural area, lack of quality IPM material at government sale centres; IPM tools/modules were not easily available in rural areas and finally non availability of electricity for storage and production of IPM materials.

KEYWORDS: *Insecticides, Education, Training, Dissemination, environmentally*

INTRODUCTION

One of the most common constraints is improper technical knowledge about bio-agents and bio-insecticides were the major constraints and these constraints may be overcome with the help of education, training, dissemination of information through different communication methods and extension personnel Priya Karade (2014).

IPM is the modern concept to environmentally sound and sustainable strategy for pest management. IPM encourages the most compatible and ecologically sound combination of available pest suppression techniques, to keep pest population below economically damaging levels.

METHODOLOGY

The districts Etawah was selected purposively for the present investigation in 2015-16. From each village, 25 paddy growers were selected on random basis. A sample of 200 respondents were selected from paddy growing farmers through proportionate random sampling technique and the investigator himself collected data with the help of pre tested interview schedule. Analyses were done with the use of correlation coefficient to know the relationship between different variables with technological gap. The formula used in this study –

$$\text{Mean score} = \frac{\text{Total scores on particular item}}{\text{Number of respondents}}$$

$$\text{Standard deviation: S.D.} = \sqrt{\left(\frac{\sum fd^2}{n} - \left(\frac{\sum fd}{n} \right)^2 \right)}$$

Where,	S.D.	= Standard deviation
i	=	Size of class interval
Σ	=	Summation.
f	=	Frequency.
d	=	Deviation from coded value.
n	=	Number of sample.

RESULTS AND DISCUSSION

The table 1 depicted that the Maximum 48.50 per cent respondents were observed from middle age (30 to 45 years) group whereas, old age (above 45 years) 33.0 per cent and young age (up to 30 years) 18.50 per cent. Therefore, it is apparent that the farmers from middle and old age groups were mostly engaged in paddy production under study. The literacy percentage of the respondents was observed 85.50 per cent while, 14.50 per cent respondents were found illiterate. Further, the educational standard of literate respondents in descending order was found as 22.50, 18.00, 15.50, 14.50, 11.50 and 3.50 per cent for primary school, High School, Junior high school, graduate, can sign only and above graduate, respectively. It is concluded that the ratio between literate and illiterate respondents was around 6:1. Maximum 40.50 per cent respondents belonged to backward class category while, the general and scheduled castes

were 32.00 per cent and 27.50 per cent, respectively. Thus, it is concluded that the maximum 40.00 per cent of paddy growers were from backward class. Most of the respondents 40.00 per cent were found in the marginal holding category followed by 36.00 per cent found under small category, 13.50 per cent under medium category and 10.50 per cent were found in the category of big farmers, respectively. Therefore, it is concluded that the maximum number of respondents were found as marginal farmers' category. Majority 50.00 per cent of the respondents were observed in the category of 0.6 to 2.5 ha. area of paddy group followed by 38.50 per cent in the category upto 0.5 ha area and 11.50 per cent respondents in above 2.5 ha. Area of paddy cultivation. Thus, it is clear from the above results that the maximum respondents were found in the category of 0.6 to 2.5 ha area of paddy group. It is apparent from the data given in table 1.6 pertaining to the housing pattern that maximum 62.50 per cent respondents were found having their house of Pucca type, 27.50 per cent were residing in mixed houses, 7.50 per cent in Kachcha houses and 2.50 per cent paddy growers were residing in Hut. Thus, it can be described that the housing pattern in the area under study was of mostly 62.50 per cent in Pucca type. Maximum 64.00 per cent of the respondents have adopted agriculture as main occupation followed by agricultural labour 18.50 per cent, service 8.5 per cent, business 7.50 per cent and caste occupation 1.50 per cent, respectively. Since, most of the respondents families viz. 64.00 per cent reported agriculture as main occupation, it can be inferred that rest of the families were associated with other occupation like service, business, agricultural labour and caste occupation. Beside, the families engaged in their main occupation other than agriculture were observed to be engaged directly or indirectly in agriculture as their subsidiary occupation too. Maximum 68 per cent respondents belonging to the joint family systems and 32 per cent respondents were found under single family system. It shows that joint families engaged in paddy cultivation were in 68 per cent. Maximum 44.00 per cent respondent's families were observed such who had 5 - 17 members in their families followed by 33 per cent in up to 4 members and 23.00 per cent in above 17 members in families, respectively. The above results indicate that the maximum number of respondents was found under the category of 5-17 members of family. Maximum 40.00 per cent of the respondents were having pumping set/tubewell followed by Mould board plough (29.00 per cent) Bullocks (pair) 20.50 per cent, Sprayer 19.00 per cent, Tractor and Cultivator 16.00 per cent Tractor trolly 14.00 per cent, Paddy planter 9.50 per cent, Thresher 8.50 per cent, Duster 6.00 per cent, Disc plough 4.50 per cent, Ridge maker 4.00 per cent and Seed drill 3.00 per cent, respectively. Thus, it is clear from the above results that the maximum number of paddy growers had maintaining their pumping set / tube-well for irrigation. Maximum 89.00 per cent respondents of the families were found to possess cycle as a main source of travelling followed by 28.50 per cent respondents were having scooter/motor cycle, 16.00 per cent tractor, 9.50 per cent car, 8.50 per cent bullock cart, 3.00 per cent truck and 2.5 per cent jeep, respectively. Thus, it is clear from the above results that most of the paddy growers had maintaining cycle for conveyance. Maximum 62.50 per cent paddy growers were having chairs with them, while 61.50, 49.00, 45.50, 38.00 36.50, 26.00, 25.50, 19.00 and 16.50 per cent respondents reported that they had smokeless chulha, fan/cooler, table, electric press, pressure cooker, sewing machine, sofa set, gas cylinder stove and steel almirah, respectively. The results of the table indicate that most of the growers are maintaining chair, table, smokeless chulla and fan. Maximum of the paddygrowers i.e. 26.50 per cent had possessed radio. Rest of the paddy growers who had other communication media with them were in descending order as television 19.50 per cent, Newspaper 15.50 per cent, Agril books 7.00 per cent and Agril magazine 6.50

per cent, respectively. It is evident from the above results that the maximum paddy growers were having communication source as a radio. Out of 100 per cent, most of the respondents i.e. 60.00 per cent did not take participation at all in any organization whereas, 21.50 per cent respondents participated in one organization, 10.00 per cent respondents participated in more than one organizations and 8.50 per cent respondents participated in office holders, respectively. The above results indicate that the maximum respondents of organization were having no participation of any social. Maximum 59 per cent of the respondents were observed in medium category of live stock followed by low category 32.00 per cent and high category 9.00 per cent of live stock, respectively. It is clear from the above results that the maximum respondents were observed in medium category 2-4 animals of line stock. Maximum 34.50 per cent of the respondents had a source of irrigation as a canal + tubewell/pumset followed by 19.50 per cent paddy growers using private tubewell/pumpset, 18.50 per cent respondents using state govt. tubewell, 12.50 per cent paddy growers using Govt. tubewell + private tubewell, 9.00 per cent irrigation their crop by canal and 6.00 per cent by other source of irrigation. The revealed from the results that the maximum respondents were having canal + tube-well/pump set as source of irrigation.

It is clear from the **table 2** that the major constraints faced by paddy growers in adoption of IPM practices were lack of storage facility for IPM material in rural areas (98.00 percent, rank Ist) followed by Quality IPM materials were not available in government sale centre (96.00 percent, rank IInd), less numbers of information/training centers (94.75 percent, rank IIIrd), Improved IPM tools/modules not easily available in rural areas (93.50 percent, rank IVth), Untimely availability of electricity for storage and productions of IPM materials (90.75 percent, rank Vth), Short self life of Bio-agents etc (88.00 percent, rank VIth), High production charges of IPM materials (85.00 percent, rank VIIth), More risk involved in IPM practices (80.50 percent, rank VIIIth), Old information/communication technology in Government originations (78.75 percent, rank IXth), Lack of confidence to accept new technology /Practices (70.00 percent, rank Xth), Lack of information's about Bio-agent, Bio-fertilizer, Bio-pesticides etc (63.25 percent, rank XIth), and lack of knowledge about improved IPM practices (51.00 percent, rank XIIth).

It is clear from the **table 3** Twelve important constraints responsible for the varying magnitude of gap. The constraints indicated in descending order (highest to lowest) were lack of knowledge, lack of technical help, lack of extension contact, high cost of resources, complexity of practices, non-availability of inputs and non-profitability of practices.

Suitable extension strategies for the improvement in adoption of IPM practices

- 1) Create knowledge / awareness about improved IPM practices in rural area through training, meeting and demonstrations.
- 2) Provide training and demonstration facilities in the village for identifying the harmful and beneficial insect of crops.
- 3) Provide complete know how and low of the IPM practices to farmers through mass media exposure, training, campaign, group discussion, farmers scientists interaction, demonstrations and farmers field school.
- 4) Government should provide more risk covering facility to the farming community.
- 5) Organize on farm training of farmers on different aspects of IPM practices related to using for cultural methods, biological methods, mechanical methods and chemical methods for reducing insects pests incidence.

- 6) Provide quality IPM material like bio-agent, bio-fertilizer, bio-pesticides and light trap through the government sale centres.
- 7) Need based capacity building programmes should be organized for extension officials.
- 8) Provide regular electricity in rural area for proper storage of IPM materials like bio-agents, bio- fertilizer etc.

The extension workers should visit the farmer's fields and need based information should be provided on the spot to the farming community. They should tell to farmers about the identification of various insects-pests and diseases of paddy crop and immediate solution for care of their crop. The strategy for providing the information should be "On the spot through expert's team on the basis of plant clinic survey based programme". Extension worker can support this strategy with other aids like photographs of pest causing the disease, life cycle of pest's harmful stage of insects pests and disease. For the desire impacts linkage between the extension personnel, agriculture department, K.V.K. Scientists and subject matter specialist of state agriculture university should be developed.

CONCLUSION

The major constraints observed in adoption of IPM practices in Paddy crop were lack of storage facilities for IPM material in rural area, lack of quality IPM material at government sale centers; IPM tools/modules were not easily available in rural areas and finally non availability of electricity for storage and production of IPM materials.

SUGGESTIONS: The following suggestions were made on the basis of the findings of the present investigation.

1. The state department of agriculture should ensure the timely and adequate supply of inputs viz., fertilizers, quality seed and plant protection measures to increase the production of crops.
2. Govt. should be providing the facilities for soil testing at different places in the district.
3. Ensure the adequate farmer's training on rice technology for increasing the knowledge level of the farmers mainly dose & methods of fertilizers and chemicals etc.
4. Lack of knowledge about different packages of practices, non-availability of plant protection chemicals, no availability of pure seed treatment chemicals, non-availability of latest varieties, high cost of fertilizers / seeds / plant protection chemicals / weedicide, more incidence of pest and diseases were observed as major constraint to adopt the recommended practices of rice production technology. These constraints may be overcome by the respective extension and administrative personnel to facilitate the frequent diffusion and adoption of innovative technologies. Therefore, as to bridge up the knowledge gap existing there in rice growers community.

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Table 1. Distribution of farmers according to their personal Socio-economic characteristics.

Sl.No.	Socio-economic profile of categories	Paddy growers (N=200)	
		Frequency	Percentage
1	A g e c o m p o s i t i o n		
	Y o u n g (u p t o 3 0 y e a r s)	3 7	1 8 . 5 0
	M i d d l e (3 0 t o 4 5 y e a r s)	9 7	4 8 . 5 0
	O l d (a b o v e 4 5 y e a r s)	6 6	3 3 . 0 0
2	E d u c a t i o n a l s t a t u s		
A	I l l i t e r a t e	2 9	1 4 . 5 0
B	L i t e r a t e	1 7 1	8 5 . 0 0
I	C a n s i g n o n l y	2 3	1 1 . 5 0
II	P r i m a r y S c h o o l	4 5	2 2 . 5 0
III	J u n i o r h i g h s c h o o l	3 1	1 5 . 5 0
IV	H i g h s c h o o l	3 6	1 8 . 0 0
V	G r a d u a t e	2 9	1 4 . 5 0
VI	A b o v e g r a d u a t e	0 7	0 3 . 5 0
3	C a s t e c o m p o s i t i o n		
	G e n e r a l	6 4	3 2 . 0 0
	B a c k w a r d	8 1	4 0 . 5 0
	S c h e d u l e d c a s t e	5 5	2 7 . 5 0
4	H o l d i n g		
	M a r g i n a l (u p t o 1 h a)	8 0	4 0 . 0 0
	S m a l l (1 t o 2 h a)	7 2	3 6 . 0 0
	M e d i u m (2 t o 4 h a)	2 7	1 3 . 5 0
	B i g (A b o v e 4 h a)	2 1	1 0 . 5 0
5	P a d d y c r o p (h a .)		
	U p t o 0 . 5 h a .	7 7	3 8 . 5 0
	0 . 6 t o 2 . 5 h a .	1 0 0	5 0 . 0 0
	A b o v e 2 . 5 h a .	2 3	1 1 . 5 0
6	H o u s i n g p a t t e r n		
	H u t	0 5	2 . 5 0

	K a c h c h a	1	5	7	5	0
	M i x e d	5	5	2	7	5
	P u c c a	1	2	5	6	2
7	O c c u p a t i o n					
	A g r i c u l t u r a l l a b o u r	3	7	1	8	5
	C a s t e o c c u p a t i o n	3		1		5
	S e r v i c e	1	7	8		5
	A g r i c u l t u r e	1	2	8	6	4
	B u s i n e s s	1	5	7		5
8.	F a m i l y t y p e					
	S i n g l e	6	4	3	2	0
	J o i n t	1	3	6	6	8
9.	S i z e o f f a m i l y					
	U p t o 4 m e m b e r s	6	6	3	3	0
	5 – 17 m e m b e r s	8	8	4	4	0
	A b o v e 17 m e m b e r s	4	6	2	3	0
10	F a r m p o w e r					
	B u l l o c k s (P a i r)	4	1	2	0	5
	T r a c t o r	4	2	1	6	0
	T r a c t o r t r o l l e y	2	8	1	4	0
	P u m p i n g s e t / t u b e w e l l	8	0	4	0	0
	C u l t i v a t o r	3	2	1	6	0
	D i s c p l o u g h	0	9	4		5
	T h r e s h e r	1	7	8		5
	S e e d d r i l l	0	6	3		0
	M . B . p l o u g h	5	8	2	9	0
	S p r a y e r	3	8	1	9	0
	D u s t e r	1	2	6		0
	R i d g e m a k e r	0	8	4		0
	P a d d y p l a n t	1	9	9		5
11.	T r a n s p o r t a t i o n m a t e r i a l					
	B u l l o c k c a r t	1	7	8		5
	S c o o t e r / m o t o r c y c l e	5	7	2	8	5
	J e e p	0	5	0	2	5
	T r a c t o r	3	2	1	6	0
	C a r	1	9	9		5
	C y c l e	1	7	8	8	9
	T r u c k	0	6	0	3	0
12.	H o u s e h o l d m a t e r i a l					
	S e w i n g m a c h i n e	5	2	2	6	0
	C h a i r	1	2	5	6	2
	F a n / c o o l e r	9	8	4	9	0
	P r e s s u r e c o o k e r	7	3	3	6	5
	E l e c t r i c p r e s s	7	6	3	8	0

	S o f a s e t	5	1	2 5 . 5 0
	G a s c y l i n d e r s t o v e	3	8	1 9 . 0 0
	S t e e l a l m i r a h	3	3	1 6 . 5 0
	T a b l e	9	1	4 5 . 5 0
	S m o k e l e s s c h u l h a	1 2 3		6 1 . 5 0
13.	C o m m u n i c a t i o n m e d i a			
	R a d i o	5	3	2 6 . 5 0
	T e l e v i s i o n	3	9	1 9 . 5 0
	N e w s p a p e r	3	1	1 5 . 5 0
	J o u r n a l s	0	0	0 0 . 0 0
	A g r i l . M a g a z i n e	1	3	0 6 . 5 0
	A g r i l . B o o k s	1	4	0 7 . 0 0
14.	S o c i a l p a r t i c i p a t i o n			
	N o p a r t i c i p a t i o n	1 2 0		6 0 . 0 0
	Member of one organization	4	3	2 1 . 5 0
	Member of more than one organizations	2	0	1 0 . 0 0
	O f f i c e h o l d e r	1	7	0 8 . 5 0
15.	L i v e s t o c k			
	Low (up to 1 animal)	6	4	3 2 . 0 0
	Medium (2 to 4 animals)	1 1 8		5 9 . 0 0
	High (Above 4 animals)	1	8	9 . 0 0
	Mean=2.21,S.D.=1.39,Min=0,Max=6			
16.	S o u r c e s o f i r r i g a t i o n			
	Private tube well / pump set	3	9	1 9 . 5 0
	State Govt. tube well	3	7	1 8 . 5 0
	C a n a l	1	8	9 . 0 0
	Canal + tube well / pump set	6	9	3 4 . 5 0
	Govt. tube well + private tube well	2	5	1 2 . 5 0
	O t h e r s	1	2	6 . 0 0

Table No.2 : Constraints faced by farmers regarding adoption of IPM practices. N=200

S.No.	C o n s t r a i n t s	P e r c e n t a g e	R a n k
1 .	Lack of knowledge about improved IPM practices.	5 1 . 0 0	X I I
2 .	Lack of information's about Bio-agent, Bio-fertilizer, Bio-pesticides etc.	6 3 . 2 5	X I
3 .	Old information/communications technology in government organizations.	7 8 . 7 5	I X
4 .	More risk involved in IPM practices	8 0 . 5 0	V I I I
5 .	Improved IPM tools/modules are not easily available in rural areas.	9 3 . 5 0	I V
6 .	Lack of confidence to accept new technology /practices.	7 0 . 0 0	X
7 .	Quality IPM materials are not available at government sale centres.	9 6 . 0 0	I I
8 .	Short self life of Bio - agents etc.	8 8 . 0 0	V I
9 .	Lack of storage facility for IPM material in rural areas.	9 8 . 0 0	I
1 0 .	High production cost of IPM materials.	8 5 . 0 0	V I I
1 1 .	Less numbers of information's/training centers.	9 4 . 7 5	I I I

1 2 .	Untimely availability electricity for storage and production of IPM materials.	9 0 . 7 5	V
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Table 3. Constraints responsible for technological gaps in descending order among total sampled farmers

S l . No.	Practices (Gap size highest to lowest)	Constraints responsible for Knowledge and adoption in descending order
1	Deep ploughing at field preparation	Lack of knowledge, lack of technical help, lack of extension contact, complexity of practices and non- profitability of practices.
2	S e e d t r e a t m e n t	High cost of resources, lack of technical help, lack of knowledge, lack of extension contact and complexity of practices.
3	Plant protection measures	Lack of technical help, lack of knowledge and high cost of resources, complexity of practices, lack of extension contact and non-availability of inputs.
4	I m p r o v e d v a r i e t i e s	Lack of knowledge, high cost of resources, non-availability of inputs, lack of technical help and lack of extension contact.
5	W e e d c o n t r o l	High cost of resources, lack of knowledge, lack of technical help, lack of extension contact, complexity of practices and non availability of inputs.
6	Manures and fertilizers application	High cost of resources, lack of extension contact, lack of knowledge and lack of technical help.
7	W a t e r m a n a g e m e n t	High cost of resources, lack of knowledge and lack of technical help.
8	S e e d r a t e	Lack of extension contact, lack of technical help and lack of knowledge.
9	C r o p r o t a t i o n	Non profitability of practices, lack of knowledge, lack of technical help, lack of extension contact and complexity of practices.
1 0	H a r v e s t i n g	High cost of resources, lack of knowledge and lack of technical help.
1 1	M e t h o d o f s o w i n g	Complexity of practices, lack of technical help, lack of extension contact, lack of knowledge and high cost of resources.
1 2	T i m e o f s o w i n g	Non-availability of inputs, lack of extension contact, lack of technical help, complexity of practices, lack of knowledge and high cost of resources.
1 3	Time of manuring and fertilizers	L a c k o f k n o w l e d g e .
1 4	Selection of soil type and preparation	High cost of resources, non-availability of inputs, lack of extension contact, lack of knowledge, lack of technical help and complexity of practices.



SWAMI VIVEKANANDA: THE ETERNAL YOUTH ICON AND NATIONAL RESURGENCE

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ABSTRACT

Swami Vivekananda was a savant and philosopher of the highest order. The Philosophy of Swami Vivekananda is a gospel of humanism, for man is the central pillar of his life and teachings. Man, manliness, man-making these were the constant mantra on his lips. It sprang forth authentically from his own realization of the Divine that existed in himself and all. He therefore raised the dignity, and worth of man to the pinnacle of divine excellence. He exemplified man in his universal dimension which expressed itself in a concern for him everywhere and in every field of his life. It made him the exponent of humanism as much deep as significant in illuminating the whole of mankind from time to eternity. He was a man with flexible and open approach, ready to mould according to the demands of surroundings, keeping himself open to other thought process, civilizations etc., but never compromising his core ideals. Making man realize the divinity and immenseness within him, was his main motto. He strongly felt that inactivity is the cause of all our miseries. Never convinced of general beliefs, he was critical of dogmas and orthodoxies and presented the concept of religion in a very different light: Introducing us to our nation in a completely different light, he helps us explore the richness in its culture, highlighting its greatness and uniqueness, and instilling inside us a sense of pride for being a part of it.

KEYWORDS: *Exponent, Illuminating, Man-Making, Mysticism,*

INTRODUCTION

“The great men of earth are the shadow men, who, having lived and died, now live again and forever through their undying thoughts. Thus living, though their footfalls are heard no more, their voices are louder than the thunder, and unceasing as the flow of tides or air.”

Swami Vivekananda: a great sage, visionary, thinker and leader; is one such hypnotic personality that continues to live with us through his ripple creating, man making, revivalist thoughts, affecting the generation of today, previous generations and many more generations to come. Driven by a missionary zeal, and a deep faith and conviction in his ideas, Swamiji devoted his entire life in the pursuit of creating a revived and evolved nation with its strong, fearless and spiritually enlightened citizens. But such was his greatness that he never stood as doer and did every bit merely as an agent of Swami Ramakrishna Paramhans: his guru. In the present era of chaos and disorder, it becomes more and more a necessity, to understand the life and ideals of Swami Vivekananda and find the applicability of his thoughts and philosophy in the present context to live a more purposeful and healthier life.

YOUTH ICON AND NATIONAL RESURGENCE:

A blend of deep mysticism, striking features and magnetic voice, Swami Vivekananda possessed a magnificent personality. Such was his charisma that anybody who came into his contact couldn't be left unmesmerized. Radiating immense confidence, and enforcing expressions, his words used to leave undeletable impact on the minds of the audience. His inherent divinity and deep inner conviction got reflected in his external persona captivating his audiences and followers. With immense reverence and love for India, Swamiji devoted his entire life in the service of mother nation. He plunged into the heart of the nation to sense and realize its true spirit. Never satisfied in knowing things on surface level, Swami Vivekanand used to fathom the depths, explored the facts in his own perspective, and encouraged others too for the same:

“Do not believe in a thing because you have read about it in a book. Do not believe in a thing because another man has said it was true. Do not believe in words because they are hallowed by tradition. Find out the truth for yourself. Reason it out. That is realization.”

And hence, he traveled the length and breadth of the nation, met different people, explored the root causes of the drudgery of Indian nation and tried to link the gaps with the developments of the past. With his deep observation, analysis and interpretation, he got a deeper understanding of Indian culture in true context and it further enabled him to identify the strong as well as weak areas of the nation that needed working over. He also discovered the treasures of ancient spiritual texts and mesmerized by their sheer beauty and the powers they held, made his motto to introduce them to the nation and rest of the world and enrich its religious and spiritual consciousness. With love for nation flowing through his veins, and the welfare of nation and her citizens as the sole purpose of his life, he was indeed 'a condensed India' as he used to call himself. Making man realize the divinity and immenseness within him, was his main motto. He strongly felt that inactivity is the cause of all our miseries.

“We are responsible for what we are, and whatever we wish ourselves to be, we have the power to make ourselves. If what we are now has been the result of our own past actions, it certainly

follows that whatever we wish to be in future can be produced by our present actions; so we have to know how to act."

He strongly believed that changes begin from within:

"All healthy social changes are the manifestations of the spiritual forces working within, and if these are strong and well adjusted, society will arrange itself accordingly. Each individual has to work out his own salvation; there is no other way, and so also with nations. Again, the great institutions of every nation are the conditions of its very existence and cannot be transformed by the mould of any other race. Until higher institutions have been evolved, any attempt to break the old ones will be disastrous. Growth is always gradual."

With his revolutionary ideas and endless faith in youth power, Swami Vivekananda emerged as an unparalleled youth icon in the history of the world. He believed that the unlimited potential inside the youth must be channelized and directed towards positive, nation building work.

"I have done nothing as yet; you have to do the task. If I die tomorrow the work will not die. I sincerely believe that there will be thousands coming up from the ranks to take up the work and carry it further and further, beyond all my most hopeful imagination ever painted. I have faith in my country, and especially in the youth of my country."

He implored the young masses to come out of their self-imposed boundaries and realize the powers that they possess, powers that can change the fate of the nation when put into use:

"Come out into the broad light of day, come out from the little narrow paths, for how can the infinite soul rest content to live and die in small ruts?"

Describing the state of mind of the Indian citizen as a hypnotized one, aligned to inactivity or a specific pattern of negative and pessimistic thoughts, Swami Vivekananda emphasized on the need to of dehypnotizing it through self realization:

"Everybody is hypnotized already. The work of attaining freedom, of realizing one's real nature, consists in de - hypnotization."

It was 'Strength' that he emphasized the most, to be an integral part of every human being. Taking an undoubtful stand against everything that weakens human values, he appealed them to reject weakness in any form and be physically, intellectually and spiritually strong. And truth was the way that he devised for it.

"This is the question I put to every man, woman or child when they are in physical, mental and spiritual training. Are you strong? Do you feel strength? – For I know it is truth alone that gives strength. I know that truth alone gives life, and nothing but going towards reality will make us strong."

Swami Vivekananda strongly conveyed the importance of identifying an objective and focussing efforts in single direction to achieve a substantial output.

"Do one thing at a time and while doing it put your whole soul into it to the exclusion of all else", he used to say. Only men and women with focused thoughts and action can do something worthwhile and help in contributing towards the nation, he felt.

“Take up one idea. Make that one idea your life - think of it, dream of it, live on that idea. Let the brain, muscles, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success.”

Swami Vivekananda was not just a man of words, preaching and giving lectures, he was a man of action, the one who lived and experienced every word he said. And this being the reason why his teachings were found quite linking to anyone who read or heard him, even in today's context. His life was a depiction of his preaching in utmost integrity. Completely detached and aloof from any sort of bondages or possessiveness, he devoted his life to selfless service. Accepting rules and limitations of monastery with a self-induced discipline, he abided by them up to the last moment of life. He faced many challenges in life but accepted all with an unwavering attitude. Living his sufferings with compassion, he never diverged from the path of his mission. He was a man with flexible and open approach, ready to mould according to the demands of surroundings, keeping himself open to other thought process, civilizations etc., but never compromising his core ideals. A great visionary as he was, he possessed perfect clarity in terms of his mission, values and the means to realize them. Curious and inquisitive in nature, Swamiji raised questions for every established norm and demanded his own logical satisfaction for every tradition or practiced carried out. Never convinced of general beliefs, he was critical of dogmas and orthodoxies and presented the concept of religion in a very different light:

“Religion has no business to formulate social laws and insist on the difference between beings, because its aim and end is to obliterate all such fictions and monstrosities”

For him, ‘doing good and being good’, was what religion in real terms aimed for. This was the religion he taught about and this was the religion that he followed too.

“The moment I have realized God sitting in the temple of every human body, the moment I stand in reverence before every human being and see God in him - that moment I am free from bondage, everything that binds vanishes, and I am free.”

He talked about inner awakening and the right to serve rather than a might to acquire. Selfishness, he considered as the greatest barrier to spiritual progress:

“It is selfishness that we must seek to eliminate. I find that whenever I have made a mistake in my life, it has always been because self entered into the calculation. Where self has not been involved, my judgement has gone straight to the mark.”

Merging his self with the universal self, his every work was directed towards the well being of nation and humanity. As he said:

“If you want to have life, you have to die every moment for it”, so he lived his life too. Working incessantly throughout life, Swamiji always felt that the life is too short to accomplish the great tasks ahead.

“It may be that I shall find it good to get outside of my body to cast it off like a disused garment. But I shall not cease to work! I shall inspire men everywhere until the world shall know that it is one with god.”

And true to his words, he still is present in the form of an inspiration, directing us towards a positive and purposeful life, his words still continue to spark the fire within the hearts of all. His teachings and thoughts find relevance in present context and give a deeper and purposeful insight to matters related to diverse fields. Introducing us to our nation in a completely different light, he helps us explore the richness in its culture, highlighting its greatness and uniqueness, and instilling inside us a sense of pride for being a part of it.

He breathes through every revolution, every endeavour, every action that aims towards man making and nation building.

Let the spirit of Vivekananda never die!

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EFFECT OF GENOTYPE, GROWTH REGULATORS AND SALT STRESS ON CALLUS INDUCTION IN RICE (ORYZA SATIVA L.)

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ABSTRACT

In vitro callus induction from embryos of matured seed explants of 11 rice varieties were selected for inducing callusing without and with different concentrations of NaCl (Salinity Stress). Observations on callus induction were carried out on callus induction MS medium having different concentration of hormones like 3 IAA, kinetin, 2,4-D and BAP with different concentrations 2.0, 0.5, 2.5 and 0.5 mg/l respectively. PH of the medium was adjusted to 5.8. Among different genotypes tested in the present study, CSR10, CSR13 and Jaya varieties showed better proliferation than CSR 30, Pokkali and CSR 27. The objective of the present study was to investigate the effect of genotype, growth regulator, and salt stress level on rice (*Oryza sativa* L.) callus induction. This study will be useful for selecting suitable callus induction medium for callus induction.

KEYWORDS: Callus Induction, Dehusked Rice, 2,4-D, In Vitro, Rice.

INTRODUCTION

Rice (*Oryza sativa* L.) is one of the world's most important cereal crops after wheat and maize. It supplies food for more than half of the world's population (Tyagi et al., 2004). In the beginning rice grew wild, but today most countries cultivate varieties belong to the *Oryza* type. Rice has around 24 different species, of which 22 are wild and two viz. *Oryza sativa* (common rice) and *Oryza glaberrima* (African red rice) are cultivated (Ray, 1985). Several high yielding rice varieties were developed through the application of anther culture, and other forms of somaclones in rice (Satish et al., 1995; Gupta, 1999, Lutts et al., 2001; Raina 1989). However, plant regeneration from callus obtained from somatic tissue is more successful than that of anther culture (Guo and Cao, 1982). A callus is often the target of a gene gun for specific DNA insertion experiments. Callus tissue is of particular use in micro propagation where it can be used to grow genetically identical copies of plants with desirable characteristics.

Successful callus induction from rice seed has been reported by several researchers (Xie et al., 1995; Navraj et al., 1999; Valdez et al., 1997; Marasi et al., 1996; Gonalz, 2000). But an improved method for callogenesis was reported by Rashid *et al.*, 2000. Dehusked rice seed culture is a valuable technique to exploit somaclonal variation. But its application is limited by many factors which influence culture efficiency, such as plant genotype (Liu et al., 1997), the culture methods, the media (Sun et al., 1990) and the culture conditions. The objectives of this study were to find a suitable medium and culture condition for callus induction and this will also be useful for callus based stress studies like salinity.

MATERIAL AND METHODS

In the present study a large number of mature seeds of rice varieties i.e. CSR 10, CSR 27, CSR 23, CSR 36, VSR 13, VSR 156, IR 30, IR 64, MI 48, Jaya and Pokkali were selected for inducing callusing without and with different concentrations of NaCl (Salinity Stress). The study was conducted thrice, however good result with respect to callusing and proliferation were obtained. MS nutrient medium (Murashige and Skoog, 1962) at concentration 2mg/l was used as basal medium and it was solidified with 8.5 g/l agar. The agar was slowly dissolved in boiled distilled water without forming any clumps and three per cent sucrose used as carbon source in nutrient medium. The nutrient media contains growth nutrient substances and hormones i.e. auxin, cytokinin and gibberellin. The absolute amounts of hormones vary for different tissue, tissue explants from different parts of the same plant and for similar explants from different plants.

For callus induction, MS medium was supplemented with different hormones like IAA (Indole-3-acetic acid), kinetin, 2,4-D (2,4-dichlorophenoxyacetic acid) and BAP (6-benzylaminopurine) with different concentrations 2.0, 0.5, 2.5 and 0.5 mg/l respectively. PH of the medium was adjusted to 5.8. Rice seeds were manually dehusked and washed with sterile water, and then the seeds were transferred to the laminar airflow chamber. The seeds were kept in 70 per cent ethanol for one minute. Then seeds were washed with sterile distilled water three times and were immersed in 0.1 per cent mercuric chloride for 15 minutes. Again the seeds are washed thoroughly three to four times with sterilized distilled water to remove all the trace of mercuric chloride and were blot dried using sterilized tissue paper. Surface sterilized seeds were cultured with the help of sterilized forceps into the petri plates containing callus induction medium. Cultures were incubated in dark at $25 \pm 1^\circ\text{C}$. Callus induction was noticed within two weeks of inoculated cultures. The callus growth was maintained by sub culturing repeated every 10 days.

RESULT AND DISCUSSION

In the present study a large number of rice varieties (CSR 10, CSR 27, CSR 23, CSR 36, VSR 13, VSR 156, IR 30, IR 64, MI 48, Jaya and Pokkali) were selected for inducing callusing without and with different concentrations of NaCl (Salinity Stress). The study was conducted thrice, however good result with respect to callusing and proliferation were obtained. When started for the first time callus induction and proliferation were not observed after plating in the first medium (Table 1).

TABLE 1: COMPARISON OF CALLUS GROWTH AMONG RICE VARIETIES WITH NaCl STRESS

Variety Name	Replication	NaCl conc. %	Hormones (mg/l)		MS Medium	Callus Induction	Callus Growth
			IAA	Kinetin			
CSR 23	Three	Control	2.0	0.5	All components according to MS (1962)	No	No
CSR 36	Three	0.25	2.0	0.5		No	No
VSR 156	Three	0.50	2.0	0.5		No	No
IR 64	Three	0.75	2.0	0.5		No	No
MI 48	Three	1.0	2.0	0.5		No	No

Similarly composition of another medium (Table 2) also did not induce callusing. However when media composition was altered and no NaCl stress was imposed, CSR10, CSR13 and Jaya varieties showed better proliferation than CSR 30, Pokkali and CSR 27 (Table 3).

TABLE 2: COMPARISON OF CALLUS GROWTH AMONG RICE VARIETIES WITH DIFFERENT TYPE OF HORMONES

Variety Name	Replication	NaCl conc. %	Hormones (mg/l)		MS Medium	Callus Induction	Callus Growth
			IAA	Kinetin			
CSR 23	Two	Control	2.0	0.5	All components according to MS (1962)	No	No
CSR 36	Two	0.25	2.0	0.5		No	No
VSR 156	Two	0.50	2.0	0.5		No	No
IR 64	Two	0.75	2.0	0.5		No	No
MI 48	Two	1.0	2.0	0.5		No	No

TABLE 3: COMPARISON OF CALLUS GROWTH AMONG RICE VARIETIES WITHOUT NaCl STRESS

Variety Name	Replication	Hormones (mg/l)		MS Medium	Callus Induction	Callus Growth
		2,4 D	BAP			
CSR 10	Two	2.5	0.5	All	Callus	Better

				components according to MS (1962)	Induction	Growth
CSR 27	Two	2.5	0.5		Callus Induction	Less Growth
VSR 13	Two	2.5	0.5		Callus Induction	Better Growth
IR 30	Two	2.5	0.5		Callus Induction	Less Growth
Jaya	Two	2.5	0.5		Callus Induction	Better Growth
Pokkali	Two	2.5	0.5		Callus Induction	Less Growth

A wide range of variation in callus growth or proliferation was also observed among varieties, suggesting that callus proliferation is under genetic control. Earlier similar results were also obtained. It was confirmed that rice varieties differed in degree of callusing (Rashid et al., 2000). Similar results were reported by other workers in rice using different genotypes and media composition (Islam et al., 2004; Khatun et al., 2003). Many experiments have been conducted to optimize the techniques and composition of culture medium for callus induction from rice seed for various purposes (Islam et al., 2004; Khatun et al., 2003; Wang et al., 1987). Growth inhibition under salt stress has been attributed to increased osmotic pressure, osmotic adjustment through solute accumulation, decreased peroxidase activity and increase accumulation of ions in the cells of callus (Withers and Alderson, 1986). Delayed callus initiation and reduced callus growth due to salinity was reported by Subhashini and Reddy (1989) and Pushplata and Padmanabhan in rice genotype. For callus induction MS medium supplemented with different concentrations of 2,4-D was used. It was also confirmed that 60-100 per cent of the cultured seeds formed callus at all the concentrations of 2,4-D used and among the different auxin analogues used to induce somatic embryogenesis 2,4-D is the most efficient and therefore used in majority of embryogenic and tissue culture systems and also they proved 2 mg/l 2,4-D to be the most favorable for callus induction and callus proliferation (Shankhdhar et al., 2002; Tam and Lang, 2003; et al., Jaseela 2009; Niroula et al., 2005; Pandey et al., 1994; Naqvi et al., 20005). The role of 2,4-D in cell division is to increase the rate of cell division and this attributes to the increased amount of callus. It is necessary to screen the genotypes for a highly prolific callus growth and to obtain suitable media containing optimum levels of growth regulating substances for successful cell breeding. This research was to investigate the effect of genotype, growth regulator, and salt stress level on rice (*Oryza sativa* L.) callus induction. Thus present study will be useful for selecting suitable induction medium for callus.

CONCLUSION

Rice genotypes showed significant divergence for their in vitro response to callus induction. The quality and frequency of callus induction depend on composition of initial callus induction medium. Among different genotypes tested in the present study, CSR10, CSR13 and Jaya varieties showed better proliferation than CSR 30, Pokkali and CSR 27. Therefore, selection of better responsive rice genotypes and medium would offer great promise for the induction of

higher level of desired somaclones and quality of callus for various means of genetic transformation and other studies for improving this world's staple food crop.

ACKNOWLEDGEMENT

The research work for callus induction in rice was conducted at the tissue culture laboratory of Central Soil and Salinity Research Institute (CSSRI), Karnal. I thank CSSRI for financial supports and laboratory help.

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“AN EMPIRICAL STUDY ON DEMOGRAPHIC FACTORS INFLUENCING INVESTMENT FOR RETIREMENT SAVINGS”

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ABSTRACT

The study aims to assess the structural factors which influence the Investors towards the Retirement Savings. Primary Study was conducted in major cities of Gujarat. The primary data were collected through the structured questionnaire. For the purpose of the study data collected from the investors who are having an investments. Respondents are investors drawn through the convenience sampling method. Demographic and Socio-economical factors' impact on Retirement Savings. This study assess the key factors regarding the Investor's attitude towards Retirement savings and mainly focus on the need to provide the financial education to the investor to change their attitudes towards the Retirement savings which brings the benefits during life. Moreover to that there are several factors which can bearing a weightage during the investment decision. Level of income and investment for Retirement both are related and also dependent on the each other in the realistic aspects to. Observation shows that 53% investors falling in the category of Income Less than Rs.4 Lac. and 32% respondents falling in the income group Rs.4 Lac.

KEYWORDS: *Investment, Retirement*

1. INTRODUCTION:

A pension is representative of a long standing obligation to retirees to support sustainability of their consumption in retirement. It is no wonder that scholars in this area have noted that there has been a significant shift from defined benefit (DB) pensions to defined Contribution (DC) pensions. It is common knowledge that this shift from DB to DC schemes has placed greater responsibility on the pension holder (in terms of the capital and asset allocation surrounding their contributions), and this may result in inadequate or sub-optimal investment decisions. This argument underlies the notion of irrationality inherent in human thoughts and actions and goes against traditional economic perspectives.

2. LITERATURE REVIEW

Retirement has been redefined, particularly as the first phase of the baby boom generation (those born in 1946) has reached traditional retirement age (Cahill et al. 2006). Fundamental changes in retirement funding sources, improved health among older people, and increased longevity have rendered many Americans unable to finance over 25 years of leisure in later years without reducing their living standards by more than 40%. Permanent or one-time retirement in America may have come to an end, as indicated by the trend toward early retirement among older men (Cahill et al. 2006) Andrew Metrick. James J. Choi David Laibson Brigitte C. Madrian (July 2004) found that Over the last 20 years, employers have increased dramatically their offering of 401(k) plans as a vehicle for retirement income support. Padgett and Ponko (2009) opined that when the fund participant is young, the fund manager will invest more aggressively, while there is more time to make-up for any short-term losses. As the participant nears retirement (or even the year immediately thereafter), the manager will pare back the risky equity exposure and increase the safer fixed-income elements. Janice Burns and Maire Dwyer (December 2007) found Individuals knowledge, saving behaviour and attitudes about investment. An Interest of employee-beneficiaries, pensions are a more important part of the fixed compensation of managers for firms that pay relatively low salaries. Gao, H., Li, Kai and Michael Lemmon (2010) offer evidence that private firms tend to pay lower managerial salaries than publicly-traded ones, so private sponsors have incentive to manage their pension plans more conservatively than public sponsors.

3. RESEARCH METHODOLOGY

This study carried on the Investors perception for retirement savings of different cities of Gujarat to know the factors that a typical investor consider in mind when making an investment for future safety and also it reveals the several aspects on which an investor put the greater emphasis while investing their money in the Retirement.

- 3.1 Objective of the Study:** The main objective of the study is to know the Demographic factors influencing the investment decision towards Retirement Planning.
- 3.2 Research Design:** This study analyzes the different Variables which effect on the investment for Retirement Planning. Moreover to that it will define several factors at the end of the analysis on the basis of the behavior of the factors, so it's an exploratory descriptive study.

3.3 DATA COLLECTION:

- ✓ **Primary Data** – Primary data have been collected through the close ended structured questionnaire from different Investors form the different cities of Gujarat.
- ✓ **Secondary Data** – Secondary data have been collected through the different sources like Websites, newspapers, magazines, articles and other published researches.
- ✓ **Research Approach:** For the purpose of the primary data Investors approached personally and collected information through the questionnaire. So it is survey approach.
- ✓ **Population:** Investors of Gujarat

3.4 SAMPLING

- ✓ Sampling Unit: Investors
- ✓ Sample Size: 100
- ✓ Sampling area: Major cities of Gujarat

3.5 SAMPLING TECHNIQUE: Convenience sampling

4. DATA ANALYSIS

4.1 Respondents' Demographic and Socio-Economic Details:

Table 1

Demographic Factors	Particulars	Number of Respondents	Total
Gender	Male	69	100
	Female	31	
Age	18-27	17	100
	28-37	28	
	38-47	43	
	48 & above	12	
Occupation	Service	54	100
	Business	23	
	Profession	12	
	Retired	11	
Annual Income	Below 4 Lacs	53	100
	4 – 8 Lacs	32	
	8 – 12 Lacs	15	
	12 – 16 Lacs	00	
	Above 16 Lacs	00	
No. of Family Members	1-2 Members	2	100
	3-4 Members	60	
	5-6 Members	37	
	7-8 Members	01	
	9 and above Members	00	
Saving Rate	Below 10%	32	100
	10% – 20%	54	
	20% - 30%	09	

Yearly Investment in Retirement	30% - 40%	05	100
	Above 40 %	00	
	Below Rs. 10,000	30	
	Rs. 10,000 – Rs. 20,000	45	
	Rs.20,000 – Rs. 30,000	15	
	Rs. 30,000 – Rs. 40,000	10	
	Above Rs. 40,000	00	

Analysis shows that, out of total investors, majority of investors who invest in Retirement Savings are doing Service (54%) and Businessman (23%) category of person so the Investment level is more in these two categories. Out of all samples maximum respondents (69%) are male candidates. Age group of 18-34 years is more in comparison to the other age group of the people, which occupy 43% of the total respondents. Also people in the age bracket of 38-47 are majority from the total respondents.

Out of the total Respondents 60% Respondents having a family size of 3-4 members and 37% of respondents having a family size of 5-6 Members. Level of income and investment for Retirement both are related and also dependent on the each other in the realistic aspects to. Observation shows that 53% investors falling in the category of Income Less than Rs.4 Lac. and 32% respondents falling in the income group Rs.4 Lac. Against that their Rate of Saving from the income 54% respondents saving 10-20% of their income observed in the above analysis of the Observation. From the total Respondents 45% respondents invest Rs.10000-Rs20000 annually for the Retirement in terms of the Premium and 30% respondents investing less than Rs.10000 annually for Retirement purpose.

4.2 TEST OF RELIABILITY (CRONBACH'S ALPHA)

CASE PROCESSING SUMMARY

TABLE 2

Cases		N	%
	Valid	100	98
	Excluded	2	2
	Total	102	100

Reliability Statistics

TABLE 3

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.799	0.744	13

As the above statistics of Reliability shows the **Cronbach's Alpha 0.799**, which is greater than 0.6. Which means that scale used to collect the data is reliable and data accuracy have been maintained during the collection of data from the Respondents. And this also indicates that data is reliable for the further study as the calculated reliability value apprx.79.9% which is good.

4.3 CHI-SQUARE TEST

TEST:-I

Ho: Investment for Retirement is Independent to the Income

H1: Investment for Retirement is not Independent to the Income

Annual Income * Yearly invested in Life Insurance Cross tabulation

TABLE 4COUNT

		Yearly invested in Retirement				Total
		Less than 10,000	10,000-20,000	20,000-30,000	30,000-40,000	
Annual Income	Less than 4 Lacs	23	20	10	0	53
	4 – 8 Lacs	7	23	2	0	32
	8 – 12 Lacs	0	2	3	10	15
	Total	30	45	15	10	100

Chi-Square Tests

TABLE 5

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	76.553 ^a	6	.000
Likelihood Ratio	62.948	6	.000
Linear-by-Linear Association	31.328	1	.000
N of Valid Cases	100		

a. 5 cells (41.7%) have expected count less than 5. The minimum expected count is 1.50.

Chi Square statistics shows that Annual Income of an Investor and the Yearly amount invested in the retirement are not independent because the calculated chi square value is 0.000 which is less than the significance level which is 0.05, so, null hypothesis rejected and conclude that there is a significant effect of income level on the Investment for Retirement.

TEST: - II

Ho: Retirement Planning is Independent to the No. of members in a Family

H1: Retirement Investment is not Independent to the No. of members in a Family

No. of Members in a family * Yearly invested in Retirement Cross tabulation

Table 6 Count

	Yearly invested for Retirement				Total
	Less than 10,000	10,000-20,000	20,000-30,000	30,000-40,000	

No. of Members in a family	1-2	1	0	1	0	2
	3-4	25	23	7	5	60
	5-6	3	22	7	5	37
	7-8	1	0	0	0	1
		30	45	15	10	100
Total						

Chi-Square Tests**TABLE 7**

	Value	Df.	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.725a	9	.039
Likelihood Ratio	20.216	9	.017
Linear-by-Linear Association	4.106	1	.043
N of Valid Cases	100		

a. 9 cells (56.2%) have expected count less than 5. The minimum expected count is .10.

Here also Chi Square statistics shows that No. of Members in a Family of an Investor and the Yearly amount invested for Retirement are not independent because the calculated chi square value is 0.039 which is less than the significance level which is 0.05. , so, null hypothesis rejected and conclude that there is a significant effect of No. of Members in a family of an investor's preference for Retirement savings.

5. CONCLUSION:-

Retirement planning is one of the vital decision as an investment point of view now a days, now this decision have been dependent on the several variables like Level of Income and No. of family members (**Proved through Chi Square Stat**). Moreover to that there are several factors which can bearing a weightage during the investment decision.

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SWAMI VIVEKANANDA: SOCIO – POLITICAL IDEOLOGY

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ABSTRACT

Swami Vivekananda is an exemplary philosopher of India who made Indian religion popular all around the world. His philosophy has contributed much to the development of educational philosophy in India. Swami Vivekananda was recognized as true representative of Indian culture and civilization with strong spiritual orientation. His notion about Indian society is not only linked with deep understanding and introspection but is related with application also. The influence of Swami Vivekananda on the Indian nationalist movement is well-known. Swami Vivekananda was not only a visionary, or a monk but a nationalist and a reformer par excellence. Swami Vivekananda social and political ideas followed from his Vedantic conception of the inner self as omnipotent and supreme. He wanted to get rid of all evil ideas of class and caste superiority and tyranny which have made the Hindu society loose, stratified and disintegrated. He mercilessly denounced the evils of untouchability and condemned all forms of inhuman practices prevalent in the traditional Hindu society.

KEYWORDS: *Swami Vivekananda, social, political, philosophy, Hindu etc.*

INTRODUCTION

SOCIAL AND POLITICAL IDEAS OF VIVEKANANDA

Swami Vivekananda established the Ramakrishna Mission to serve the people. He wanted to find a new path of progress for Hinduism because he was not happy with the reform movements as they were mere imitations of the western world. He had three alternatives before him. First, to follow the path shown by Raja Ram Mohan Roy and join Brahma Samaj. Secondly, to follow the path of total renunciation and go to Himalayas to attain the goal of liberation. Thirdly, to follow the path of service to the society and create social awakening in the minds of people about modernisation of the Indian society. Swami Vivekananda chose the third path and told the Indians to see Narayana (God) in the form of a poor beggar dying of starvation. Thus for Vivekananda The Ramakrishna Mission should stand for selfless service of the people, ceaseless efforts to find truth and thereby for reawakening of the spirit of India. During Vivekananda's life time and after his death, Sri Ramakrishna Mission played a key role in the renaissance of Hinduism.

HIS VIEWS ON RELIGION AND HINDUISM

Swami Vivekananda made a distinct and notable contribution to world religion in his championship of Hinduism as a universal gospel of ethical humanism and spiritual idealism. Hinduism had been the subject of intense misrepresentation at the hands of Christian missionaries. According to him, Hinduism was the mother of religions and this can be, to some extent, demonstrated historically. The ancient Vedic religion influenced Buddhism and the later was possibly a potent factor in the rise of Christianity. Swami Vivekananda's exposition and defence of Hinduism at the parliament of Religions led the 'New York Herald' to remark that the swami was the greatest figure in the parliament. It further added: 'After hearing him we feel how foolish it is to send missionaries to this learned land'. Vivekananda was a representative of entire Hinduism from the Vedas to Vaisnavism. He did not emphasise the sanctities of the Veda to the same extent as did the late swami Dayananda. He defined religion as the vital and moral force which gives strength to a person or to a nation. According to Vivekananda, 'Strength is life, weakness is death'.

PHILOSOPHY OF NEO-VEDANTA

Swami Vivekananda was fundamentally a man of religion and philosophy. Vedanta philosophy was one of the most important ancient philosophies of India which believed that God above was real and the visible world was unreal and the absorption of individual soul in the one supreme soul was the goal of every human being. This is called liberation which could be achieved with the help of true knowledge. Vivekananda followed the Vedanta philosophy preached by his teacher which was rooted in the traditional Indian wisdom of Bhakti tradition. He did not ask people to perform their duties in the spirit of selflessness. There were three important principles of neo-Vedanta philosophy of Vivekananda.

THEY WERE AS FOLLOWS :

1. Vedanta philosophy believed in the oneness between God and man and the solidarity of the universe.

2. It did not stand for a life of renunciation but stood for self-less action in the services of humanity. Hence, service for man should be treated as services of god.

3. It propagated the principle of universal tolerance and believed that different religious faiths were different paths to reach the goal of liberation.

According to Vivekananda, New- Vedanta philosophy stood for service, sacrifice and freedom. He was a metaphysician of the Vedantic school. He was one of the great interpreters of the Vedantic philosophy in modern times. He was the first great Hindu of modern period who made persistent and systematic efforts to realise the dream of the universal propaganda of Hindu religion and philosophy. He drew the essence of Hinduism from Upanishads, the Gita and the Sutra of Vyasa. He used the term Vedanta to cover the systems of thought expounded by Sankaracharya, Ramanuja, Madhava and others and maintained that there was no incompatibility between the various systems of thought

PROPHET OF NATIONALISM

Swami Vivekananda is considered as one of the prophets of the Indian nationalism because he tried to awaken Indian people who were lying in deep slumber. He wanted to see the emergence of a strong and self confident India which would give the message of the Vedanta to the world. He strongly believed that the Indians should be proud of their rosy history, tradition, culture and religion and should try their level best to reform them. The awakening of the spirit of India was the goal for young people. Hence he advised them to ‘arise, awake and stop not till the goal is reached’.

Swami Vivekananda believed that there is one all dominating principle manifesting itself in the life of each nation. According to him, religion had been the guiding principle in India’s history. He maintained thus: In each nation as in music there is main note, a central theme, upon which all others turn. Each nation has a theme: everything else is secondary. India’s theme is religion. Social reform and everything else are secondary’. He worked to build the foundations of a religious theory of nationalism which was later advocated by Bipin Chandra Pal and Aurobindo Ghosh. Vivekananda was the passionate advocate of the religious theory of nationalism because religion, according to him, had to be made the backbone of the national life. He believed that the future greatness of the nation could be built only on the foundations of its past greatness.

Swami Vivekananda was highly critical of the British rule in India because he held that due to their rule Indians lost confidence, famine engulfed the land, farmers and artisans were reduced to poverty and deprived. The British government, East India Company etc., were exploiting Indians in all spheres of socio- economic activity. Due to discriminatory and exploitative economic policies of the British government, Indian’s could not develop their natural resources and raw materials.

The main component of Swami Vivekananda concept of nationalism is as follows.

1. There was unity and oneness of the Indian people despite their out ward diversity.
2. It was necessary to remove the evils of caste system in order to inculcate the spirit of social Solidarity.
3. There was similarity in the teachings of different religions and India consisted of all Religious communities.
4. National spirit in India could be developed by young people by devoting their life to social service and national awakening.

FREEDOM

One of the important contributions of Swami Vivekananda to political theory is his concept of freedom. He had a comprehensive theory of freedom. According to Vivekananda, freedom is the keynote of spiritual life. The whole universe, he said, in its constant motion represented the dominant quest for freedom. He regarded the light of liberty as the only condition of growth. He not only stood for spiritual freedom but also wanted the material or external freedom of man. He believed in the natural right of man. He declared that liberty does not certainly mean the absence of obstacles in the path of misappropriation of wealth etc, by you and me, but it is our natural right to be allowed to use our own body, intelligence or wealth according to our wills without doing any harm to others, and all the members of society ought to have the same opportunity for obtaining well education or knowledge. According to him, freedom in its total aspects- physical freedom, mental freedom and spiritual freedom- had been the watchwords of the Upanishads.

Swami Vivekananda considered freedom not only for maintaining religious harmony among various religious faiths and for realising the spiritual life by the individuals but he also thought that the individual freedom was equally dispensable for the realisation of his personality in the social and economic spheres. He, therefore, wanted to make freedom as the natural possession of individuals. He inspired that every individual must cultivate a free body mind and spirit. The strength and vitality of society depends on individual initiative and freedom. According to Vivekananda, society was only a social agency and it should not encroach on individual freedom. He held that liberty becomes meaningless without equality or rights. His recognition of the natural rights of an individual, in fact, puts to an end to all kinds of privileges in society and establishes the right to individual equality. However, individual freedom should not be viewed in an isolated way, and it must be studied in relation to society. In fact, his concept of individual freedom has a bearing on the problems of the individual's relationship with society. Although Swami Vivekananda concept of freedom was primarily spiritual, he did not ignore the social and material sides of it. To the worldly man, material life is as real as the social life. To deny material life to him is to condemn him to death. Thus, Vivekananda wanted to base the organisation of society on a synthesis of material and spiritual life. It stands for a synthesis of the individual and social freedom, material and spiritual freedom.

CASTE SYSTEM AND SOCIAL CHANGE

Swami Vivekananda social and political ideas followed from his Vedantic conception of the inner self as omnipotent and supreme. He wanted to get rid of all evil ideas of class and caste superiority and tyranny which have made the Hindu society loose, stratified and disintegrated. He mercilessly denounced the evils of untouchability and condemned all forms of inhuman practices prevalent in the traditional Hindu society. However, as a theoretician, Vivekananda rationalised the fourfold Varna divisions. According to him, the fourfold differentiation of the social order represents the ideal type. The Brahman priest stands for the rule of knowledge and the advancement of science. The Kshatriya stands for order. The Vaishya represents commerce and help in the dissemination of knowledge through trade. The Sudra represents the triumph of equality. He believes that if these four dominant principles could be synthesised that will be an ideal condition because the harmony of knowledge, protection, economic activities and equality is to be certainly desired. But this consummation is difficult of realisation because every order seeks to concentrate power in its own hands and that leads to degeneration. The Brahmas, for example, became monopolistic of knowledge and excluded others from the domain of culture.

The Kshatriyas became cruel and tyrannical. Hence, Vivekananda rebelled against oppressions and repressions practised by the upper castes with the tacit support of the ruling regimes from time to time. Vivekananda wanted an overall development of India and the eradication of poverty and degeneration of people. He was an opponent of feudalism and aristocracy. He pleaded for bridging the gap between the rich and the poor. He wanted to awaken the toiling masses (peasants, workers, untouchables etc) of the country. Vivekananda's theory of social change was based on the Indian conception of history. It was a theory of political cycle that visualised periodic and cultural change in the regimes on the basis of law of change, with the history of Greece, Rome and India. He held that in every individual, there prevailed three qualities of knowledge, valour and ignorance and in every society and in every civilisation, there existed four classes of the people. All societies which had developed division of labour had four classes namely Brahmins, Kshatriyas, Vaishyas and Sudras. According to Vivekananda in the first stage of human development, in almost all civilisations of the world, the power was in the hands of Brahmins or the priest. He ruled with the help of magic. His power was overthrown by the Kshatriyas or Warriors who formed monarchical or oligarchic governments. But the power of this class was overthrown by the Vaishyas or traders.

He further says that the power of the Vaishyas would be over thrown by the Sudras. As per the law of nature wherever there was an awakening of new and stronger life, there it tried to conquer and take the place of the old and the decaying. Nature favoured the dying of the unfit and the survival of the fittest. The power of the Kshatriyas was brought down because of its dictatorship. He maintained that the real power of the society rested with the Sudras who produced wealth with the help of their labour power. The Sudras would become great not by acquiring the qualities of Brahmins, Kshatriyas or Vaishyas, but by retaining their own qualities as producers of wealth. Thus in the political theory of Vivekananda the awakening and freedom of India was synchronised with the rise of Sudras and workers and peasants to political power. Vivekananda was a believer in moderation with regard to social change. Social customs are the results of the arrangements of society for self- preservation. But if these regulations are perpetuated, society may suffer decadence.

VIEWS ON SOCIALISM, COMMUNISM AND DEMOCRACY

Swami Vivekananda was a social realist. He wanted the materialistic and dynamic west to imbibe the spiritual teachings of the yoga and the Vedanta. His message to the Indians was realistic and pragmatic. He was intensely conscious of the miseries of India's millions. His revolutionary statement read thus: It is mockery to offer religion to a starving man. The deep social realism of Swami Vivekananda is also revealed in his statement that India's political slavery of a thousand years is rooted in the suppression of the masses. He mercilessly denounced the sophistication, the arrogance and the wickedness of the upper classes of Indian society. They have been responsible for exploiting the millions of masses throughout India's history. Once Swami Vivekananda declared thus: I am a socialist not because I think it is a perfect system, but half a loaf is better than no bread.' He can be considered a socialist in two senses. First, he had the historical vision to realise that in Indian history there has been the dominance of the two upper castes. The Brahmins and the Kshatriyas. While the later perpetrated political and economic exploitation, the former enchained the masses with new complicated ceremonies and rituals. He openly denounced caste oppressions and refused to recognise any social barrier between man and man. His gospel of social equalitarianism is fundamentally socialistic.

Secondly, Vivekananda was a socialist because he championed the concept of equal chance. 'for all the inhabitants of the country. This concept of equal chances s definitely in the socialist direction.

Swami Vivekananda was aware of the weaknesses of the western gospels of socialism and anarchism. He was in favour of violent revolution for achieving the goal of socialism. He was a great social realist who was conscious of caste oppressiveness in Indian society and who left the crying urgency of the solution of the problems of food and hunger. Marx stressed the need for an organised proletarian party for transformation from capitalism to socialism. Swami Vivekananda wanted to train individual workers for the social awakening and change in the traditional caste-ridden Indian society. The fundamental difference between the Vedantic socialism of Vivekananda and Marxism is that although the former stressed the reformation of society, he put greater stress on the elevation of human consciousness into the divine' Marxism was born as a reaction against the disturbing and maladjusted situation created by the industrial revolution. The spiritually- rooted sociological doctrines of Vivekananda with their stress on the cultivation of purity and fraternity have been the restatement of the perennial philosophy of justice, love and universal compassion.

Swami Vivekananda was a great advocate of democracy and he wanted to awaken the young people to establish free and democratic government in India. According to him, the principle of liberty was important because there could not be growth in society without liberty. He believes that everyone should have liberty of thought, discussion, food, dress etc. He was a supporter of equality of all men and pleaded for the abolition of caste and class privileges. Caste system was a hindrance to the development of India into a strong nation.

CONCLUSION:

Swami Vivekananda was a great nationalist of India who wanted to revitalize the nation through the vitality of religion. He believed that religion constituted the 'centre, the keynote of the whole of music of national life of India. He is regarded as the patriot and prophet of modern India. It was due to his message of courage and fearlessness that he was described as 'tamer of souls' and 'cyclonic monk from India'.

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MENTAL HEALTH AND HOME ENVIRONMENT OF ADOLESCENTS OF WOMEN HEADED FAMILIES– AN OVERVIEW

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ABSTRACT

The objective of this paper is to understand the adolescent mental health and to study the impact of home environment on women headed families adolescents population. World Health Organization identifies adolescence as the period in human growth and development that occurs after childhood and before adulthood, from ages 10 to19. In late adolescence, tasks include constructing values and considering one's relationship with society at large. This inability may make them particularly vulnerable to sexual exploitation and high-risk behaviors. Laws, customs, and practices may also affect adolescents differently than adults. Mental health and well-being is influenced not only by individual attributes, but also by the social circumstances in which persons find themselves and the environment in which they live; these determinants interact with each other dynamically, and may threaten or protect an individual's mental health state. Finally, using household fixed effects, it investigates the differences in the schooling outcomes of boys and girls across the different household types. The findings concur with those of recent studies in other South Asian countries. However, relative to widowed single mothers, divorced single mothers hold lower occupational positions, are more financially stressed, and have a higher rate of participation in the paid labor force.

KEYWORDS: Adolescent, Mental Health, Home Environment, Women Headed families.

INTRODUCTION

The term adolescence derives from the Latin word *adolescere* (grow up, grow into maturity) and was first used in the 15th century, but a transitional period between childhood and mature adulthood was described already in texts of Plato and Aristotle (Lerner and Steinberg 2004). Scientific study of adolescence was initiated in the beginning of the twentieth century with the publication “Adolescence” by Stanley Hall. Pathways to adulthood are shaped by the surrounding social, cultural and economic environment; but the adolescents play an active role in shaping their lives, too (O’Connor, 2006). World Health Organization identifies adolescence as the period in human growth and development that occurs after childhood and before adulthood, from ages 10 to 19. It represents one of the critical transitions in the life span and is characterized by a tremendous pace in growth and change that is second only to that of infancy. The process of adolescence is a period of preparation for adulthood during which time several key developmental experiences occur. Besides physical and sexual maturation, these experiences include movement toward social and economic independence, and development of identity, the acquisition of skills needed to carry out adult relationships and roles, and the capacity for abstract reasoning. While adolescence is a time of tremendous growth and potential, it is also a time of considerable risk during which social contexts exert powerful influences.

Adolescence is usually parsed into three developmental phases entailing early adolescence (ages 10–13), middle adolescence (ages 14–17) and late adolescence (from 18 until early twenties). In early adolescence, adaptation to bodily changes poses a major developmental challenge and emotional separation from parents is initiated. In middle adolescence, reformulation of relationship with parents and peers continues and abstract and moral thinking develop. In late adolescence, tasks include constructing values and considering one’s relationship with society at large. The major developmental tasks of the respective phases of adolescence are intertwined and may well demand attention in earlier or later phases than those mentioned as their most important period of actualization (Christie and Viner 2005, Metana et al. 2006). Adolescence is a period during which youth experience physical, neurological, and cognitive transformations, as well as shifts in the nature of relationships by developing new social ties and roles across social domains (Moretti, 2004; Weisz & Hawley, 2002). As a consequence of such dynamic transformations, youth may become easily vulnerable to multiple forms of risks related to poor mental health and health-risk behavior during this period.

Many adolescents face pressures to use alcohol, cigarettes, or other drugs and to initiate sexual relationships at earlier ages, putting themselves at high risk for intentional and unintentional injuries, unintended pregnancies, and infection from sexually transmitted infections (STIs), including the human immunodeficiency virus (HIV). Many also experience a wide range of adjustment and mental health problems. Behavior patterns that are established during this process, such as drug use or nonuse and sexual risk taking or protection, can have long-lasting positive and negative effects on future health and well-being. As a result, during this process, adults have unique opportunities to influence young people. Adolescents are different both from young children and from adults. Specifically, adolescents are not fully capable of understanding complex concepts, or the relationship between behavior and consequences, or the degree of control they have or can have over health decision making including that related to sexual behavior. This inability may make them particularly vulnerable to sexual exploitation and high-risk behaviors. Laws, customs, and practices may also affect adolescents differently than adults.

ADOLESCENCE AND MENTAL HEALTH OF WOMEN HEADED FAMILIES

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel and act as we cope with life. It also helps determine how we handle stress, relate to others, and make choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood. According to WHO Mental health or psychological well-being makes up an integral part of an individual's capacity to lead a fulfilling life, including the ability to form and maintain relationships, to study, work or pursue leisure interests, and to make day-to-day decisions about educational, employment, housing or other choices. Disturbances to an individual are mental well-being can adversely compromise these capacities and choices, leading not only to diminish functioning at the individual level but also broader welfare losses at the household and societal level. A commonly used definition of mental health is "... a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community. Mental well-being makes up an integral part of an individual's capacity to lead a fulfilling life, including the ability to form relationships, study, and work or pursue leisure interests, as well as to make day-to-day decisions and choices. Important mental health habits—including coping, resilience and good judgment—help adolescents to achieve overall wellbeing and set the stage for positive mental health in adulthood. Mental health and well-being is influenced not only by individual attributes, but also by the social circumstances in which persons find themselves and the environment in which they live; these determinants interact with each other dynamically, and may threaten or protect an individual's mental health state.

IMPACT OF HOME ENVIRONMENT ON MENTAL HEALTH

Adolescents depend on their families, their, communities, schools, health services and their workplaces to learn a wide range of important skills that can help them to cope with the pressures they face and make the transition from childhood to adulthood successfully. Parents, members of the community, service providers, and social institutions have the responsibility to both promote adolescent development and adjustment and to intervene effectively when problems arise. Adolescence also constitutes a critical formative stage in life, marking as it does the passage from childhood to adulthood. Adolescence is also the period where mental disorder is more likely to develop or become apparent. The adverse experiences, conditions or environments that affect the mental well-being of younger children apply equally to adolescents. In addition, there are a number of other significant risks that have particular pertinence to this life stage. Tobacco/alcohol/drug use is one such risk, the onset of which typically occurs during adolescence. Adolescents exposed to family unrest or exhibiting behavioral problems in childhood are more likely to engage in psychoactive substance use. Substance use is particularly hazardous and harmful for adolescents because the brain and body are still developing at this age. Adolescents are also susceptible to peer pressure and, increasingly, media influences that may encourage substance use. In addition to these risks to health, substance use in adolescence is linked to lowered educational outcomes, more risky sexual behaviour and heightened violence. According to Larson & Ham 1993, Adolescence may be associated with increasing sensitivity to environmental stressors resulting in higher levels of distress.

The capacity for an individual to develop and flourish is deeply influenced by their immediate social surroundings –including their opportunity to engage positively with family members, friends or colleagues, and earn a living for themselves and their families – and also by the socio -

economic circumstances in which they find themselves. Restricted or lost opportunities to gain an education and income are especially pertinent socio – economic factors. The wider socio cultural and geopolitical environment in which people live can also affect an individual's , household's or community's mental health status, including levels of access to basic commodities and services (water, essential health services, the rule of law), exposure to predominating cultural beliefs, attitudes or practices, as well as by social and economic policies formed at the national level ; for example, the on - going global financial crisis is expected to have significant mental health consequences , including increased rates of suicide and harmful alcohol use . Discrimination, social or gender inequality and conflict are examples of adverse structural determinants of mental well – being.

Adolescents who have managed to cope effectively, even in the face of stress and other difficult circumstances, and are poised to enter adulthood with a good chance of positive mental health. A number of factors promote resilience in adolescents—among the most important are caring relationships with adults and an easy-going disposition. Adolescents themselves can use a number of strategies, including exercising regularly, to reduce stress and promote resilience. Schools and communities are also recognizing the importance of resilience and general “emotional intelligence” in adolescents’ lives—a growing number of courses and community programs focus on adolescents’ social-emotional learning and coping skills.

ADOLESCENTS IN FEMALE HEADED HOUSEHOLDS

Elizabeth C Cooksey (1997) in her study on —Consequences of Young Mothers' Marital Histories for Children's Cognitive Development¹ paid attention to adolescent parents and their children stems, in part, from a concern over potentially missed opportunities and hence curtailed achievement for young parents and a worry that this will increase the odds of poor developmental outcomes for children Using data from the National Longitudinal Survey of Youth focuses on marital histories of young mothers and whether the family structure into which children of young mothers are born and the stability of that arrangement during the child's life affect his or her academic abilities during early school years. Results suggest children of young mothers are affected by marital histories, although children born and raised within continuously married families do not always show significantly better academic outcomes. Non marital childbearing is negatively associated with cognitive performance but affects children primarily through human, economic, and social resources. Barbara Bilge and Gladis Kaufman(1983) in their study on¹ Children of Divorce and One-Parent Families: Cross-cultural Perspectives” viewed cross-culturally and found that one-parent family is neither pathological nor inferior. Children in such families often do not suffer from economic or psychological deprivation. Whether or not the single-parent household becomes a personal or social disaster depends upon the availability of sufficient material resources, supportive social networks, and the tenor of culturally-structured attitudes toward it. SarahJ Schoppe et. al (2007) investigated whether parenting mediates longitudinal associations between marital conflict and children's adjustment. Data were drawn from a three-wave study of 283 families with children aged 8 – 16 years. Relations among marital conflict, parenting (behavioral control, psychological autonomy, and warmth), and children's adjustment (externalizing and internalizing) were examined. Structural equation models indicated multiple dimensions of parenting mediated relations between marital conflict and children's adjustment. When including controls for earlier adjustment, behavioral control continued to mediate relations between marital conflict and change in children's internalizing symptoms over time.

Anne-Marie Ambert (1982) in her study on —Differences in Children's Behavior toward Custodial Mothers and Custodial Fathers” reports the results of in-depth interviews with twenty custodial mothers and seven custodial fathers. Three main findings emerged: custodial fathers reported better child behavior toward them than did custodial mothers; the children of custodial fathers verbalized their appreciation for the father, but children of custodial mothers did so only rarely; and the behavior of children of lower socioeconomic status (SES) custodial mothers was by far more difficult than that of children of higher-SES custodial mothers. Hence, satisfaction with the experience of parenting was greatest for custodial fathers, moderate for higher-SES custodial mothers, and least for lower-SES custodial mothers. James L. Peterson and Nicholas Zill (1986) in their study on —Marital Disruption, Parent-Child Relationships, and Behavior Problems in Children” examine the effects of marital disruption on children's behavior, accounting for variations in post disruption living arrangements and the effects of parent-child relationships and marital conflict. The study is based on a 1981 national sample of 1,400 children aged 12-16. Disruption was associated with a higher incidence of several behavior problems, negative effects being greatest with multiple marital transitions. The negative effects are lower if the child lives with the same-sex parent following divorce or maintains a good relationship with one or both parents. High, persistent conflict in intact families is also related to behavior problems. Jane D. McLeod et.al (1994) evaluate race differences in the processes that link poverty and single parenthood to anti social behavior, drawing on conceptual models that link structural conditions to children's well-being through the mediating influences of parental distress and unsupportive parenting. On the basis of data from the 1988 Children of the National Longitudinal Survey of Youth data set, we find that the total effects of poverty and single parenthood on parenting practices, and of parenting practices on antisocial behavior, do not differ significantly by race. However, the processes that create those effects do vary by race. Parenting practices and antisocial behavior are reciprocally related for whites but parenting practices do not significantly predict antisocial behavior for blacks. David H. Demo and Alan C. Acock (1988) in their study on —The Impact of Divorce on Children” reviews empirical evidence addressing the relationship between divorce, family composition, and children's well-being. Although not entirely consistent, the pattern of empirical findings suggests that children's emotional adjustment, gender-role orientation, and antisocial behavior are affected by family structure, whereas other dimensions of well-being are unaffected. Priscilla K. Coleman. et. al (2000) in their study on —Parenting Self-Efficacy among Mothers of School-Age Children: conceptualization” examined the relationships among parenting self-efficacy, general self-efficacy, child and maternal characteristics, and parenting satisfaction in 145 mothers of school-aged children. Higher parenting self-efficacy was observed in mothers of less emotional and more sociable children, and among mothers who were better educated, had higher family incomes, and reported more previous experience with children. Higher parent's self-efficacy and several mother and child variables predicted greater satisfaction with parenting. Influences of mothers' experience with children other than their own and maternal education on parenting satisfaction was mediated by parenting self-efficacy. Suggestions concerning the conceptualization and measurement of parenting self efficacy are provided.

Sarah O Meadows, Sara S McInahan and Jeanne Brooks (2007) in their study on —Parental Depression and Anxiety and Early Childhood Behavior Problems Across Family Types” try to examine the association between parental major depressive and generalized anxiety disorders and child behavior problems Using the Fragile Families and Child Wellbeing Study across family types: married, cohabiting, involved nonresident father, and noninvolved nonresident

father. Among 3-year-olds in all families, maternal anxiety/depression is associated with increased odds of anxious/ depressed, attention deficit, and oppositional defiant disorders (N¼ 2,120). And found that maternal depression and anxiety are associated with greater risk of child behavior problems. The results also suggest that the presence of two unhealthy parents is associated with more child behavior problems, but only among resident father families. Unhealthy fathers who live apart from their children do not directly influence children's behavior problems. Zheng Wu, Feng Hou and Christoph M. Schimmele (2008) in their study on —Family Structure and Children's Psychosocial Outcomes examine the influence of family structure on children's short term psychosocial behavioral outcomes, including emotional disorder, conduct disorder, and prosocial behavior. The analysis uses five waves of data (1994-2003) from Canada's National Longitudinal Survey of Children and Youth to model how living in a cohabitational household (two biological parents) and how experiencing cohabitation dissolution influence children's behaviors, comparing these effects to outcomes observed in children from married biological-parent households. The findings indicate that growing up in a married biological-parent household does not offer a clear advantage. Most differences in behavioral problems across family structure associate with household demographics, low-income status, family dysfunction, and parental nurturance. As such, this study contributes two important findings. First, the results do not support the hypothesis that non marital cohabitation represents an undesirable child-rearing environment. Second, cohabitation dissolution has a non significant effect on children's behaviors, which is surprising considering that divorce has a well-established harmful effect.

Heather J. Bachman & Rebekah Levine Coley & Jennifer Carrano (2011) in their study on —Maternal Relationship Instability Influences on Children's Emotional and Behavioral Functioning in Low-Income Families investigate associations between maternal relationship instability patterns and children's behavioral and emotional functioning in middle childhood in a representative sample of low-income urban families (N=891). Data from the Three-City Study tracked maternal partnerships through the child's life, assessing total marital and cohabiting relationship transitions and delineating transitions by developmental timing, and by directionality (i.e., entrances into versus exits from partnerships). Analyses linking instability to child behaviors at age found that a greater total number of maternal relationship transitions predicted higher anxious, somatic, and conduct problems, with recent transitions (in the prior 2 years) driving these results. Consideration of partnership formations versus dissolutions indicated that recent entrances into new partnerships, and entrances into cohabitations, were most consistently associated with problematic functioning across numerous aspects of children's emotional and behavioral functioning. Marcia J Carlson and Mary E Corcoranin (2001) in their study on —Family Structure and Children's Behavioral and Cognitive Outcomes" used data from the National Longitudinal Survey of Youth to examine the effect of various family structures on behavioral and cognitive outcomes for children aged 7 to 10. Study extended previous research by using a longitudinal definition of family structure and by exploring multiple mechanisms through which family structure may affect children in outcome domains. The study found that family income, mother's psychological functioning, and the quality of the home environment are particularly important for children's behavior, whereas family income and mother's aptitude have notable effects on children's cognitive test scores.

Ricardo Barros, Louise Fox and Rosane Mendonca (1994) in their study on —Female-Headed Households Poverty, and the Welfare. Of Children in Urban Brazil" found that even controlling

for household income, children in female-headed households have poorer school attendance records than other children. This is especially true in the case of older children, who are more likely to be in the labor force and out of school. This finding indicates that in female-headed households, the challenge of balancing the desire (perhaps to need) to earn additional income with the desire for additional educational attainment is particularly problematic. One possible explanation for this result may be that female heads are "time poor" (Vickery, 1977). In other words, female heads simply do not have enough hours in the day to work, maintain a household, and make sure their children get an education. Another possible explanation is that, given the lower returns to education for women in Brazil, in raising their children, female heads value education less than labor force experience.

Cathy Huaqing Qi and Ann P. Kaiser (2003) in their study on —Behavior Problems of Preschool Children From Low-Income Families reviewed the prevalence of behavior problems in preschool children from low-income families, and the risk factors associated with these behaviors. A systematic search of studies conducted between 1991 and 2002 yielded a total of 30 research reports found that children from low socioeconomic status (SES) backgrounds were found to have a higher incidence of behavior problems as compared to the general population. Behavior problems were associated with multiple risk factors found in these children's lives related to child, parent, and socioeconomic characteristics.

Marjorie A. Pett et.al(1994) in their study on —Maternal employment and perceived stress their impact on children's adjustment and mother –child interaction in young divorced and married families examined the impact of maternal employment, marital status, and perceived maternal stress on children's adjustment and mother-preschool child interaction in 104 married and 99 divorced families. The results indicated that maternal employment had little impact on these variables. Rather, maternal stress, both in the form of divorce and daily maternal hassles, demonstrated the strongest relationship to children's adjustment and mother-child interactions. Divorced and hassled mothers reported greater numbers of child behavior problems and engaged in more controlling and less supportive patterns of interaction with their preschoolers than did their married and or less hassled counterparts. 51 Ronald L Simons ,et.al (2002) in their study on —Community Differences in the Association Between parenting Practices and Child Conduct Problems throws light on the association between two dimensions of parenting-control and corporal punishment-on child conduct problems using the data of linear modeling with a sample of 841 African American families and the result indicated that the deterrent effect of care-taker control on conduct problems becomes smaller as deviant behavior becomes more widespread within a communities. Min Zhan and Michael Sherraden (2003) in their study on —Assets, Expectations, and Children's Educational Achievement in Female-Headed Households examine the relationships of mother's assets (home ownership and savings) to, respectively, mother's expectations of child's educational achievement and child's actual educational outcomes in female-headed households. Analysis of data from the National Survey of Families and Households (NSFH) indicates that assets of single mothers are positively associated with child's educational achievement and that this relationship is partially mediated through expectations. Positive association of household income with child's outcomes occurs mainly through mother's assets.

Jeanne Brooks-Gunn and Greg J. Duncan (1997) in their study on — The Effects of Poverty on Children focus on a recent set of studies that explore the relationship between poverty and child outcomes in depth. By and large, this research supports the conclusion that family income has

selective but, in some instances, quite substantial effects on child and adolescent well-being. Family income appears to be more strongly related to children's ability and achievement than to their emotional outcomes. Children who live in extreme poverty or who live below the poverty line for multiple years appear, all other things being equal, to suffer the worst outcomes. The timing of poverty also seems to be important for certain child outcomes. Children who experience poverty during their preschool and early school years have lower rates of school completion than children and adolescents who experience poverty only in later years. Timothy J. Biblarz and Greg Gottainer (2000) in their study on —Family Structure and Children's Success: A Comparison of Widowed and Divorced Single- Mother Families” argues that compared with children raised in single-mother families created by the death of the father, children raised in divorced single-mother families have significantly lower levels of education, occupational status, and happiness in adulthood. Yet divorced single mothers are not significantly different than their widowed counterparts in child rearing, gender role, and family values and in religiosity, health-related behaviors, and other dimensions of lifestyle. However, relative to widowed single mothers, divorced single mothers hold lower occupational positions, are more financially stressed, and have a higher rate of participation in the paid labor force. We speculate that the contrasting positions in the social structure of different types of single-mother families may account for observed differences in child outcomes. That is the attainments of children from widowed single-mother families are approximately the same as those from two-biological-parent families, and they are substantially higher than those of children from divorced single mother families.

Vonnie C. McLoyd et.al (1994)in their study on — Unemployment and Work Interruption among African American Single Mothers: Effects on Parenting and Adolescent Socio emotional Functioning” Using interview data from a sample of 241 single African American mothers and their seventh- and eighth-grade children, this study tests a model of how economic stressors, maternal unemployment and work interruption, influence adolescent socio emotional functioning. In general, these economic stressors affected adolescent socio emotional functioning indirectly, rather than directly, through their impact on mothers' psychological functioning and, in turn, parenting behavior and mother-child relations. Current unemployment, but not past work interruption, had a direct effect on depressive symptomatology in mothers. As expected, depressive symptomatology in mothers predicted more frequent maternal punishment of adolescents, and this relation was fully mediated by mothers' negative perceptions of the maternal role. More frequent maternal punishment was associated with increased cognitive distress and depressive symptoms in adolescents, and consistent with predictions, these relations were partially mediated by adolescents' perceptions of the quality of relations with their mothers. Increased availability of instrumental support, as perceived by mothers, predicted fewer depressive symptoms in mothers, less punishment of adolescents, and less negativity about the maternal role. Both economic stressors were associated with higher levels of perceived financial strain in mothers, which in turn predicted adolescents' perceptions of economic hardship. Adolescents who perceived their families as experiencing more severe economic hardship reported higher anxiety, more cognitive distress, and lower self-esteem. Sarah Beth Estes,(2004) in the study on —Work Place Arrangements Family Friendly? Employer Accommodations, Parenting, and Children's Socio emotional Well-Beingl uses data from a regional sample of employed mothers to investigate the relation of work-family arrangement on parenting children's socio emotional well-being through the mechanisms of parents' psychological well-being and show that most relationships between arrangements and parenting are direct and unmediated by

mothers' well-being and that work-family arrangements are only indirectly associated with children's socio emotional well-being).

Shareen Joshi (2004) in the study on —Female household headship in rural Bangladesh: incidence, determinants and impact on children's schooling uses data from Matlab, Bangladesh to examine the characteristics of female-headed households and estimates the impact of female-headship on children's schooling. Female household heads in Matlab fall into two broad groups: widows and married women, most of whom are wives of migrants. These women differ from each other not only in their current socio-economic circumstances, but also in their backgrounds and circumstances prior to getting married. Two-stage least squares strategy was used to identify the effects of female-headship on children's outcomes. Results indicate that children residing in households headed by married women have stronger schooling attainments than children in other households, while children of widows are more likely to work outside the home. Clara C. Chindime and Susie Ubomba-Jaswa (2006) in their study on —Household Headship and Nutritional Status of Toddlers: An Examination of Malawian Data try to examine whether the nutritional status of children in FHH differ significantly from that of children in MHH. Anthropometric data on 1466 toddlers aged 12-59 months and several societal, household and individual variables from the Malawi Demographic Health Survey (MDHS) 1992 were used to find out the net impact of the sex of household head on stunting, under nutrition and wasting in the toddlers. The bivariate results show that children in FHH (stunted – 56.7%; underweight – 33.3%; wasted – 6.7%) may not have poorer nutritional outcomes than their counterparts from MHH (stunted – 53.6%; underweight – 31.3%; wasted – 5.7%) since the differences are not significant. However, a number of the background characteristics were significantly associated with the three indicators suggesting that the results on headship could be masked by the differentials shown in background characteristics. Furthermore, results from the logistic regression analysis suggest that economic status has the strongest relationship with stunting. Hence the likelihood that a child from a better economic status household will be stunted is 50% less likely compared to a child from a poor household. Besides economic status, the role of birth weight, child's age, sanitation and the region in which the child lives were found to be important differentials in the nutritional status of toddlers in Malawi. (World Food Programme. 1998. Country Programme for Malawi (1998))

Lisa K Staten et.al (1998) in their study on —Household Headship and Nutritional Status: Female-Headed Versus Male/Dual-Headed Households compare the nutritional status of women and children from female-headed (FHH) and male/dual headed (MHH/DHH) households in economically disadvantaged neighborhoods in Cali, Colombia. Data collected included socioeconomic indicators, anthropometric dimensions, dietary intake, and interviews documenting household composition. Classification of household headship was based on the acknowledged head and the primary economic provider of the household. Of the households in this study, 81 (80%) were from MHH/DHHs and 20 (20%) from FHHs. FHHs had fewer material possessions and lived in houses made of less expensive materials compared to MHH/DHHs. However, there were no significant differences in the nutritional status of women or children in FHHs vs MHH/DHHs. Most women had BMIs within the normal range (19–29 kg/m²). The majority of children (95%) had weight-for-height z-scores within ± 2 of the NCHS references. These results suggest that while FHHs in Cali were economically poorer, the women studied appeared to have had access to sufficient food sources for themselves and their children.

Panda (1997), On the basis of primary data collected in a rural setting in the state of Orissa, an attempt has been made to compare the socio-economic status of male- and female-headed households. Subsequently the differences in the use of resources (time and money) between male-headed and female-headed households have been analysed. Finally, the study explores the relative well-being of the children between the two groups, i.e., to what extent female headship influences children's access to social services, and children's actual welfare outcomes, measured in terms of health and education, indicators. The results suggest that poverty and female headship are strongly linked in rural Orissa. The results further suggest that the use of resources are significantly different between the two types of households and the comparison of household expenditures indicates that, female-headed households spend relatively less on higher quality food items such as meat, vegetables, milk and other dairy products. Finally the findings show that children in female-headed households are disadvantaged both in terms of access to social services and actual welfare outcomes. Using nationally representative data from rural India, this study contributes to the limited literature on the educational outcomes of children living in female-headed households. Those heads can be either widows or married women; unlike most prior studies, this one controls for such heterogeneity by separately analyzing data from the two types of households. Like earlier studies, it compares the absolute differences in children's schooling outcomes across household types. Unlike earlier studies, however, it also attempts to quantify the relative improvements in children's schooling outcomes within different households that correspond to marginal improvements in households' educational and economic status. Finally, using household fixed effects, it investigates the differences in the schooling outcomes of boys and girls across the different household types. The findings concur with those of recent studies in other South Asian countries. Controlling for family background, in absolute terms, children in widow-headed households are no worse off than are those in male-headed households, and children in households headed by married females may enjoy even better schooling outcomes. It is in widow-headed households that a marginal gain in the household's condition is reflected most positively in the children's schooling outcomes. Moreover, these households do not discriminate between boys and girls (Chudgar, Amita, 2011).

According to Kumpfer (1993), Americans must face the reality that alterations in American society have weakened the ability of families to successfully raise children. Many unfortunate circumstances converge to create weaker families including the following: a weak economy (Blankenhorn, 1995; Horn, 2002), increasing divorce rates (Ancona, 1998; Barber, 2000; Blankenhorn, 1995; Bumpass, 1984; Demo & Acock, 1996; Horn, 2002; Kazdin, 1992; Kumpfer, 1993; McLanahan & Sandefur, 1994; Popenoe, 1996a, 1996b; Wasserman & Seracini, 2001), the reduction of marriage rates (Horn, 2002), increasing teen pregnancy rates and the numbers of children born outside of marriage (Ancona, 1998; Horn, 2002; Robins & Rutter, 1990), reduced paternal responsibility for child support and/or childrearing (Horn, 2002; Kalb, Farrington, & Loeber, 2001; Larzelere & Patterson, 1990; Reiss & Roth, 1993), increased child abuse and neglect (Horn, 2002; Kumpfer, 1993), and increasing numbers of children being raised by poorly educated parents, mother-only families, and poverty (Horn, 2002). Due to the overwhelming complexity of modern society and the diversity of roles that are now expected by men and women, it is no surprise that the structure of the American family has changed. According to Beaty (1995), the variety of alternative family structures has continued to increase over the past generations. One of the most common characteristics of these alternative families is paternal absence. Although maternal absence does exist and can have a profound effect on the children involved, paternal absence has a greater occurrence (Ancona, 1998; Biller & Solomon,

1986; Popenoe, 1996). The instability of marriage has caused a concern for potential ill effects on children and misgivings on the part of divorcing parents about how the decision should be made concerning children's living arrangements. Many have wondered, —Should parents stay together for the good of the children. Children of divorce do experience some disadvantages, but there is a good reason to believe that they would have most of these problems even if the parents decided to stay together. The problems with divorce are associated with reduced parental investment (Barber, 2000).

Over the past decade, an increasing amount of attention has been paid to the widespread threat of paternal deprivation, including various forms of father absence, nonparticipation, neglect, and rejection. Paternal deprivation has been linked to a number of psychological difficulties in both sons and daughters (Angel & Angel, 1996; Biller, 1971, 1974, 1982; Demo & Acock, 1996). A study using a nationally representative sample of 6,287 children ages four to eleven years old indicated that children in single-parent homes are more likely to experience emotional problems and use mental health services than children who live with both parents (Angel & Angel, 1996). Cory Ellis (2009) examined behaviors of African American male adolescents, resulting from father absence. It further examined the extent to which there is a relation between African American boys' behavior and their status as sons of an absent father. Effects of father absence was approached by researching articles and journals comparing African American males raised in female headed household to African American boys raised in traditional two parent homes. Four major youth pathogens were examined. Juvenile crime/delinquency, teen pregnancy, teen drug abuse and school dropout correlated with fatherlessness more than any other socioeconomic factor. Through the literature review it was concluded that there are several marked distinctions among African American boys growing up without fathers compared to those growing up with fathers. Boys without fathers in the home have a noticeably higher rate of incidence of drug abuse, school dropout, crime and delinquency, and teen pregnancy.

CONCLUSION

The adolescents in female head households in the age group of (10-18) play a very important ant role in their life and carriers. Quite understandably if the causes factors of disturbances in the mental health of adolescents are reliably identified and the remedial measures are experimented upon and adopted in real situations it would not only relieve the adolescents at different fronts like home, peer group, school, society of their erratic behaviors causing unnecessarily anxiety and stress, but also help in making them aware of their responsibilities.

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AGRICULTURAL PROBLEMS AND REMEDIES: A STUDY OF HARYANA

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ABSTRACT

Government, therefore, has to play a most important role in providing support to farmers. This is true all over the world and there is barely any country where government involvement is not required. In the same way, timely availability of credit and other inputs for agricultural operations and lack of information and useful knowledge sharing mechanisms are some of the other main impediments for rapid growth in different sectors of agriculture (horticulture, agro-forestry, livestock, fishery, etc.). The policies formulated and implemented by and through efficient governance are farmer-centered and pro-farmers. The government has ignored the same in rural areas in general and in agriculture sector in particular. High Yielding Variety Programme (HYVP) was also launched in 1966-67 as a major thrust plan to increase the production of food grains in the country. According to the All India Rural Credit Survey Committee in 1950-51 the share of money lenders stood at as high as 68.6 per cent of the total rural credit and in 1975-76 their share declined to 43 per cent of the credit needs of the farmers. The remedies suggested can go a long way in finding solutions to the problems and the agricultural production can be enhanced which will automatically improve the economic conditions of the farmers.

KEYWORDS: *Infrastructure, Insufficient, Recycling, Agro-Forestry, Inheritance*

INTRODUCTION

The critical issues that curse Indian agriculture at present are the knowledge deficit and infrastructure deficit, particularly in the rural areas. Troubles related to irrigation infrastructure, market infrastructure and transport infrastructure consist of noteworthy cost to farmers' operations. Another issue is lack of delivery mechanisms. There are a number of schemes for developing the agriculture. We don't have useful delivery mechanisms that can change those into effective facilitation at the ground level, in terms of growing productivity or declining cost or increasing price realization. In fact, insufficient government support exacerbates these issues. Government letdown is a main concern in agriculture because the high risks involved make help and facilitation essential. Like any other business endeavor, agriculture is subjected to high risks because of the unstable nature of the factors involved.¹ For illustration, weather is often a problem - you have droughts in one year and heavy rains in the next. In both the cases, farmers lose out, hence they have to look for a normal period to make money. Government, therefore, has to play a most important role in providing support to farmers. This is true all over the world and there is barely any country where government involvement is not required. There may of course be variations in the extent of intervention; but if we study the condition in most countries or regions, including developed ones like the US, Canada and the European Union, we find substantial intervention by the government. Thus, government facilitation is essential for sound agricultural growth.

Fast diversion of cultivated land for non-agricultural purposes is currently a matter of grave concern. Both soil health and water quality are declining. Soil organic carbon is low and the organic matter recycling is not practiced as typically the wheat and paddy straw are burnt in the fields and cow dung is regularly used as fuel. It has been observed that composting is rarely practiced, most of the animal wastes, an important source of organic matter is generally discarded on the road side. In some areas, salinity is also a matter of anxiety. In arid region, ground water is mostly brackish and in canal command areas water table is quickly declining.² There is also limited adoption of recommended technologies and finest practices relating to seed treatment, balanced fertilizer use, use of micro nutrients, weed management, efficient water management, green manure, bio-fertilizers, vermi-composting, control of diseases and pests using Integrated Pest Management (IPM) approach, crop rotation, etc. These are measured as weak links for progressive agriculture. In the same way, timely availability of credit and other inputs for agricultural operations and lack of information and useful knowledge sharing mechanisms are some of the other main impediments for rapid growth in different sectors of agriculture (horticulture, agro-forestry, livestock, fishery, etc.). The lack of fodder, good quality feed, healthy fish seed are some additional constraints for growth and development of livestock, poultry and fish sectors. Besides, the shortage of labour is rising as a major problem hindering agricultural growth. Among other weaknesses are, lack of storage, primary processing and cold chain facilities, inadequate, uncertain and untimely supply of electricity, inhibition for agricultural diversification for change in food habits³. Relatively less investment in agricultural research and development is also a significant factor which unfavorably affecting faster growth of agriculture in the State of Haryana. According to Agriculture Ministry, everyday 2500 farmers leaving the agriculture and growth rate of agriculture has declined from 3.7 per cent in 2013-14 to 1.1 per cent in 2014-15. The ministry has pointed out that major reason of farmers' suicide is incapability to repay the borrowed money leading towards mounting debt pressure. In this

context the state secretary of all India Krishi Sabha said “for the first time, farmers in Haryana have committed suicide of mounting debt”⁴.

It is recognized truth that Haryana, with its rich cultural heritage, is a land of warriors and hardworking farmers. Mixed farming is a way of life and the State is known for its well-known breeds of Murrah buffalo and Haryana cattle. The weather of Haryana is of unique type and favourable for Basmati rice cultivation. About 2/3rd area of the State has guaranteed irrigation which is most suited for rice-wheat production system, whereas rain fed lands constituted about one-fifth are most suitable for rapeseed and mustard, pearl millet, cluster bean cultivation, agro-forestry and arid-horticulture. Haryana State is also preferably located close to National Capital Region (NCR) with access to a range of big markets and the international Airport. Rice, wheat, rapeseed and mustard, bajra, cotton and sugarcane are the major crops with substantial scope for agricultural diversification as well as off farm opportunities. Cauliflower, onion, potato, tomato, chillies, guava and kinnow are the essential horticultural crops with better prospects⁵. Dairying, poultry, fishery, arid-horticulture, mushroom farming, bee keeping, agro-forestry have good potential. The land and water resources are really valuable and the State is privileged enough to have a very good cultivable land with high cropping intensity, proper farm mechanization and progressive farming community, especially very hard working women farmers. The farmers having rich traditional awareness and current farming practices adopted by the place Haryana State in an enviable position⁶. The policies formulated and implemented by and through efficient governance are farmer-centered and pro-farmers.

Haryana is located in the northwest part of the country and the climate is arid to semi arid with average rainfall of 354.5 mm. Around 29 per cent rainfall is generally received during the month from July to September and the remaining rainfall is acknowledged during December to February. There are two agro climatic zones in the state. The north western part is appropriate for rice, wheat, vegetable and temperate fruits and the south western part is suitable for high quality agricultural produce, tropical fruits, exotic vegetables and herbal and medicinal plants. The total geographical area of the state is 4.42 m ha, which constitutes 1.4 per cent of the geographical area of our country. The cultivable area is 3.7 m ha, which is 84 per cent of the geographical area of the state out of which 3.64 m ha i.e 98 per cent is under cultivation. The gross cropped area of the state is 6.51m ha and net cropped area is 3.64 m ha with a cropping intensity of 184.91.⁷

Sustainable agriculture, in terms of food security, rural employment, and environmentally sustainable technologies like soil conservation, sustainable natural resource management and biodiversity protection, are essential for holistic rural development. Agriculture and allied activities have witnessed a green revolution, a white revolution, a yellow revolution and a blue revolution. Our agriculture is plagued by natural and some other manmade problems which need most suitable remedies to cope up with the problems. Some of the major problems and their possible solutions have been discussed as follows.

SMALL AND FRAGMENTED HOLDINGS

The seemingly plenty of net sown area of 141.2 million hectares and total cropped area of 189.7 million hectares (1999-2000) pales into unimportance when we see that it is separated into cost-effectively unviable small and scattered holdings. The normal size of holdings was 2.28 hectares in 1970-71 which was reduced to 1.82 hectares in 1980-81 and 1.50 hectares in 1995-96. The size of the holdings will further decrease with the countless Sub-division of the land holdings. The crisis of small and disjointed holdings is more serious in thickly populated and intensively

cultivated states like Kerala, West Bengal, Bihar and eastern part of Uttar Pradesh where the regular size of land holdings is less than one hectare and in assured parts it is less than even 0.5 hectare. Rajasthan with vast sandy stretches and Nagaland with the prevailing 'Jhoom' (shifting agriculture) have larger average sized holdings of 4 and 7.15 hectares respectively. States having high percentage of net sown area like Punjab, Haryana, Maharashtra, Gujarat, Karnataka and Madhya Pradesh have holding size above the national average. The main reason for this sad state of affairs is our inheritance laws. The land belonging to the father is equally distributed among his sons⁸. This allocation of land does not entail a collection or consolidated one, but its nature is fragmented.

EXORBITANT PRICES OF QUALITY SEEDS

Quality seed is an important and basic input for attaining higher crop yields and sustained development in agricultural production. Unfortunately, good quality seeds are not within the reach of the bulk of farmers, particularly small and marginal farmers due to exorbitant prices thereof. The Government of India established the National Seeds Corporation (NSC) in 1963 and the State Farmers Corporation of India (SFCI) in 1969. Thirteen State Seed Corporations (SSCs) were also established to augment the supply of enhanced seeds to the farmers. High Yielding Variety Programme (HYVP) was also launched in 1966-67 as a major thrust plan to increase the production of food grains in the country. Haryana agriculture university Hissar was also set up to provide better seeds. In spite of provision of subsidy the small and marginal farmers could not get maximum advantage of quality seeds of poverty.

MANURES, FERTILIZERS AND BIOCIDES

Soils have been used for rising crops over thousands of years lacking caring too much for replenishing leading to depletion and exhaustion of soils resulting in their small productivity. Notably, the normal yields of almost all the crops are among the lowest in the world. This is a stern trouble which can be solved by using more manures and fertilizers. Manures and fertilizers play an important role as a well nourished soil is capable of giving good yields. It has been expected that about 70 per cent of development in agricultural production can be attributed to increased use of fertilizers.⁹ so, improved consumption of fertilizers is a barometer of agricultural prosperity. However, there are practical difficulties in providing sufficient manures and fertilizers in all parts inhabited by poor peasants.

LACK OF ASSURED IRRIGATION

No doubt, India is the second largest irrigated country of the world after China with only one-third of the cropped area is under irrigation where rainfall is uncertain, unreliable. It cannot achieve sustained progress in agriculture unless and until more than half of the cropped area is brought under assured irrigation. There is no denying the fact that over half of the cropped area in Haryana is irrigated.¹⁰ The rest part is in the need of guaranteed irrigation for which political commitment is requisite.

USE OF CONVENTIONAL TOOLS AND IMPLEMENTS

Mechanized farming has a dent making effect on agricultural produce. It has been found that still agricultural operations are carried on by human hands using simple and conventional tools and implements like wooden plough, sickle, etc. and machines are not used everywhere in ploughing,

sowing, irrigating, thinning and pruning, weeding, harvesting threshing and transporting the crops by the small and marginal farmers. Lot of time and energy is wasted.

SOIL EROSION

Large tracts of fertile land suffer from soil erosion by wind and water and the affected areas of Hissar, Rewari, Mahendergarh, Sirsa, Yamunanagar and Ambala Districts.¹¹

ABSENCE OF SOUND MARKETING FACILITIES

In the absence of sound marketing facilities, the farmers depend upon local traders and middlemen for the disposal of their farm produce which is generally sold at throw-away price. In majority cases, these farmers are forced, under socio-economic conditions, to carry on distress sale of their produce. In most of small villages, the farmers sell their produce to the money-lenders from whom they usually borrow money.

LACK OF STORAGE FACILITIES

Storage facilities are considered necessary for getting handsome price of the produce but in the rural areas these facilities are either totally absent or grossly inadequate. In such conditions the farmers are compelled to sell their produce immediately after the harvest at the prevailing market prices which are found to be low. So the immediate sale deprives the farmers of their legitimate income. The Parse Committee had estimated the post-harvest losses at 9.3 per cent of which nearly 6.6 per cent occurred due to poor storage conditions. At present there are number of agencies engaged in warehousing and storage activities¹². The Food Corporation of India (F.C.I.), the Central Warehousing Corporation (C.W.C.) and State Warehousing Corporation are among the principal agencies engaged in this task. These agencies help in building up buffer stock, which can be used during the peak hours. The Central Government is also implementing the scheme for establishment of national Grid of Rural Godowns since 1979-80. But even then the position has not improved. Therefore, scientific storage is very essential to avoid losses and to enhance benefits the farmers alike.

LACK OF TRANSPORT FACILITIES

Another handicap with Indian agriculture is the lack of cheap and efficient means of transportation. Even at present there are villages which are not well connected with main roads or with market centers. There are roads in the rural areas which are *Kutch*a (bullock- cart roads) and become useless in the rainy season. Under these unavoidable circumstances, the farmers cannot carry their produce to the main market and are forced to sell it in the local market at low price.¹³ It is the need of the hour that the government should provide transport facilities of good quality.

CAPITAL INPUT PROBLEM

Since the role of capital input is becoming more and more important with the advancement of farm technology, therefore sufficient capital is always required. Farmers borrow money for increasing agricultural production. The money-lenders, traders and commission agents who supply money charge high rate of interest the farmers and purchase their agricultural produce at very low price. According to the All India Rural Credit Survey Committee in 1950-51 the share of money lenders stood at as high as 68.6 per cent of the total rural credit and in 1975-76 their share declined to 43 per cent of the credit needs of the farmers. Although this shows that the money lender is losing ground but is still the single largest contributor of agricultural credit. It

has been observed that rural credit scenario has undergone a significant change and institutional agencies such as Central Cooperative Banks, State Cooperative Banks, Commercial Banks, Cooperative Credit Agencies and some Government Agencies over the years have been extending loans to farmers on easy terms and conditions.¹⁴

UNORGANIZED ACTIVITY

Agriculture sector is largely an unorganized sector. Hence, no systematic institutional and organizational planning is involved in cultivation, irrigation, harvesting etc. moreover, institutional finances are not adequately available and minimum purchase price fixed by the government do not reach the farmers groveling in poverty.

UN-ECONOMICALLY AND SMALL FARMERS

Majority of the farmers own as little as two acres of land and cultivation on such small area is not economically feasible. These small farmers have become vulnerable. Besides, there are farmers who are not even the owners of the land, which makes profitable cultivation impossible because significant portion of the earnings go towards the payment for the land taken on lease.

Government Programs and Schemes are not within the Reach of Small Farmers

In 2008, the Government had implemented agricultural debt waiver and debt relief scheme for providing benefit to over 36 million farmers. Direct agricultural loan to stressed farmers under the so called *Kisan* credit Card scheme was also introduced. However, most of the subsidies and welfare schemes announced by the Central and State governments still do not reach the poor and deserving farmers. So most of remain unbenefited.

INDEBTEDNESS AND DEBT BURDEN

Farming has become more costly because of continuous increase in the prices of inputs and this has resulted in increase in their indebtedness and debt burden. It is the prime duty of the government to declare exorbitant interest rates illegal and take up stringent measures to bring the greedy money lenders to book Easy access to institutional credits at lower rates and without dilatory and cumbersome producers have to be available to the small and marginal farmers.

REMEDIAL MEASURES

Some remedial measures are suggested herewith to resolve the agrarian problems.

MULTIPLE CROPS

Cultivation of multi crops such as coconut, turmeric, pine apple, banana, apple, papaya, ginger will yield profitable results to the farmers.

SPECIAL AGRICULTURAL ZONE

Just like industrial zone, there is an urgent need to establish special agricultural zones, where only farming and agriculture related activity should be allowed.

NEED TO MODERNIZE AGRICULTURE

By introducing farm techniques which guarantee a definite success, an increase in youth participation on agricultural fields is economically possible. This can be attained only by implementing new technologies. Research efforts should continue for the production of crops

with higher yield potential and better resistance to pests. Technological advancement in agriculture should be passed down to the small farmers.¹⁵ Where the existing crops would not do well under drought and weather conditions, the farmers should be helped to shift to cultivating crops that would be easy and economical to cultivate.

AWARENESS GENERATION

Many farmers in India are not aware of crop rotation. Though education in urban areas has improved a lot, the government has ignored the same in rural areas in general and in agriculture sector in particular. As all the farmers are not fully aware of the various schemes and benefits provided by the government, therefore, the field staff of agriculture department and the NGOs should come forward to generate awareness about the various aspects of agriculture among the farmers.

CO-OPERATIVE FARMING

The small, marginal and scattered farms are considered to be an important for the efficient organization of agriculture and the use of improved agriculture practices involving better seeds, manures, fertilizers, pesticides, etc. is hindered. To solve this problem we can go in for cooperative farming in which the members get their shares in the produce according to the land contributed.¹⁶

INSURANCE AGRICULTURE

Pardhan Mantri Fasal Bima Yojna (Prime Minister Crop Insurance Scheme) has been launched on 18 February 2016 which envisages a uniform premium of only 2 per cent to be paid by farmers for kharif crops and 1.5 per cent for Rabi Crops and the premium for annual commercial and horticultural crops will be 5 per cent. This is a revolutionary step; if it is implemented with strong political and administrative will it will bring a change in the lives of the farmers. Dedicated and sincere efforts and support is also required on the part of media, NGOs and civil society.

PROPER WATER MANAGEMENT

Irrigation facilities that are currently available do not cover the entire cultivable land. Most of the agricultural fields do not have assured irrigation facility. Lack of proper water management causes water shortage. Water management can be made more effective through interstate co-operation on water resources, where surplus water from perennial rivers can be diverted and made available to the irrigated areas. Command area development authority set up in Haryana in the year 1974 to promote optimum utilisation of irrigation potential on selected projects should expedite its functioning and provide guidance and motivation to the farmers in need.

ADDITIONAL INCOME GENERATION SOURCES

To reduce the dependence on agriculture as the sole source of income, requisite training should be imparted to the farmers to acquire new skills for subsidiary occupation such as animal husbandry, fisheries, poultry, piggy and timber production. Farmers will be able to generate additional income to improve their economic position.

NEW THRUST AREA IN AGRICULTURE

Diversification of rice-wheat cropping to be the key area of thrust in Haryana to save water and more emphasis should be laid on conservation agriculture to minimize production cost and

promotion of high value low volume crops such as Basmati rice, guar, soybean, maize, mushroom, straw berry, oilseeds, sunflowers, rapeseeds, mustard etc. We must orient our agriculture growth with greater emphasis on sustainability and equity.¹⁷

ASSURED AND REMUNERATIVE MARKETING

Opportunities for assured and remunerative marketing determine the economic viability of farming both as a way of life and as a means to livelihood. It would be better if market reforms begin with production planning and every link in the cultivation-consumption-commerce chain receives adequate and timely attention. There is a great need for revamping the administration of rural agriculture marketing. Joint efforts on the part of the union government, state government, local government and NGOs should be made to upgrade, modernize and standardize the rural agricultural markets by providing the much needed requisite infrastructure facilities.

CAPACITY BUILDING

Capacity building of the farmers is the need of the hour to enable them to face the challenges in agricultural management. Their capacity can be built through regular short term courses, seminars, demonstrations, workshops and conferences which should be organized in the rural areas. Face to face interaction with experts will build their confidence and solve the problems.¹⁸

INFRASTRUCTURE FACILITIES

There has to be establishment of rural agro-processing complexes with required infrastructure, including development for transport and cold chain etc need to be a priority. Agricultural export zones for commodities with greater potential for export, and Kisan Bazars exclusively for farmers at appropriate places should be created. Moreover, fruits and vegetable collection centers in and around villages be created along with facilities for washing, cleaning, sorting, grading, packaging and storage. Accredited quality control laboratories, compatible to international standards, at appropriate places for agricultural inputs and outputs should be established. Sub-surface drainage technology is used to reclaim saline soils in a time bound manner with in 5 years and conjunctive use of brackish water in canal command areas should be promoted. Support under MGNREGA and RKVY schemes for farm operations by small farm holders to improve farm infrastructure and land development should be ensured. Higher subsidies may be provided on micro irrigation like sprinkler, drip and furrow irrigation systems for increased irrigation potential and higher water use efficiency. Greater emphasis needs to be on conservation agriculture (CA) and laser land leveling.¹⁹ There has to be provision for pledged storage facility near the villages to avoid distress sale. Subsidies on protected cultivation structures (green & poly houses) and extending the use of polyhouses for fish and azolla production should be provided.

E-AGRICULTURE

Basically IT helps farmers to have better access to information which not only increases the productivity but also enables them to get better prices through information of change in price in different markets. The information related to policies, programs and schemes of government, for farmers, institutions through which these schemes are implemented, new innovations in agriculture, Good Agricultural Practices (GAPs), Institutions providing new agricultural inputs (high yielding seeds, new fertilizers etc) and training in new techniques are disseminated to farmers through use of Information technology. Access to price information, access to agriculture information, access to national and international markets, increasing production

efficiency and creating a 'conducive policy environment' are the beneficial outcomes of e-Agriculture which enhance quality of life of farmers.²⁰ It would be possible if free of cost wi-fi system is provided in the farmers take interest in the use of information technology.

CONCLUSION

No doubt, Haryana has made great strides in food production during the era of Green Revolution. However, this success has also led to the second generation problems such as declining resource base, especially reduction in soil organic carbon content, multi-nutrient deficiencies, soil degradation, decline in factor productivity, increase in cost of cultivation, hydrological imbalance and decline in underground/above ground biodiversity and pollution of soil, water and environment. According to an estimate about 65 per cent of ground water of Haryana is of poor quality and there is also an emerging threat of climate change. In this context, there is an urgent need to address the complex issues of natural resource management for sustainable development of agriculture in the state. The remedies suggested can go a long way in finding solutions to the problems and the agricultural production can be enhanced which will automatically improve the economic conditions of the farmers.

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A STUDY OF FACTORS INFLUENCING CUSTOMERS' BUYING PATTERNS TOWARDS ORGANIZED RETAIL OUTLETS

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ABSTRACT

The emergence of organized retailing and its focus on the Service Quality within retail units is pivotal for satisfying customers, retaining them and creating loyalty amongst customers, adoption of technology and patronizing retailing shops and value-added services have created a market space for them in India. The consumers' tentative buying patterns are the most important 'concern' for the organized retailers. Thus, this specific field of study is being selected and the researchers have tried to analyze the perceptual changes in the retail sector with reference to organized retailers. The present study aims to investigate and identify the determinants of customer satisfaction and to shed light on the mindset of the consumers, which would be beneficial for the organized retailers, as insights about consumer behavior would help them to realign their present marketing/selling strategies to retain the customers for their businesses. There are many traditional and conventional stores upgrading themselves to modern retailing; companies are entering into the market directly to ensure exclusive assortment for their products and services. Thus, the situation makes retailers more vigilant about adopting consumer-friendly marketing strategies in terms of selling the best quality products and services continuously to the consumers. It is estimated that nearly one half of American business is built upon this informal, "word-of-mouth" communication.

KEYWORDS: *Consumers' Buying Patterns, Customer Satisfaction, Customer Retention, Organized Retail, Service Quality factors.*

INTRODUCTION:

Retailing is one of the oldest businesses that human civilization has known. It acts as an interface between the producer and consumer, improves the flow of goods and services and raises the efficiency of distribution in an economy. A well-organized and efficient retail sector is a must for a strong, stable and consistently growing economy. Most of the developed and even emerging economies had adopted the organized retail long ago and percentage share of organized retail in total retailing has increased over the years. However, India, a land of self-reliant villages, has continued to rely primarily on small, close to home shops. It is only off-late with pick-up in pace of urbanization and rising disposable incomes that the country started to take a few steps towards the organized retailing. However, it is only the recent past that has witnessed so much dynamism in the industry. There are many traditional and conventional stores upgrading themselves to modern retailing; companies are entering into the market directly to ensure exclusive assortment for their products and services. The retail industry offers to increase the economies of scale, with the aid of modern supply and distribution management systems and solutions. Chain stores are coming up to meet the needs of the manufacturers. Attractiveness, accessibility and affordability seem to be the key offerings.

LITERATURE REVIEW: In the present day's retail business, ensuring customer satisfaction in delivering the right product and service to the end-users is the major concern for the future growth of the organization. In the present study an attempt is made to consider several studies pertaining to the retail sector conducted in the past.

Iacobucci et al. (1994, 1995) provide precise definitions of service quality versus customer satisfaction. They contend that service quality should not be confused with customer satisfaction, but that satisfaction is a positive outcome of providing good service. (Griffin, 1995), The University of Michigan found that for every percentage increase in customer satisfaction, there is an average increase of 2.37% of return on investment Sulek et al. (1995) find that customer satisfaction positively affects sales per labor hour at a chain of 46 retail stores. (Gitomer, 1998), Improvement in customer retention by even a few percentage points can increase profits by 25 percent or more. Anderson et al. (2004) find a positive association between customer satisfaction at the company level and Tobin's q (a long-run measure of financial performance) for department stores and supermarkets. Fox, Montgomery, and Lodish (2004) studied customer's behavior to conclude that people attach greater value to variety and advertisements than to prices. Babakus et al. (2004) link customer satisfaction to product and service quality within retail stores and find that product quality has a six significant impact on store-level profits. When customers perceive good service, each will typically tell nine to ten people. It is estimated that nearly one half of American business is built upon this informal, "word-of-mouth" communication.

Keiningham & Vavra, (2001), most people prize the businesses that treat them the way they like to be treated; they'll even pay more for this service. However, a lack of customer satisfaction has an even larger effect on the bottom line. Customers who receive poor service will typically relate their dissatisfaction to between fifteen and twenty others. The average American company typically loses between 15 and 20 percent of its customers each year (Griffin, 1995). The cost of gaining a new customer is ten times greater than the cost of keeping a satisfied customer (Gitomer, 1998). In addition, if the service is particularly poor, 91% of retail customers will not return to the store (Gitomer, 1998). In fact, if the service incident is so negative, the negative

effects can last years through repeated recollection and recounting of the negative experience (Gitomer, 1998; Reck, 1991). The message is obvious -satisfied customers improve business and dissatisfied customers impair business (Anderson & Zemke, 2001, Leland & Bailey, 1995). Customer satisfaction is an asset that should be monitored and managed just like any physical asset. Clark (2000) low price and convenience of the location, as the meaning of discount store implies. Sivadas (2010) suggested that there is a positive relationship between affective loyalty(satisfaction) and conative loyalty. If satisfied with the purchase at one particular store, consumers are likely to have a positive attitude towards the store. Jinfeng and Zhilong(2009) indicated the positive effects of store image dimensions as antecedents of retailer equity. Malik(2012) found that the organized retailers need to enhance customer satisfaction in terms of ensuring product quality, store convenience, after-sales services, availability of new products and lure buyers with attractive promotional schemes, An article published about the retail industry in India in Economic Times (2010) stated that the retail businesses in India also need to focus on nurturing the customer base to enhance the profitability of the retail firms and contribute to their superior performance.

OBJECTIVES OF THE STUDY:

- 1) To determine the factors influencing the consumers to buy from organized retail stores.
- 2) To identify the attitude and behavior of customers in organized retail outlets.
- 3) To study the future prospects of organized retail outlets in the city.
- 4) To offer suggestions to both organized retailers so that they can enhance the level of value added services offered to the consumers.

SCOPE OF STUDY:

The scope of this study is wide and valuable. The study deals with the customer satisfaction towards organized retail, buying patterns of the consumers towards retail outlets which is very essential for retailing.

RESEARCH METHODOLOGY

Research design: The main aim of this survey is to determine the most influential factors of Consumers' Buying pattern. Therefore descriptive research is being adopted.

Area of the study: The survey is conducted among all class of customers who are the regular purchasers and occasional buyers in the organized retail outlets in Twin towns of Yamuna-Nagar and Jagadhari (Haryana).

Research approach: Survey method and questionnaires method. Primary data is collected through survey method. All the respondents are asked to fill in the questionnaire by themselves. The questionnaire contains open ended and closed ended questions and it is in a structured format which is clear and simple to the respondents.

Sample Size: Sample size taken in this study is 175 respondents from organized retail outlets.

Sampling Technique: As all the possible items are considered for research, the sampling method adopted is convenience sampling.

Data Usage: For analysis and interpretation, only primary data is used. However for conclusion and recommendations both primary and the secondary data along with the verbal knowledge and

information although obtained from respondents, though they are outside the parameters of questionnaire were also included.

Research Instrument: A standard questionnaire is prepared for the collection of data from various respondents. The questionnaire is designed in such a way that the aim of collecting essential information for the study would meet the set of objectives.

SPSS 16.0 is used.

ANALYSIS AND INTERPRETATION

General Profile of the Respondents:

Particulars	Classification	No. Of Respondents	Percentage
Age	Age 25 and Below	42	24
	Age from 26-35	56	32
	Age from 36-45	44	25
	Age above 45 years	33	19
Gender	Male	105	60
	Female	70	40
Educational Qualification	Under Graduate	12	7
	Graduate	68	39
	ITI/ Diploma	30	17
	Post Graduate	65	37
Monthly Income	Below Rs.10,000	5	3
	Rs.10,000-Rs.20,000	19	11
	Rs.20,000-Rs.30,000	73	42
	Rs.30,000-Rs.40,000	40	23
	Above Rs.40,000	38	22
Total Members in Family	One	3	2
	Two	19	11
	Three	51	29
	Four	88	50
	Five and Above	14	8
Average monthly purchase at organized retail outlets	Below Rs.1,000	12	7
	Rs.1,000-Rs.2,000	23	13
	Rs.2000-Rs.3,000	95	54
	Rs.3,000-Rs.4,000	42	24
	Rs. 4,000 and above	3	2

Table:1 General Profile of the Respondents

INTERPRETATION:

From the above table, it is clear that 60% of the respondents are male and 40% of the respondents are female. Then the respondents are divided on the basis of gender, then they are further divided according to their age. In this, it is found that out of total respondents 24% are 25 years old and below, 32% age between 26-35, 25% belongs to the age group of 36-45 and 19% are above 45 years. 39% and 37% of respondents are graduates and post graduates respectively.

42% of respondents are in the income level of Rs 20,000-Rs 30, 000, 23% of respondents are in the income level of Rs 30,000-Rs40, 000 and 22% of respondents are above the income level of Rs 40,000. Majority of the respondents (54%) spend Rs2, 000-Rs3, 000 of their monthly budget towards their purchase in the organized outlets. Only 2% of the respondents spend more than Rs 4,000 of their monthly budget. 50% of respondents' family size is four.

FACTORS CONSIDERED AT ORGANIZED RETAIL STORE:

The Table 2 presents the most important factors of organized retailers which are likely to have the greatest impact over consumers' buying pattern. The factors presented in the table are significant factors which generally influence the consumers whilst they make purchases at organized retail stores.

S.NO.	Factors of Organized Retail Stores
1	Affordable Prices
2	Brand Name
3	Discount Schemes/Offer
4	More Variety
5	Ambience
6	Security and Emergency management
7	Complaint handling/Customer-Care
8	Parking Facility
9	Latest Products Availability
10	All things under one roof
11	Value added Customer Services
12	Easy to Shop
13	Self-Service Satisfaction
14	Fresh items available
15	Credit facility Available
16	Near to home
17	Door Delivery Facility
18	Customer assistance by crew

TABLE: 2 Factors of Organized Retail Outlets.

Factor Analysis to ascertain the most Influential Factors of Consumers' Buying Patterns at Organized Retail Stores:

Factor Analysis is a Multi-variate technique which trims a large number of variables to reach a few factors to explain the original data efficiently. Adequacy of data is tested on the basis of KMO measures of Sampling adequacy and Bartlett's test of sphericity. High values (close to 1.0) generally indicate that factor analysis may be useful with the given data.

Factor Analysis to Recognize the Influential Factors Of Organized Retail Consumers:

Table 3: KMO and Bartlett's Test For Affecting The Organized Retail Consumers		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.506
Bartlett's Test of Sphericity	Approx. Chi-Square	283.636
	Df	190

	Sig.	.000
Source: Primary Data		

TABLE3 shows that the KMO value is .506, thus, confirms the appropriateness of Factor Analysis. Since the significance value of Bartlett's Test of Significance shows the value 0.000, which shows that the variables are highly correlated. Table 4 shows the factors which are rotated with varimax with Kaiser Normalization rotation Method. Here, the researchers used Principal Component Analysis (PCA) method for factor extraction, taking into account the values which are greater than 0.5 for interpretation.

Table 4: Rotated Component Matrix for factors influencing the Organized Retail Consumers

Variables	Component							
	1	2	3	4	5	6	7	8
Parking Facility	0.712							
Security and Emergency management	0.655							
Fresh items available		0.705						
Self-Service Satisfaction		0.585						
Credit facility Available		0.545						
Discount Schemes/Offers								
Affordable Prices			0.825					
Easy to Shop				0.682				
Ambience								
More Variety								
Latest Products Availability					0.725			
Customer assistance by crew					0.685			
Value added Customer Services						0.707		
Door Delivery Facility						0.677		
All things under one roof							0.675	
Brand Name								0.679
Complaint handling/Customer -Care								0.612
Near to Home								
Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization								

Table 4 (Rotated Compound Matrix) shows the prime eight components which played a great role in influencing the consumers to make purchases. Here, eight (8) parameters are being identified. Factor 1 is a combination of two variables namely 'Parking Facility Available' and 'Security and emergency management', and can be interpreted as "Outside and Inside Store Service". Factor 2 is a combination of three variables, namely, 'Fresh items available', 'Self-Service Satisfaction' and 'Credit facilities Available' and can be interpreted as "Financial Services". Factor 3 consists of only one variable, namely, 'Affordable Price', and can be interpreted as "Charging Affordable Prices". Factor 4 consists of only one variable, namely, 'Easy to Shop' and can be interpreted as "Consumers' convenience while shopping". Factor 5 is a combination of two variables namely 'Latest Products Availability' and 'Customer assistance by crew', and can be interpreted as "Product Availability and Assistance". Factor 6 is a combination of two variables namely 'Value added Customer Services' and 'Door Delivery Facility', and can be interpreted as "Value- Added services". Factor 7 is a combination of two variables namely 'Brand Name' and 'All things under one roof', and can be interpreted as "Protection of Brand Image". Factor 8 consists of only one variable, namely 'Complaint handling/Customer-Care', and can be interpreted as "Complaint handling/Customer-Care".

FINDINGS:

- ❖ Most of the consumers preferred to get the Outside and Inside Store Services from the organized retailers.
- ❖ The brand image of retailers plays significant role in attracting consumers.
- ❖ Value added services are expected by a significant number of consumers.
- ❖ Most of the consumers strongly desired the availability of attractive financial services.
- ❖ Affordable prices are another important factor impacting consumers' buying behavior.
- ❖ Most consumers prefer consolidated complaint handling and customer care mechanism.
- ❖ Convenience is also important factor governing behavior of consumers.
- ❖ Consumers like to get updates regarding latest products, and desired the assistance of store personnel.

SUGGESTIONS FOR RETAILERS:

- ❖ The retailers should start offering public awareness programmes to establish the confidence and trust of consumers.
- ❖ The retailers should properly train the shop keeping crew and back office staff to maintain a good rapport with the consumers.
- ❖ They should have adequate security measures.
- ❖ They should offer adequate security measures.

CONCLUSION:

The retail sector is one of the key sectors in Indian economy. This study mainly focused on the factors which generally influence the consumers whilst they make purchases at the organized retail stores. Apparently, the retail consumers' attitudinal dimensions force them to have diversified patterns at various buying spots. Thus, the situation makes retailers more vigilant

about adopting consumer-friendly marketing strategies in terms of selling the best quality products and services continuously to the consumers.

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HISTORY: MEANING AND SCOPE, DEVELOPMENT OF HISTORICAL WRITINGS AND RECENTTRENDS

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ABSTRACT

What is history, the question seems to very easy, but it is so complex that till day a definition acceptable to all scholars has not came out. All the modern historians have different opinions regarding definition, nature, subject matter and scope of history. Reaching unanimity is very difficult in this matter. From the ancient times to modern age, the scope of history has been expanding and changing continuously. The driving force behind these changes has been the social value and their social necessities of that particular age. Besides this, the history writing has also undergone many changes. From the inception of history writing beginning from Herodotus, father of history, to Toynbee, the art of history writing has changed regularly. And nowadays some new trends have entered the art of history writing i.e. positivist, Idealistic, marxist, Subaltern and postmodernism. Carlyle holds the view that "history is nothing but the biography of great men and that it is a record of human accomplishment, particularly of great souls⁵. Therefore, the scope of history includes both man and nature in so far as these two play a significant part in the life of mankind. All the scholars associated with this school focuses an history from below instead of History of above. This school has focused on the marginalized sections of history.

KEYWORDS: *Subaltern, Postmodernism, Positivist, Romanticist, Enlightenment, Dialectical*

INTRODUCTION

MEANING AND DEFINITION OF HISTORY :

History is a greek word which means research, exploration or information¹. According to B. Sheik Ali, "The Greeks were the earliest to define history"². The word history was first used by Greek historian Herodotus³. The German word for history 'Geschichte' means to happen. In this context, history can never be repeated. Modern scholars do not agree on any single definition of history. Some of them even consider history as meaningless and purposeless. Karl paper is one of them. He wrote in one of this articles that history is meaningless and purposeless. History is given meaning and purpose by historians and historians decipher the historical facts from their own perspective. But on the contrary most of the scholars believe that history is meaningful.

VARIOUS DEFINITIONS OF HISTORY :

According to Donald. V. Gawronski (History ; Meaning and Method) 'History is the humanistic interpretive study of passed human society the purpose of which is to gain insight into the present with the fervent hope of perhaps influencing a more favourable future.

According to Henri Pirenne; "History is the story of deeds and achievements of men living in societies."

According to G.K. Clarke; "History is the record of what has happened in the past, of anything that has ever happened in the past, however long ago or however recently;

Polybius and Thucydides think that; "History is a story of things worthy of being remembered, reminding us that all and sundry events do not constitute history and that only Unique, significant, and remarkable happenings would figure in it.

Prof. Maitland's view that, "What men have done and said, above all what they have thought-that is history."

Prof. Renier⁴ has a new dimension to add when he says that, "history is the story of men living in Societies, a new concept in which group activity collective response to creative thoughts and sociability and the will to serve the interests of all, gains greater prominence."

Carlyle holds the view that "history is nothing but the biography of great men and that it is a record of human accomplishment, particularly of great souls⁵. What history requires, according to Carlyle, is geniuses and not masses."

Lord Acton defines, "History is the unfolding story of human freedom. Great moments of history are not those when empires were built, but those when good things of the mind were obtained and freedom of will was gained."⁶

A.L. Rowse said that, "History is essentially, the record of the life of men in societies in their geographical and their physical environment. The cradle of all ancient civilisation happened to be the river valleys. The climate condition of Africa earned for it the nick name of 'Dark continent'. England escaped many a time for foreign occupation mostly because of its isolated position.

Collingwood says that, "History writing is mental activity, in which the historian belongs to the present period and since he is not free from the compulsions of the present age, he injects modern ideas into his study of the past and thus the past and present are brought closer together into one homogeneous whole."

Quite connected with the thought of contemporaneity in history, a view is held by E.H. Carr that "history is an unending dialogue between the present and the past."⁷ The past is never fully

known to us and every historian attempts to discover a portion of it and comes closer to reality either by adding new information or by offering a new interpretation. All this involves a very intimate dialogue between the historian; who is in the present and the events, which are in the past." Italian thinker Croce also viewed that 'All history is contemporary history.'

Another significant definition of history is given by Ernest Bernheim who says, "History is a science that investigates and presents in their context of Psycho-Physical causality the facts determined by space and time of the evolution of men in their individual as well as typical and collective activity as social beings. This definition has touched on all fundamental activities of historical pursuit. It is a science because it embodies systematised knowledge based on the realities of life and about occurrences and happening that have actually taken place, and is not based on myth or imagination. Secondly, its main job is to search, investigate and explore these facts of life with the intention of presenting them in their proper context.

Thus, it is clear from the above that modern scholars have different opinions regarding the meaning and definition of history.

SCOPE OF HISTORY :

With the passage of time the scope of history has been widened, and new areas are included in it.⁸ History is gradually assuming all the three dimensions, as its main job is to narrate what happened, to discuss how it happened and to analyse why it happened.

Now history is no longer a branch of literature or politics or philosophy or any other discipline⁹. It has an independent status of its own whose main function is now to study society in its aspect of promoting a culture, which constitutes knowledge, faith, belief, art, morals, customs and any other capabilities or habits acquired by man as a member of society. Nature also comes within the scope of history, if it has anything to do with man. The rivers, hills, lakes, mountains and seas figure greatly in history in the context of their shaping man's destiny. The Indus, the Ganges and the Himalayas have played a significant part in Indian History. Waterloo, Plassey and Panipat would not have been heard of but for Napoleon, Clive and Babar respectively. Therefore, the scope of history includes both man and nature in so far as these two play a significant part in the life of mankind.

The Scope of history says Prof. B. Sheikh Ali includes all activities of man. The historian must look beyond government to people, beyond laws to legends, beyond religion to folklore and the arts, and he must study every phenomenon, whether intellectual, political, social, philosophical, material, moral or emotional relating to man in society. History has to consider all human achievements in all their aspects such as science, technology, discoveries, inventions and adventures. But primarily the social life of man, his political achievement, his cultural attainments, his constitutional management and his economic endeavours form the main scope of history, as it is through the medium of state and society that man finds his identity. Nevertheless, the history of ideas, the history of science, the history of art are all quite relevant to us. Even the common man and his life is now attracting the attention of historians, who had so long neglected the study of these essential elements.

The study of economic and social change is gaining greater prominence in recent years. In communist countries the entire orientation is on Marxist- dialecticism. The labour movement, the class struggle, inland and international Trade, arts, crafts, business, agriculture, peasant movement and so on are receiving increasing attention. Likewise social reforms, caste and class distinctions, family life, position of women, customs, manners and way of life are exciting the

interest of the historians. The history of institutions and ideas too are engaging the attention of scholars. Besides, we have universal history which takes into account the significant activities of entire mankind. To a social scientist, all history is a social history, through other historians may classify it as social history, political history, economic history, religious history or history of some other kind. Thus the scope of history is ever expanding. Herodotus, the father of history was merely an excellent story-teller, but only thirteen years later, his successor, Thucydides happened, to be almost a scientific historian. Further, the scope of history has been enlarged from objective empiricism to historicism. Objective empiricism means the establishment of facts as they really were. Historicism means tracing the growth and development of an even from its early stages. It is like a gentle process which takes into account evolutionary trends and how progress has been made from age to age. The scope of history was further widened when attempts were made particularly in the USA to develop a new concept called 'Historical relativism. This concepts was the by-product of the closer study of Freud and Einstein whose principles were applied to historical growth and developments. Thus, from the 19th century the scope of history has been much winded.

DEVELOPMENT OF HISTORICAL WRITINGS:

The theory and methodology of history would be understood better, if a careful survey is made to show how history has written through the ages. Historiography, literally means the art of writing history. It is the history of history, Arthur Markwick¹⁰ says "Historiography is really the history of historical thought, it is not only the theory or practice of history. It began with early compositions of advanced literate peoples like the Greeks and the Chinese of ancient times when, however, the absence of a system of chronology and method of criticism made the historian's task extremely difficult and uncertain. E. Sridharan observes that 'From those crude beginning's history writing has made tremendous strides towards complex and sophisticated developments in our own times.'" Historiography tells the story of the successive stages of the evolution or development of historical writings. It is important to note here that there have been differences in the nature and quality as well as the quantity of historical literature in the different ages and among different peoples- for example the spirit that moved the Greek and Roman historians was different from that which inspired the Christian historians of the middle ages. Similarly the historical writings of the Italian Renaissance, Particularly that of Machiavelli, represented a harsh reaction to religious influence in history writing. The reaction reached its climax in the historians of the 'Enlightenment' – Voltaire, Gibbon, Hume and Robertson. After that 19th Century also witnessed great changes in the concept of history. We shall discuss here at some length some of the broad features and development of Ancient, Medieval and modern historiography.

ANCIENT HISTORIOGRAPHY (GREEK AND ROMAN):

Generally it is said that history writing or historiography is the product of the Greek mind, who made history as a powerful branch of knowledge like literature and philosophy. Even among the Greeks it did not begin until the 5th or 6th century before Christ, prior to which they were not in the habit of preserving any records of their past. Herodotus, who was considered 'Father of History' gave it the narrative form in simple prose and liberated it from the clutches of poetry to make it as interesting as romance. The early Greeks wrote the history of all characters and of all dimensions. The two dominating influences that deepened the scope of History were the Greek love of poetry and philosophy. Literature made it a fascinating tale, but philosophy made it

profound. It was a Greek, Dionysius of Halicarnassus, who defined history as philosophy teaching by examples. Their star historian, Thucydides, brought history to such a pitch of excellence, both in respect of objectivity and profundity, that he could easily be mistaken for a historian of the 19th century. In short of the Greeks were the pioneers in the art of writing history, and they perceived very clearly the purpose of history, its functions and duties, its laws and lessons and its charm and appeal¹¹. But we may find that there is a wide difference between Greek and Roman historiography. Prof. B. Shaikh Ali observed that, "The Greeks had set a very high degree of excellence. The Romans proved to be merely imitative and Pragmatic." The Romans were mostly descriptive, largely political and invariably utilitarian in outlook. Modern scholar E. Sridharan also observed "Their early records were annalistic and superstitious practices. Also, the Romans were more practical than the Greeks and their genius was more adapted to history than to philosophy. Yet, Roman historiography also owed its origin to Greek influence."

Cato (234-149 BC) is the father of Roman historiography, who not only founded a new school but also completely reoriented Latin historiography. He was a prolific writer. Livy (59bc - 17 AD) and Tacitus (55-120 A.D) were other eminent historians of Rome. Livy's special field was Italy whose history he traces in great detail. Like Herodotus, Livy has the art of making the narrative extremely interesting. He believed that history should inculcate morals, teach civic virtues, Promote Patriotism and turn men into useful citizens. Like Livy, Cornelius Tacitus is the greatest name in Roman historiography. He was a copious writer, an aristocrat and known for several works, the most important of which are dialogue on orators, life of Agricola, Germania, Histories and annals.

MEDIEVAL HISTORIOGRAPHY (CHURCH AND ARAB):

From the rational approach of the Greeks and the political treatment of the Romans in the ancient period, we have to pass on to the Church and Arab historiography of the Medieval period, which is characterized by the hold of religion on the mind of man. To the Church historians everything that appeared good or bad was a link in the long chain of divine planning. Historical phenomena were outside the limits of human control as the Church view was charismatic, linear, universal and impersonal. Prof. B. Shaikh Ali remarks that "It was charismatic because man was considered to be merely a blind instrument in the cosmic order which had unique and strange patterns to offer in the life of man¹². It was linear because history was not cyclical but a continuous flow in which the Divine will manifests itself and directs events towards a purpose which is best known only to the sublime power. It was universal because historical forces are determined by a general law which is not man-made but god-made, and its application is world wide and universal. The abstraction of the church view of history was simplified for lay public by the concept of the city of God by Saint Augustine. He was the most dominant historical thinker of the period whose views were current until the dawn of the Modern age. By the third century AD., the church was ready to launch on the writing of history. The recognition of Christianity by Constantine in 313 A.D. confirmed the church's drawing inclination towards historiography. Although the first important Christian chronicler was Sextus Jullianus Africanus but the first true historian was Eusebius (260-340 A.D.), who can rightly be called the father of ecclesiastical history. He was a learned and a prolific writer. Among Christian historical biographies one could mention Jerome's 'Life of Paul, the First Hermit'. But the greatest of the Church historiographers was Saint Augustine (A.D. 354-430) who was a theologian, Philosopher, preacher, teacher, poet and a profound political thinker. It is in this last capacity that he and his great book 'The City of God'

in twenty two volumes is to be considered. Augustine represents the historical process as a struggle between good and evil, virtue and vice, theocratic and secular, divine and the devilish. In short the Christian conception of history matured in the writings of Saint Augustine. Another school of thought which made a significant contribution to history originated with the advent of Islam in the Middle East. The Arabs made a substantial contribution of historiography. They had a strong sense of history just as the Jews had. The Arabs made chiefly three contributions to history. One is their meticulous scrutiny of the sources they used, for which they developed a special technique called 'isnad' which comprised a Chain of authorities through which the information percolated to the later period. The second is their travel account, which are delightful in nature and informative in substance.

Thirdly they produced great philosophers of history such as Ibn Rushd and Ibn Khaldun. (1332-1406 AD)¹³. The latter laid the foundation of the science of culture. He analyzed certain profound problems such as the influence of environment on man, the investigation of the origin and development of society and the presence of psychological desires and material needs. Pre-Islamic history was merely balled, half legend and half history. Poetry was the vehicle of history. Muhammad Ishaq (d. 767) was one of the important earliest historians. He also wrote the history of the rule of the ummayyad dynasty. Ibn-Hisham wrote the earliest biography of Prophet Muhammad in about 828 AD. The classical period of Arabian literature extended from 750 to 1200 AD¹⁴. During the first period of Muslim history, Madina was the centre, in the second it was Damascus, and in the third it was Baghdad.

MODERN HISTORIOGRAPHY (ENLIGHTENMENT AND ROMANTICIST)

Renaissance and reformation inaugurated the era of modern historiography which took the stand that it should be different from medieval historiography which was the product of a lively interest in events and a desire to relate them to divine providence. The modern Age brought new ideals. History should be secular, non-partisan, instructive and philosophical. As a secular study should treat men as permanent residents of this world and not as passengers in transit to the next world. It should not be a tool in the hands of party politics. It should indicate that man is happy when he is free and spiritually independent. The scope of modern age is wide and deep. So we shall classify it into two main broad headings i.e. Enlightenment Historiography and Romanticist Historiography.

ENLIGHTENMENT HISTORIOGRAPHY: It was a new type of historiography that emerged in the mid 17th Century and lasted till the close of the 18th Century, from Descartes to Kant. It set itself in opposition to the Greco-Roman and church historiography. It was felt that the new age emerged from the Darkness of the medieval period, after the twilight of the ancient. Hence such terms as the 'age of light, illumination and Enlightenment' were constantly used to differentiate it from the earlier period which was considered as one of darkness. The new age did not accept the view that old was gold and that what the forefathers had thought was necessarily profound and true. Reason in its original form was accepted as the guiding principle instead of the authority of the Church. The era laid great emphasis on Pragmatism. Voltaire (1694-1778) is the most prominent figure of the Enlightenment school of historiography. He is known for his critical faculty, caustic wit and prolific writing.

ROMANTICIST HISTORIOGRAPHY : The 19th Century witnessed great changes in the concept of history. A kind of reaction developed to the intense rational and intellectual approach that had taken place in the Enlightenment era. A new school of thought emerged which called

itself Romanticist which advocated again a change from classical to medieval forms. Reason was again discarded in preference to imagination, and taste was develop again for fanciful, fantastic, picturesque, poetic, idealistic, sentimental and extravagant concepts in history. Its basis was more sentimental than rational. Its originated first in France with Roussean, whose state of nature was really a romantic idea¹⁵. In Germany writers like schellegal and Lessing fostered it. And in England Burns, cowper, Gray, Byron, Shelley and Keats happened to be the pillars of this school. Similarly the new school that arose over the debris of Romanticism is known as positivism, whose high Priest was Auguste Comte (1798-1857). Just as Romanticism was the reaction to Enlightenment, Positivism was a reaction to Romanticism. This school regarded history as social physics.

RECENTTRENDS IN HISTORY:In modern time, some new trends entered the art of history writing. They are as follows:

POSITIVIST : This philosophy was propounded by August comte¹⁶. In the background of this philosophy, Nebour's and Ranke Concept of Scientist history is evident. Ranke who is known as the father of modern history writing, is also considered among early positivist thinker. Ranke emphasised on objective point of view in history. Empirical historiography emanated from his ideas. Positive tells us that human knowledge cannot go beyond human experience and that any inquiry into historical phenomenon should be restricted to the scientific mode. Positivists also stress that a historian should not adopt emotional attitude while writing history. According to them, he should adopt critical and scientific approach. The main philosophers related to positivists approach are August comte and Henery Thomos Buchal.

MARXIST : Marxist school was the most revolutionary school among the movements that influenced the art of history writing. This school takes its name from German Philosopher Karl Marx¹⁷. He dreamed about the revolution of pratelitoriat class. Marx developed a new historicism. Dialectical Materialism is the centre of his philosophy. Class struggle is other important feature of his philosophy. According to him this struggle is visible throughout the history. This school stresses an multidisciplinary research methodology. In this context, Arthur Marvick writes that influence of Marx is clearly visible on history books published in 19th and 20th century.

ANNALES APPROACH : In the 20 century annales approach of writing history came into being. It was first developed in France¹⁸. The dictionary meaning of Annales is historical record. It is also defined as research magazine (Annales of Economic and Social History). This approach focuses on total history. The historians of this approach also emphasised an interdisciplinary approach in history as without it total history cannot be written. Marc Block, Feber and Ferdinand Brodel contributed immensely in development of this approach.

POST MODERNISM: This approach came into being only a few decades back. This approach represents the criticism of all the other modern school. The names linked with this school include Michelle Faucault, Jacques Derrida and Ronald Barthes. Ronald Barthes, a French linguist provided a linguistic turn to the history and redefined post modernism. Under the influence of Derrida postmodernism emphasises on 'Deconstruction approach rather than constructive.

SUBALTERN SCHOOL : Italian thinker Antonio Gramsci was first person to use the world subaltern. It means people of the inferior rank. In Indian context, this concept came into limelight in 1980s. This school was found in India by Ranjit Guha¹⁹. He began publishing ' Subaltern

Studies, Writing on South Asian society and history in 1982. Apart from RanjeetGuha, scholars like David Arnold, Sumit Sarkar and Shahid Amin were associated with it. All the scholars associated with this school focuses an history from below instead of History of above. This school has focused on the marginalized sections of history.

From the above discussion, we can conclude that modern scholars have different opinions regarding the definition, nature and scope of history. And it is clear that with the passage of time the scope of history has been widened and some new areas are included in it. Similarly the historical writing has also undergone many changes from Herodotus to 20th C. And nowadays some new trends i.e. postmodernism, subaltern, annals etc. have entered the art of history writing and they influenced the history very much.

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GOING BEYOND CURRICULUM: TEACHING ,LEARNING AND RESEARCH WITH EMPHASIS ON INTRODUCTION OF GENERAL MATHEMATICS

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ABSTRACT

Education is the manifestation of what is already there in man. The purpose of education is to teach the art of learning. It is the process of caring and sharing thrust for knowledge. The educational arena under the world is facing rapid and quick changes. The techniques in learning process and the applications of general mathematics in the sphere of knowledge and skill gaining is of most important. As a Mathematics Teacher in this topic Beyond curriculum, imbibed the importance of the study of mathematics for social science student to enhance their skills towards employability. Education is under transition. Gurukula system-British education system, Education system after post independence period and education during the LPG era. To find out the possibility and feasibility of expanding educational base and to increase the employability capacity of youths. Secondary data's are collected from different sources. Literature reviews is done from text books, network formations, journals etc. Analysis is made on the comparison on the basis of data collected., Mathematics as endeavour, Interdisciplinary Language, skill development Programmes , Introduction of I.C.T., Interdisciplinary courses (1) Infrastructural hindrance of the institutions (2) Frequency in changing the curriculum is not possible as per market demand (3) Issues of basic skills to higher order skills for non math students. In recognising co-curricular activity run in parallel to degree programmes, is route through which to meet employers demand for skills obtained outside the academic curriculum.

KEYWORDS: Curriculum, Education, Employability, Mathematics.

INTRODUCTION:

Education is the manifestation of what is already there in man. The purpose of education is to teach art of learning. Education emphasis on the change in inner and outer appearance of a student. Its main aim is character building on the one side and employability on the other hand. It is the process of caring and sharing thrust for knowledge. The educational arena under the world is facing rapid and quick changes.

Indian educational system evolved through significant changes over a period of time. The Gurukula system of education attributed to all round development of personality of the student and stressed on 'SAMSKAR AND EDUCATION'. In the initial British education system is Machale system of education stressed on English language. The independent Indian education system also gave weightage to the same. The entry of foreign universities into the educational field layed emphasis on international competence building. In this juncture there is a necessity of thinking beyond curriculum.

The techniques in learning process and the applications of general mathematics in the sphere of knowledge and skill gaining is of most important. As a mathematics teacher, in this topic Beyond Curriculum I imbibed the importance of the study of mathematics in the general spheres of teaching learning, research issues that are discussed herewith.

OBJECTIVES OF THE PAPER:

- To evaluate the necessity of introducing general mathematics to all the undergraduate courses .
- New possibilities in the sphere of educational research.
- Student's empowerment programme to develop capability and employability.

I MATHEMATICS AS A DISCIPLINE:-

Historically Mathematics has been a subject that many students struggle with. How often you have heard a young learner utter the words "I am never going to this stuff? As they are struggling to solve problems on arithmetic and algebra problems?

Mathematics as a discipline (a organized, formal field of study) such as mathematics tend to be defined by the types of problems, and the result it has achieved. One way to organize this set of information will divide it into the following categories.

- i) Mathematics as a human Endeavour for example, consider math of measurement of time such as years., seasons, months, weeks, days and so on or consider the measurement of distance, and different system of distance measurement that developed throughout the world. OR think about the math in art, dance, and music. There is a rich history of human development of mathematics and mathematical uses in our modern society.
- ii) Mathematics as an interdisciplinary language and tool, like reading and writing, math is an important component of learning and "doing" by using one's math knowledge in academic discipline. So mathematics is such useful language and tool that it considered one of the "Basics "in formal educational system.

- iii) Methodologically scientist thinks that social sciences are differ from the physical science in degree but not in kind. The commonality among the science is best expressed by Paul. A. Samuelsson “All Sciences have common task of describing and summarizing , empirical reality.... there is no separate methodological problems that faces the social scientists different in kind from those that face any other scientists”
- iv) Social scientists find the application of calculus, linear programming and problems, Game Theories, Network Theories, Markov Process which have Industrial, Social, Political, Economical and Military Applications.

II SKILL DEVELOPMENT:-

- a) **SKILL ENHANCES EFFICIENCY** of work in the practical field, planning skill, organizational skill and managerial skills are important. It leads to value judgment and decision making. The MNC recruiting the manpower emphasizes on group discussion, role play, communication skill. The syllabus and the frame work of education should are such that it must lead to skill development. The educational system should broaden its frame in this regard. The Technical and Managerial skill development of courses takes time but it is essential.
- b) **USE OF ICT IN EDUCATION:-**A significant development in the field of education has been envisaged by the Information and Technology. It focuses on establishing effective learner environment to the learner in a complex changing world. In this regard Internet will plays as a powerful tool for dissemination of information through World Wide Web. In the Internet mode of education the student has freedom to collect data/ information any time, any place when he/she not able to attend the classes.

III STUDENT EMPOWERMENT PROGRAMS FOR CAPABILITY AND EMPLOYABILITY

- a) To encourage the learner both State and Central Governments launched several courses/schemes, like Massive Open Online Courses (MOOCS) , Study Web of Active learning by Young and Aspirant Mind (SWAYAM), various Satellite linked programs like SITE, ,EDUSATetc. A web knowledge portal developed by IGNOU e-Gynakosh promotes the distant learners.
- b) **Interdisciplinary courses:-** There is a Dichotomy in the sphere of education. Curriculum implies marks and sometime there is no exact correlationship between marks and employment. The MNC today are emphasizing an aspects other than curriculum, so there is need to develop inter disciplinary courses. In this context short terms courses like certificate courses bridges the gap between both Social and Physical Science Disciplines. For example, MATHEMATICS FOR COMPETATIVE EXAMINATION- a certificate course in Mathematics will help all the branches students for appearing the competitive exams such as CAT ,GMAT,IBPS PO’ s , SSB, RRB, NET etc. In any competitive exams conceptual level of maths learnt in high schools like tricky and quickly answered questions, quantitative problems from arithmetic algebra, geometry, data interpretation to

data sufficiency skills are to be tested. Thus whether student like the subject or not one cannot ignore Mathematics.

CHALLENGES AND SUGGESTIONS:-

- a) The Infrastructural bottleneck in the educational arena is one of the major problems in upgradation of teaching learning process. The storage of fund will lead to resource crunch in the implementation of schemes.
- b) The vulnerable sections of the society are skill deprived of Higher education; even today around 16% of the population is getting higher education. when it is the case how to develop need based educational system.
- c) The Curriculum of Universities are not possible to change as per market demand as and when requires for employability.
- d) ICT cannot be a perfect substitute for curriculum. curriculum base must be developed along with ICT. Teaching is the field that needs student teacher involvement The communication, methodology, subjectiveness will be better suited by this way. Excessive use of ICT may lead to monotony and mechanical way of delivering knowledge where human touch is lacking.
- e) The issue of basic skills verses higher order skills is particularly important in Math education. How much of the math education time should be spent in helping student to gain high level of accuracy and automatically in basics computational skill to procedural skills? like problem posing problem representation and transferring knowledge of skill to non math's students?.

FOR THE PROMOTION OF RESEARCH FOLLOWING MEASURES TO BE SUGGESTED:-

- i) In the field of higher education, both public and private sectors should be established to promote excellence in research and encourage innovations.
- ii) Steps should be taken to promote generation of new knowledge and their applications. Introduction of these new domains into the curriculum of higher education to consolidate and strengthen young minds.
- iii) To promote innovation, creativity and entrepreneurship more number of INNUCUBATION CENTERS should be established in the Institutional level State level Public and Private sectors.
- iv) Interdisciplinary research and studies should be promoted.
- v) International collaborations and networks should be promoted for development of human resources and sustainability of new knowledge

RESEARCH METHODOLOGY:-

- Public Private partnership to be extended to social science courses
- Incubation centre set up in colleges/ university level
- Interdisciplinary research and studies should be promoted

CONCLUSION:-

Education imbued with curriculum should inculcate modern technology, which will contribute for research in education. It is necessary to upgrade the Human Science, Humanity, Social Science courses need to be application oriented with full of experiments in the new economic order. By developing multidimensional attitude, mathematical aptitude we can increase the capability and employability.

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ANALYSIS OF COMMODITY FUTURES TRADING: SPECIFICALLY TO THE CHAMBER OF COMMERCE, HAPUR (THE COC, HAPUR)

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ABSTRACT

A commodity is related to the primary sector of an economy. Commodities may be categorized into four types such as Agricultural commodities, Energy commodities, Hard Commodities and Soft Commodities. In India, Commodity Futures Trading in India has a long history of more than a century. It is an important part of trade sector. Commodity trading in India is performed in 146 commodities through various national and regional exchanges. The Chamber Of Commerce, Hapur comes under regional commodity exchanges. It has its own regulatory structure. This paper studies its regulatory framework, growth of its commodity business during past 10 years (F.Y. 2006-07 to F.Y. 2015-16) in Northern India. The study is descriptive in nature based upon secondary data from various annual reports of The COC, Hapur; commodity market bulletins, various internet sources etc. Commodity futures trading in India is still in a stage of infancy as over the year's futures trading has been banned in majority of commodities. There is a decrease in volume of trade but increase in value of trade in mustard seeds. The volume of trade of mustard seeds in F.Y. 2015-16 was 2,473,778 metric tons (having value of 11,192.443 crore).

Whereas trading in gur (jaggery) was shut down in F.Y. 2013-14 due to various policies of the COC as well as of FMC.

KEYWORDS: *Commodity Derivatives and Future Markets, SEBI (Securities and Exchange Board of India), Forward Markets Commission (FMC), Commodity Exchanges, The Chamber Of Commerce.*

INTRODUCTION

A commodity is a product that has a commercial value related to the primary sector of an economy i.e. Agriculture & Extraction of raw materials such as metals and energy (Crude oil and natural gas), etc. Commodity market is a place where commodities are traded. These commodities may be of various types such as Agricultural Commodities (also known as Agro Commodities) - Mustard Seeds, Cotton, Gur, Palm oil, Soya oil, Pepper, Cashew, etc.; Energy Commodities- Crude oil and natural Gas.; Base Metals (also known as Non-Ferrous metals) - Copper, Tin, Nickel, Aluminum, Lead, Zinc.; Bullion – Gold, Silver. Commodity market segment has been categorized into two types - Hard Commodities - typically natural resources that must be mined; Soft Commodities - all agricultural products. Commodity Futures Trading in India has a long history, perhaps the only country in the world besides USA and UK, which could boast of having active futures markets as early in 1875 in a large number of primary commodities & their products.

Commodity Futures Trading is an important part of Trade sector. It is regulated by Forward Markets Commission (FMC). As on July 2014, Forward markets commission (FMC) regulated 17 trillion worth of commodity trade in India^{*1}. Before September, 2013 Forward

*1, Forward Markets Commission, Mumbai, Ministry Of Finance, Govt. of India developments for the fortnight from 1.7.2014 to 15.7.2014

Markets commission was originally overseen by Ministry of Consumer Affairs, Food and public distribution (India). After September 2013, Commission responsibility was moved to Ministry Of Finance. On 28th September 2015, Forward markets Commission was merged with Securities and Exchange board of India (SEBI)*2.

Commodity trading is performed in 146 Commodities. At present, 08 exchanges are recognized / registered for the futures trading in commodities, of which 6 are national and rest are regional commodity exchanges. National level Exchanges are – Multi Commodity Exchange of India Limited (MCX), National commodity & Derivatives Exchange Limited (NCDEX), National Multi-Commodity Exchange of India Limited (NCME), Indian Commodity Exchange Limited (ICEX), ACE Derivatives and Commodity Exchange limited (ACE), Universal Commodity Exchange(UCX).

Future trading in commodities is performed through future / forward contract, which is a legally enforceable agreement for delivery of goods or the underlying asset on a specific date in future at a price agreed on a date of contract.

Under Forward Contracts (Regulation) Act 1952, “All the contract for the delivery of goods, which are settled by payment of money difference or where delivery and payment is made after a period of 11 days are forward contracts”.*3

*2, Finance Minister unveils merger of FMC with SEBI, PR no. 237/2015 dated September 28, 2015, SEBI, Ministry of Finance, Govt. of India.

*3, u/s 2(c and I) of Forward Contracts (Regulation) Act 1952, India

There is a three tier regulatory system for futures trading in existence in India, namely*4 Government of India, Securities and Exchange board of India (SEBI), Commodity Exchange. The Chamber of Commerce, Hapur, Uttar Pradesh, India

The Chamber of Commerce, Hapur (The COC, Hapur), one of the exchanges from where the Indian commodity futures trade began, was incorporated on October 1923. It provides and independent, transparent and efficient system regarding trading, clearing & settlement. It aims to achieve high distinction in integrity for pricing, risk management and investment to build an internationally acclaimed innovative National Commodity Exchange in India.

At present trading is being conduct in open outcry system, clearing of all the transactions are performed on daily basis on mark to market rate basis. All transactions executed are guaranteed for performance. High degree of transparency & integrity is maintained in respect of all transactions confirmed by exchange.

REVIEW OF LITERATURE

Various researches have been carried out in commodity derivatives. They have explained analysis of various commodities in different exchanges in different countries. However, very less study has been carried out in The Chamber Of Commerce, Hapur exchange in Indian context. Some of the Indian studies are reviewed as under—

Ahuja (2006) recalls that commodity derivatives are active in India as early as 1875. Since 2002, the commodities futures market in India has experienced an unprecedented boom in terms of the

*4, FAQ on Commodity Derivatives, Govt. of India, page 24

number of commodities allowed for trading, value of futures trading in commodities, value of trade in futures trading of commodities as well as number of modern exchanges; but there some lacuna and issues to be clear for effective and efficient growth and development of market. He examined that how India pulled it off in such a short time (since 2002). Also, if market need to realize its full potential, the pace must be sustained and tries to identify the obstacles that need to be overcome. **Mr. Sharma (2013)** examined that there is an impressive growth in the commodity derivatives market in the country. With institutional players prevented from participating in the commodity futures market, the retail investors, as a group, have emerged as major players in the derivatives market. Also, those commodity futures are positively correlated with inflation, unexpected inflation and change in expected inflation. **Lokare (2007)** had test the performance and efficacy of commodity derivatives in steering the price risk management for agricultural commodities as well as metal commodities. In almost all the commodities, there seems co-integration in spot and futures prices, indicating their march towards improved operational efficiency, at a slower pace. Indicating an inefficient utilization of information, the volatility in the future price was substantially lower than the spot price, in some commodities. Basic risk measured as the ratio of standard deviation of basis to the spot prices in the maturity was high in respect of gur, mustard, wheat, etc. It indicates that the hedging in their case was less effective. **Soumya (2013)** examined that especially in any agricultural dominated economy, for price risk management process, commodity derivatives plays a crucial role. Forwards, futures,

options, swaps etc. are extensively used in many developing as well as developed countries in the world. Their utilization level in India is very limited. The production, supply and distribution of many agricultural commodities are controlled by the government of India and futures trading are allowed in very few commodity items. **Reddy, Chandra and Munilakshmi (2014)** analyzed the performance of futures trading in improving commodity price risk management in India. Also to test the information efficiency of the contracts and comment on their suitability for hedging activities, they explore the volatility aspect in spot and futures prices. They found that instability in commodity prices is becoming an issue of great concern not only in India but all across the world impacting adversely the economic growth and income. The futures market will be effective if spot markets are regulated and integrated. **Kaur and Anjum (2013)** examined that India is one of the apex producers of a number of commodities and has a rich history of trading in commodity derivatives. Since the establishment of Forward Markets Commission, commodity market in India has occupied a impressive position in the economy. There are 6 national and 16 regional commodity exchanges recognized and regulated by the commission. They found that price discovery and price risk management are the two vital reforms of commodity futures in the economy, provide liquidity and facilitates to hedge against future price risk. Commodity trading also offers a chance for financial leverage to speculators, hedgers and other traders. **Chander and Arora (2015)** examined that whether future prices helps to discover spot prices or vice versa. Due to seasonality of agriculture, the found a higher price volatility at varied point, makes it a risky enterprise. Commodity futures trading facilitates price discovery and thus reduces volatility in the price of underlying. They found that future prices serve the price discovery function efficiently for spot prices. **Malhotra (2012)** examined that for existence, survival and growth of an economy as whole or for any industry, Commodity derivatives are very essential. Government of India, to manage the price risk faced by the industry efficiently, has brought sweeping reforms in commodity markets. She found that there will be continuous unpredictable behaviour in commodity prices and risk management through commodity derivatives will give stability to economic activity. **Thomas and Karande (2001)** analyzed the price discovery mechanism in futures market of castor seed at regional exchanges of Ahmedabad and Mumbai market do not respond in the identical piece of information. In Ahmedabad market, there was no lead-lag association between both of the prices. On the other hand, Mumbai market, futures price rule the spot prices. **Dr. Malyadri and Kumar (2012)** recall that commodity derivatives arrived in India as early as 1875, about decade after they arrived in Chicago. Remarkable boom in terms of modern exchanges, derivatives allowed for trading as well as future trading value of commodities. However, there were several impediments to be overcome and for a serious development of commodity market these issues must be settled.

RESEARCH GAP

No Doubt, the reviewed literature highlighted various strategies evolving in the country's commodity market in various commodities. The six nation-wide commodity exchanges and sixteen other regional commodity exchanges have gained respect and admiration but it can further be raised upto a greater extent. The reviewed literature does not spell the work done in The Chamber of Commerce, Hapur (The COC, Hapur), its importance, growth of its commodity business in present and past 10 years in Northern India. It is this gap this study seeks to bridge.

OBJECTIVES OF THE STUDY

- To analyze the present status of commodity market derivatives in India,

- To study the regulatory framework of The COC, Hapur,
- To analyze the growth of commodity trading of The COC, Hapur during last 10 years.

RESEARCH METHODOLOGY

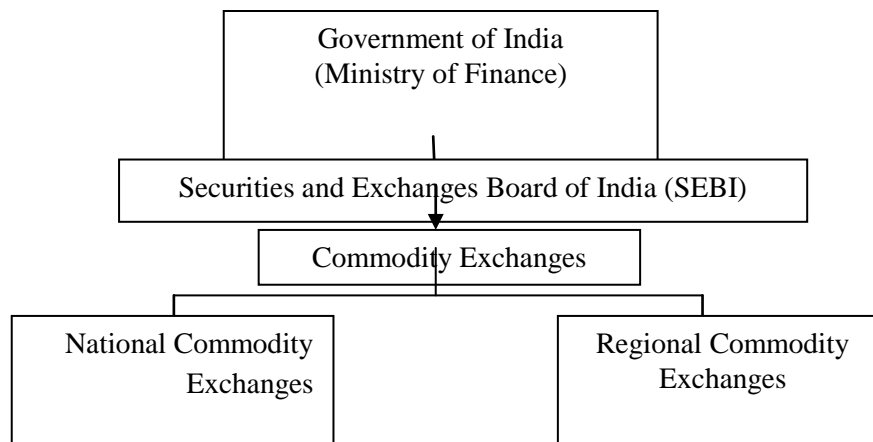
The study is descriptive in nature. It is based mostly upon secondary data. Secondary data regarding commodities are collected for the previous ten years (F.Y. 2006-07 to F.Y. 2015-16) from various annual reports of The COC, Hapur;; Various Auditor's reports of The COC, Hapur, SEBI, commodity market bulletins, various internet sources etc.

ANALYSIS AND INTERPRETATION

Analyzing the present status of commodity market derivatives in India

India is perhaps the only country in the world besides USA and UK, which could boast of having active futures markets as early in 1875 in a large number of primary commodities. There is rich history of organized trading in commodities in India as constitution of Bombay cotton Trade association in 1875. Following this Bombay cotton Exchange Ltd in 1893 was established for edible oilseeds complex, Jute goods, raw jute and bullion. Gujarati Vyapari Mandi in 1900 to carry out futures trading in groundnut, castor seed and cotton. Beginning of futures market in Bullion in 1920 at Mumbai. Establishment of Chamber Of Commerce at Hapur in Uttar Pradesh in 1923 for mustard seeds and gur. Registration of Bombay Commodity Exchange Ltd., on October 12, 1938 for trading oilseeds complex. All Commodity Trading was prohibited during Second World War under Defence of India rule. The Commodity Trading in India underwent rapid growth during Two World Wars. After India's independence, in the mid 1960s most of the commodities banned and future trading continue only in minor commodities viz. pepper and turmeric. Future commodity in potato, castor seed and gur (Jaggery) was permitted in 1980s. Future commodity in hessian was permitted in 1992, in oilseed complexes allowed in April 1999, in sugar permitted in May 2001. After 2003, future trading was permissible in all the commodities by Government of India as National Agricultural Policy announced the positive role of Commodity Market. Commodity Trading is regulated under three tier regulations i.e. Central Government, Forward markets Commission (FMC) and Commodity Exchange. As per Recommendations of FMC, The Govt. of India recognized the National Multi Commodity Exchange (NMCE), Ahmadabad; Multi Commodity Exchange (MCX), Mumbai; National Commodity and Derivative Exchange (NCDEX), Mumbai and India Commodity Exchange (ICEX) as nation-wide multi commodity exchanges. At Present, there are 08 exchanges operating in India and carrying out futures commodity trading activities in as many as 146 commodities.

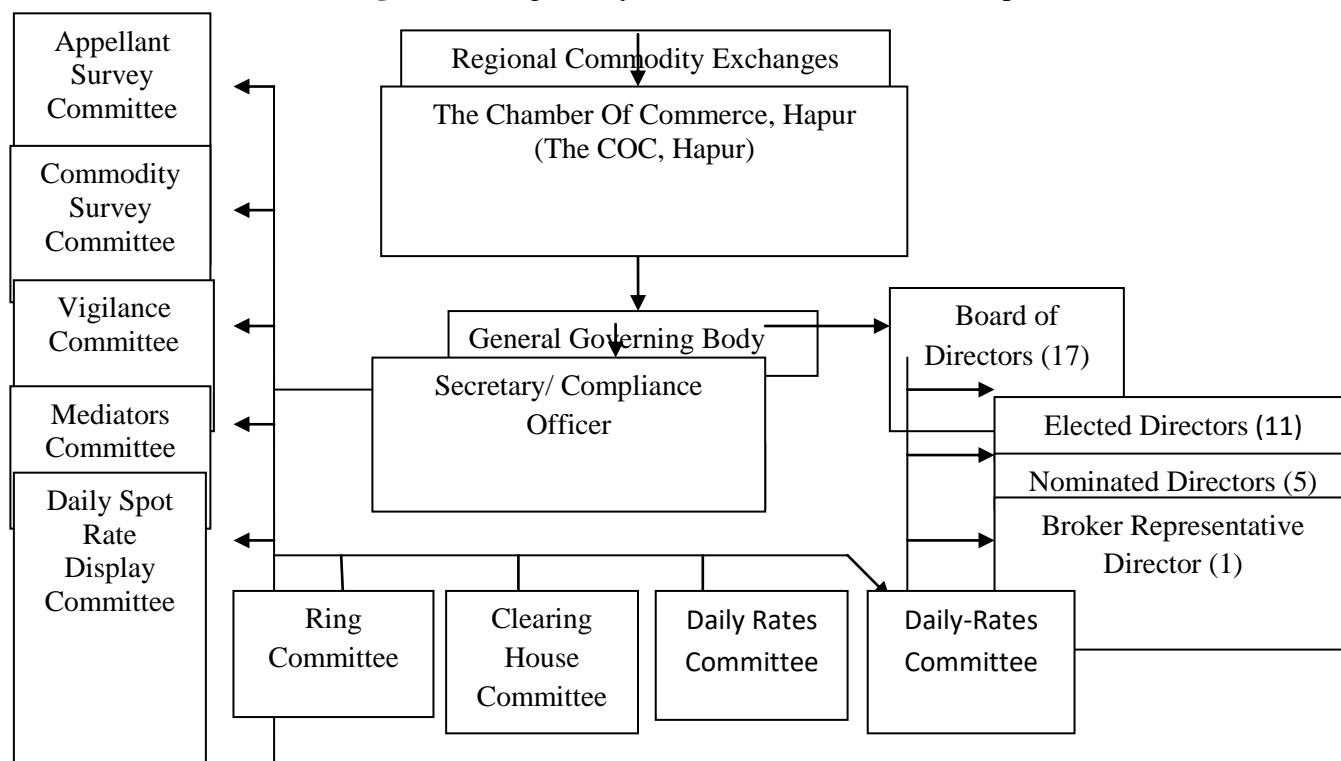
Regulatory framework for Futures Trading in India

Figure 2.1 Regulatory frameworks for futures trading in India

Source: www.sebi.gov.in

It is evident in the Figure1.1 that there is three tier regulatory system for futures trading in India. First tier is Government of India. Futures trading are overseen by Ministry of Finance, Government of India. Second tier is Securities and Exchange Board of India (SEBI). SEBI is the regulatory authority for futures trading in India. Third tier is Commodity Exchange itself. Every commodity Exchanges has its own regulatory framework to control and regulate their operations. Commodity exchanges are further categorized as National Exchanges and Regional Exchanges.

Regulatory framework of The COC, Hapur

Figure 2.2 Regulatory framework of The COC, Hapur

Source: Income – Expenditure Statements of various years of The COC, Hapur.

The COC, Hapur comes under regional commodity exchanges. It has its own regulatory system. General governing body constitutes Governing Board which comprises 200 members. This Board comprises 17 Boards of Directors. Out of which 11 are elected from general governing body, 5 are nominated directors by Government of India and 1 is Broker's representative director. Secretary/Compliance Officer is the head of all other regulatory committees. These regulatory committees are

Ring Committee – It is concerned with regulation and control of ring where trading has been performed.

Vigilance Committee – It is concerned with observation, inspection and disputes of Exchange.

Daily Rates Committee – It collects data related to daily prices of commodity of the exchange.

Daily-Rates Committee – It provides the daily ready prices of Commodities of exchange.

Clearing house Committee – It is related to the clearing function of the Exchange.

Commodity Survey Committee – It is concerned with survey of commodities (Mustard seeds and Gur) of the exchange.

Appellant Survey Committee – It is related with appellant cases and disputes in the exchange.

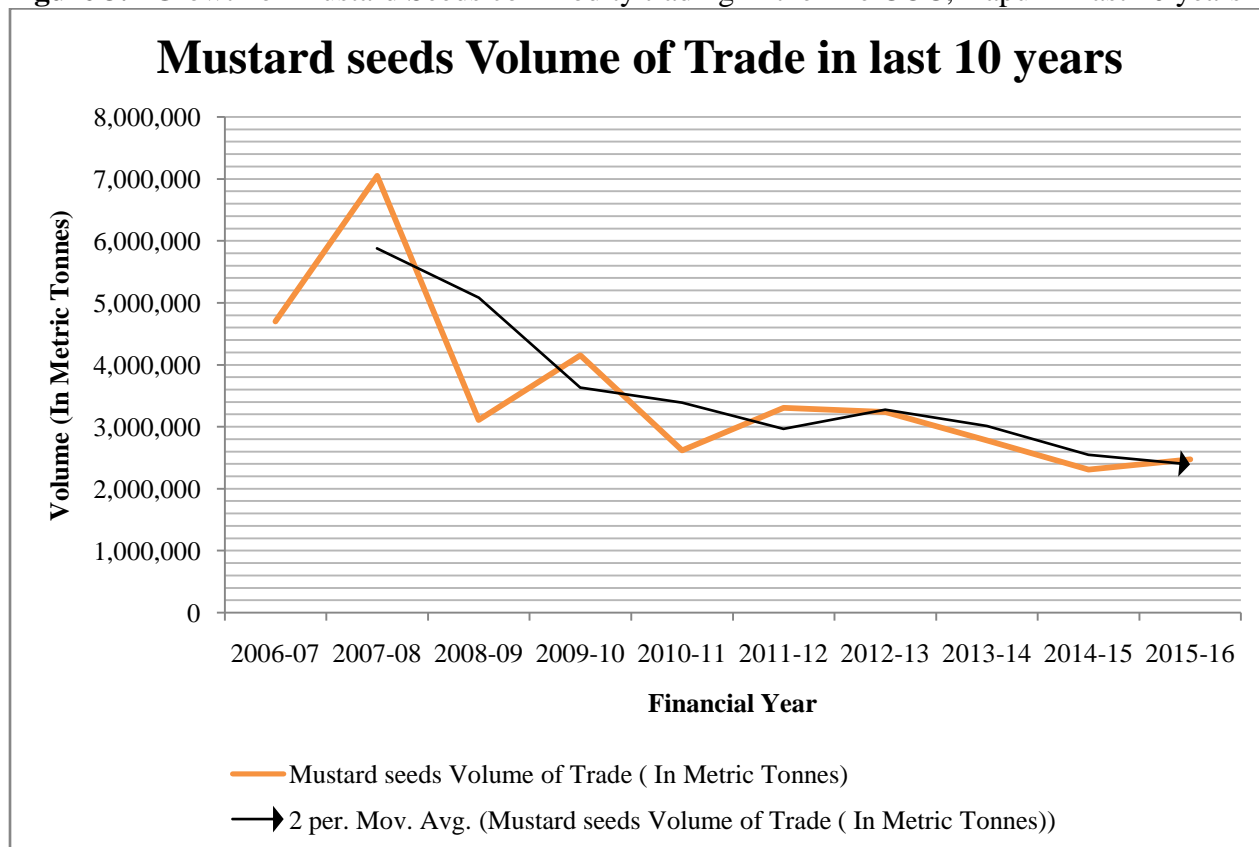
Mediator's Committee – It is concerned with mediators, brokers of the exchange.

Analysis of growth of commodity trading of The COC, Hapur in last 10 years
Two commodities viz. Mustard Seeds and Gur (Jaggery) are traded on the floor.

Table 3.1 Growth of Mustard Seeds commodity trading in the The COC, Hapur in last 10 years

Serial. Number	Financial Year	Mustard Seeds commodity Volume of Trade and Value	
		Volume of Trade (In Metric Tonnes)	Value (In Crores)
1.	2015-16	24,73,778	11192.443
2.	2014-15	23,10,512	8441.599
3.	2013-14	27,80,800	9827.521
4.	2012-13	32,43,002	13318.807
5.	2011-12	33,06,750	10264.479
6.	2010-11	26,21,242	5786.829
7.	2009-10	41,53,244	10385.879
8.	2008-09	31,13,316	8670.896
9.	2007-08	70,53,120	16682.392
10.	2006-07	47,02,910	8753.879

Source: Annual reports & Income – expenditure statements of various years of The COC, Hapur.

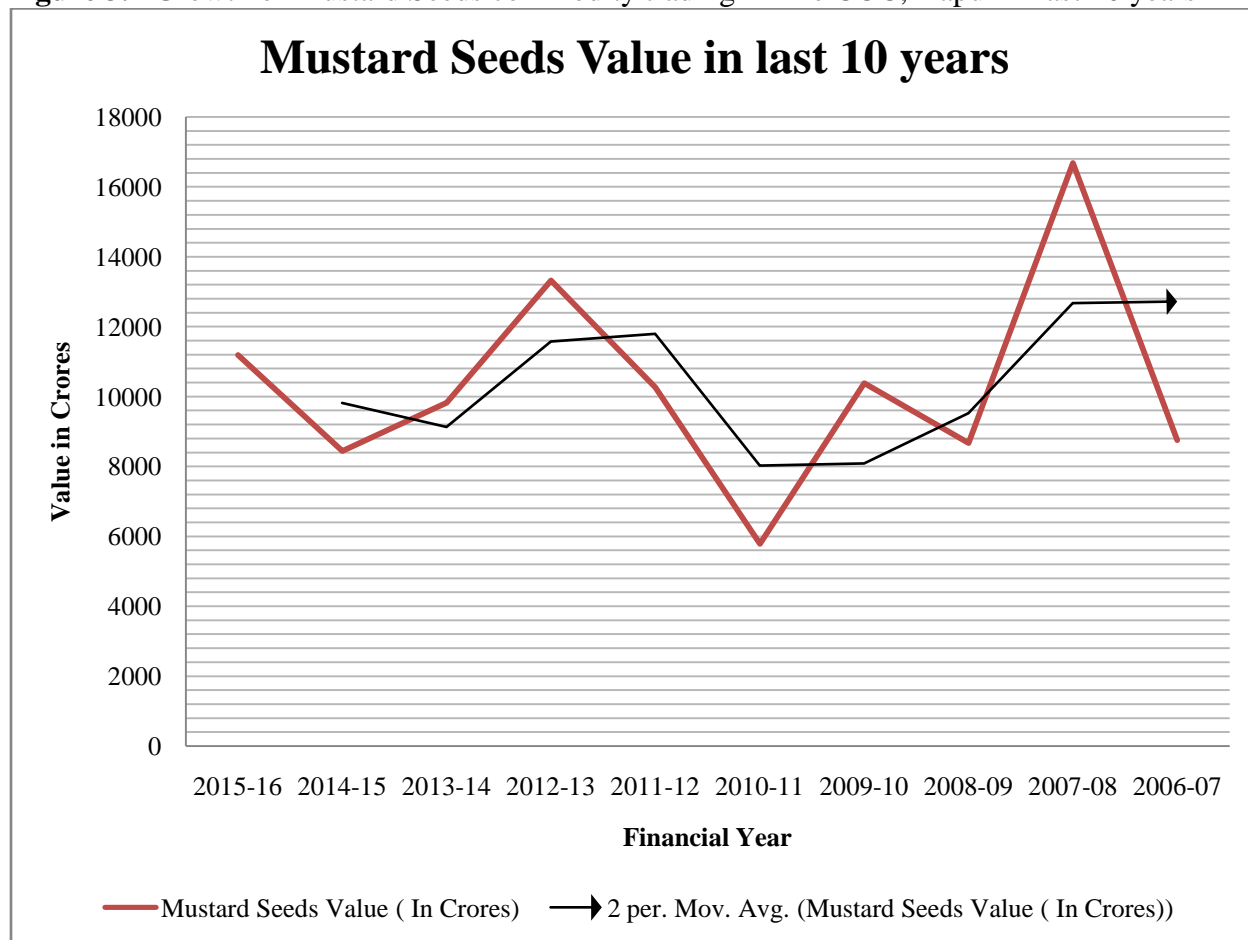
Figure 3.1 Growth of Mustard Seeds commodity trading in the The COC, Hapur in last 10 years

Source: Annual Reports & Income – Expenditure Statements of various years of The COC, Hapur

In Mustard Seeds, the highest level of volume of trade was in FY 2007-08 (as shown in Figure 3.1) because of efficiency of exchange in trading; popularity of mustard seeds; support and suggestions from FMC; interest of Trader's of another regions (Delhi, Muzaffernagar, Meerut, Sirsa, Agra, etc.) etc^{*5}. The lowest level volume of trade was in FY 2014-15. The main

^{*5}, The Chamber of Commerce (2008). 85th Annual Report and Income-Expenditure Statement. Hapur. India

reason behind this down was disinterest of traders in commodity trading due to pervaded penal merging dead-lock in the management of the exchange^{*6}.

Figure 3.2 Growth of Mustard Seeds commodity trading in The COC, Hapur in last 10 years

Source – Annual Reports & Income – Expenditure Statements of various years of The COC, Hapur

*6, The Chamber of Commerce, Hapur (2015). 92nd Annual Report and Income-Expenditure Statement. Hapur. India

The highest level of value of Mustard seeds was in FY 2007-08 (as shown in **Figure 3.2**) because of efficiency of exchange in trading; popularity of mustard seeds; support and suggestions from FMC; interest of Trader's of another regions (Delhi, Muzaffernagar, Meerut, Sirsa, Agra, etc.) etc. The lowest level of value of mustard seeds was in FY 2010-11. The main reasons behind this down was disinterest of traders in commodity trading due to disinterest of traders, policies of the exchange and government.^{*7}

It is evident from **table 3.1**, **figure 3.1** & **figure 3.2** that as compared to FY2006-07, there was a decrease in trading in mustard seeds but increase in its value of trade. The volume of trade in mustard seed seems to be recovered.

*7, The Chamber of Commerce, Hapur (2011). 88th Annual Report and Income-Expenditure Statement. Hapur. India

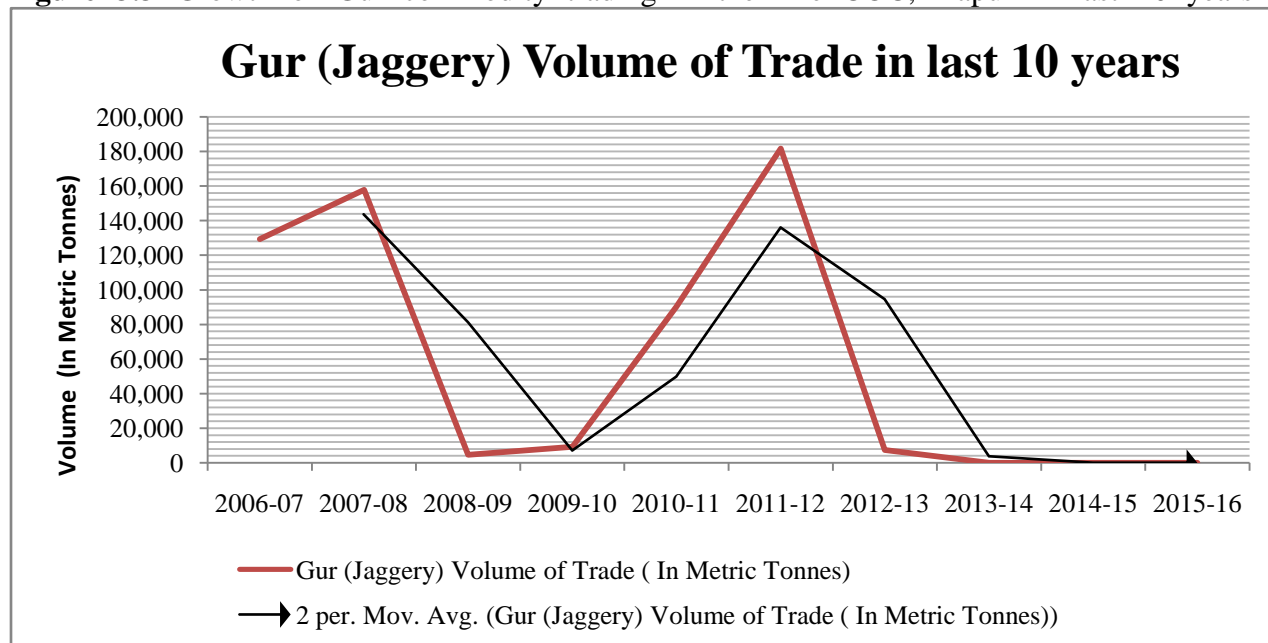
Table 3.2 Growth of Gur commodity trading in the The COC, Hapur in last 10 year

Serial. Number	Financial Year	Gur (Jaggery) commodity Volume of Trade and Value	
		Volume of Trade (In Metric Tonnes)	Volume of Trade (In Metric Tonnes)
1.	2015-16	N/A	N/A
2.	2014-15	N/A	N/A
3.	2013-14	N/A	N/A
4.	2012-13	7,464	21.2528
5.	2011-12	1,81,796	457.876
6.	2010-11	90,252	215.530
7.	2009-10	9,232	23.709
8.	2008-09	4,712	7.583

9.	2007-08	1,57,904	175.491
10.	2006-07	1,29,332	166.365

Source – Annual Reports & Income – Expenditure Statements of various years of The COC, Hapur.

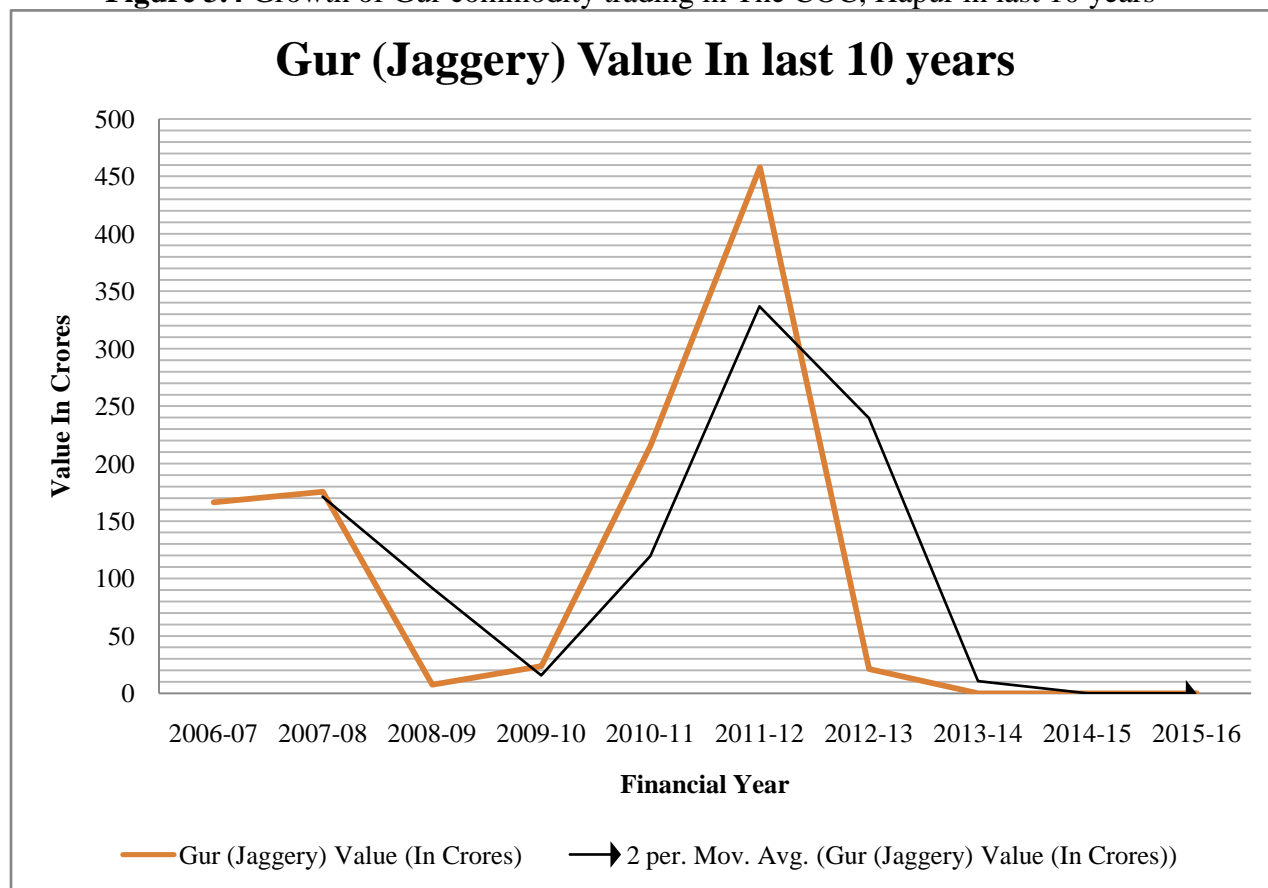
Figure 3.3 Growth of Gur commodity trading in the The COC, Hapur in last 10 years



Source – Annual Reports & Income – Expenditure Statements of various years of The COC, Hapur

In gur (Jaggery), the highest level of volume of trade was in FY 2007-08. The reason behind was efficiency and transparency of exchange in trading, interest of traders, popularity of gur commodity in market etc.^{*8} The lowest level of volume of Trade was FY 2008-09. The main

*8, The Chamber of Commerce, Hapur (2008). 85th Annual Report and Income-Expenditure Statement. Hapur. India reason behind this was fixing of level of sulphur to 70 PPM in gur, provisions of Service Tax, TDS, etc. by the concerned authorities.^{*9} There is no trading done in gur since FY 2013-14(as shown in figure 3.3)^{*10}.

Figure 3.4 Growth of Gur commodity trading in The COC, Hapur in last 10 years

Source – Annual Reports & Income – Expenditure Statements of various years of The COC, Hapur.

*9, The Chamber of Commerce, Hapur (2009). 86th Annual Report and Income-Expenditure Statement. Hapur. India

*10, The Chamber of Commerce, Hapur (2014). 91st Annual Report and Income-Expenditure Statement. Hapur. India

Figure 3.4 show that the highest volume of trade of gur was in FY 2011-12. The reason behind was interest of traders in Gur commodity as well as efforts done by the exchange^{*11}. The lowest value of gur was in FY 2008-09. The reason behind this was fixing of level of sulphur to 70 PPM in gur, various provisions of Service Tax, TDS, etc. by the concerned authorities^{*12}.

It is evident from table 3.1, table 3.2, figure 3.1, figure 3.2, figure 3.3 and figure 3.4 that during 10 years, there are many ups and downs in the volume of trade of the commodities in the exchange. Trading in commodity of mustard seeds is preferred in comparison to gur (Jaggery) as there is wider scope in trading of mustard seeds in comparison to gur as well as popularity of Mustard seeds among traders.

CONCLUSION

India is an agro-based economy, comprised of several agro-climatic zones (which are itself a welcome feature). It is demarcated into 15 agro-climatic regions, further divided into 72 more homogeneous sub-zones by Government of India. Commodity Trading plays a vital role here. Commodity futures trading in India is still in a stage of infancy as over the year's futures

*11, The Chamber of Commerce, Hapur (2012). 89th Annual Report and Income-Expenditure Statement. Hapur. India

*12, The Chamber of Commerce, Hapur (2009). 86th Annual Report and Income-Expenditure Statement. Hapur. India

trading has been banned in majority of commodities and often a matter criticism. It has to face a lot of challenges and a long way to be travel

For the regulatory framework The COC, Hapur follows regulatory guidelines of SEBI. It has various regulatory committees responsible for fair and transparent operations and running of the exchange. The COC, Hapur has its own vigilance committee, which is in itself a unique feature.

There were many ups and downs in past 10 years in commodity trading in The COC, Hapur. Mustard seeds and Gur commodities are traded on floor. In Mustard Seeds commodity, traders are interested from start to end. There is a decrease in volume of trade but increase in value of trade in mustard seeds. The volume of trade of mustard seeds in F.Y. 2015-16 was 2,473,778 metric tons (having value of 11,192.443 crore). It tends to be recover soon. In Gur commodity, traders are interested in trading from FY 2006-07 to FY 2010-12, strict regulations and policies by concerning authorities creates a disinterest among traders of gur. As a result, trading in gur (jaggery) was shut down in F.Y. 2013-14 due to various policies of the COC as well as of FMC.

RECOMMENDATION

The COC, Hapur has a lot of opportunities to develop and strengthen the commodity futures trading in Agro commodities. It is recommended that SEBI should focus on the development and aiding The COC, Hapur which directly-indirectly develops the commodity futures trading in northern India as well as helps in developing the agricultural economy. E.g. the trading of gur commodity in the exchange comes to nil due to policies of Government of India and The COC, Hapur. The COC, Hapur is a milestone in commodity futures trading in India for agricultural commodities. The SEBI should encourage the regional commodity exchanges for better performance and to equalize their operations like national commodity exchanges.

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ABBREVIATIONS

NSE – National Stock Exchange

BSE – Bombay Stock Exchange

The COC, Hapur – The Chamber Of Commerce, Hapur

SEBI – Securities and Exchange Board of India

MCX – Multi Commodity Exchange of India Limited

NCDEX – National Commodity & Derivatives Exchange Limited

NCME – National Multi-Commodity Exchange of India Limited

ICEX – Indian Commodity Exchange Limited

ACE – ACE Derivatives and Commodity Exchange limited

UCX – Universal Commodity Exchange

FY – Financial Year

FMC – Forward Markets Commission



RIGHT BLEND OF TRADITIONAL AND DIGITAL LEARNING IN TEACHER EDUCATION

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ABSTRACT

Today, the education system worldwide is moving their classrooms from teacher-centric environment to 21st century learning spaces where students are empowered, the classroom is flexible, and the focus is on creation, collaboration, and higher order thinking skills. Making education digital in schools has taken a boom in the field of formal education in India too. In Indian schools digital learning was launched in Dec. 2004 through the scheme ICT@ schools. One of the components of this scheme is capacity enhancement of all teachers in digital learning. Competency is not achieved by just reading material and viewing pages on a computer display but by providing many opportunities for human interaction through teacher-taught discussion, peer-to-peer exercises, discussion groups, and similar activities. This is now the most significant problem to analyse the right blend of traditional and digital learning in teacher education and needs attention of educationists, as it is the need of the hour. For the proposed study a secondary data based analytical research methodology is applied. The study concludes that Teachers remain crucial to learning. When students are actively engaged with digital tools and their teachers, it is most effective. So the teacher must be trained with both traditional theoretical way as well as digital practices. The need is to have a right blend of traditional and digital learning in our teachers training too. Domination of theoretical training with a slowdown on digital learning would be a terrible idea in this digital era which is facing knowledge explosion worldwide. MHRD, NCTE and appropriate authorities should pay prime attention towards teachers training institutes and provide them all essential support to be competitive globally.

KEYWORDS: *Right Blend, Traditional learning, Digital learning, Information and Communication Technology (ICT), Ministry of Human Resource Development (MHRD, National Council for Teacher Education (NCTE).*

INTRODUCTION

In the 21st century, the ever-increasing needs of individuals and society are placing a heavy burden on educational institutions. At the same time, traditional structures and modes of teaching appear less and less responsive to the challenges of this revolutionary time where every day experiences a new advancement in all knowledge fields. Today, the education system worldwide is moving their classrooms from teacher-centric environments focused on information dissemination to 21st century learning spaces where students are empowered, the classroom is flexible, and the focus is on creation, collaboration, and higher order thinking skills. All developed countries are spending millions of dollars to put equipment in the hands of both teachers and students to change class culture, empowering both teachers and students, and ultimately leading to higher levels of student achievement in various specific areas. There is a call for innovation and transformation among educators everywhere. Digital learning technologies are benefiting both the teachers as well as students. On one hand it can enable students to grasp concepts more quickly and fully, to connect theory and application more adeptly, and to engage in learning more readily, while on the other hand it is also helpful in improving instructional techniques, leveraging instructor time, and facilitating the widespread sharing of knowledge. Digital learning is any instructional practice that effectively uses technology to strengthen a student's learning experience, emphasizes high-quality instruction to ensure all students reach their full potential to succeed in college and a career. It includes many different facets, tools, and applications to support and empower teachers and students, including online courses, blended or hybrid learning, or digital content and resources. Making education digital in schools has taken a boom in the field of formal education in India too. The national policy on education 1986, as modified in 1992, stressed the need to employ education technology to improve the quality of education. The policy statement led to two major centrally sponsored schemes, namely Education Technology(ET) and Computer Literacy and Studies in Schools(CLASS). Paving the way for a more comprehensive centrally sponsored scheme Information and Communication Technology @School in 2004, which is further highlighted in National Curriculum Framework(NCF)2005. "According to Nation policy on ICT Information and Communication Technologies are defined as all devices, tools, content, resources, forums, and services, digital and those that can be converted into or delivered through digital forms, which can be deployed for realising the goals of teaching learning, enhancing access to and reach of resources, building of capacities, as well as management of the educational system. These will not only include hardware devices connected to computers, and software applications, but also interactive digital content, internet and other satellite communication devices, radio and television services, web based content repositories, interactive forums, learning management systems, and management information systems. This policy also include Capacity building through digitisation of Pre-service Teacher Education in the following ways:

- Teacher educators will be suitably oriented and trained to use ICT in their preservice teacher training programmes. They will also be expected to enable preservice teachers to be sensitised to and practice the use of ICT.
- All pre-service teacher education programmes will have a compulsory ICT component. The existing curricula for pre-service teacher's training will be revised for including appropriate and relevant applications of ICT. All teacher trainees passing out of teacher education programmes will obtain adequate levels of competency in ICT and ICT enabled education.

This proficiency will gradually form a part of the eligibility criteria for teacher appointments.”¹

National Council for Teacher Education (NCTE) has already laid down guidelines about availability of ICT infrastructure in each such training institution. NCTE would prescribe appropriate curriculum in ICT corresponding to the ICT curriculum in schools, to be revised periodically, for such teachers.²

Theoretical knowledge of philosophy, psychology and technologies in education is not sufficient unless and until the practical aspect of teachers training is not turning to be digital. Now the pertinent question arises that what should be the mode of teachers' training? What is the right blend between abstract theoretical aspects and practical digital in curricula of teacher education? A contextual factor that must be considered in looking at the future of teacher education is the question of international debate about what constitutes effective forms of training. In many parts of the world, policy makers, politicians and educationists are critically scrutinising traditional models of teacher education. “Since the 1980s, teacher education across the globe has been challenged by those who see the teacher education curriculum as lacking relevance and being insufficiently practical and too concerned with abstract theorising (Duncan, 2009; Lapostelle, 2016; Levine, 2010). Such criticism has been sufficiently influential to encourage the setting up of new routes into teaching in the USA and the UK that involve bypassing the universities. Today, one third of all novice teachers in the USA come through these alternative programmes (Zeichner, 2016).”³ However, the general picture of teacher education suggests that many educationists believe that initial pre-service teacher education is too theoretical and includes insufficient preparation for effective digital classroom practice, there is a lack of structures and systems to adapt for digital learning in an effective manner.

Under these circumstances it is very essential to develop a vision of the futuristic teacher education, because the world is becoming a knowledge society, relying heavily on new knowledge, technical skills and experiences. We live in a technologically dominated socio-economic environment where we are more concerned to the short-term consumer-driven goals of production and profits. Our long-term concern for holistic and sustainable development is becoming secondary. With our minds fixed narrowly on the technology that supports a comfortable life, we may forget, or even act in conflict with, humane and democratic values. Development of trainees in teacher education should be seen in the broader context of increasing connectivity and digitisation together with the holistic development. Here comes the need to blend traditional and digital training in right proportion in our teacher education programmes.

NEED AND SIGNIFICANCE OF THE STUDY:

Recently National Council for Teacher Education has turned the B.Ed. one year course in two years throughout the country. NCTE made the compulsion of ICT uses in the training programmes still the structure of whole course is more and more theoretical than practical. The abstract theoretical aspects of curriculum are still kept bulky diluting the importance of digital practices. Though one cannot deny the fact that theoretical aspects are too essential for full substantial development of a teacher but they should be rightly blended together with digital aspects of training to make our teacher education competitive globally. Various studies show that the developed countries are making their teacher education more and more practical and equipped with digital technologies but we in India are still laden with maximum part of training theoretical. Our trainees are still not equipped with ICT tools before they are sent to internship.

Teaching is a human endeavour which can never be possible only through technical tools without human interaction. Bypassing the traditional theoretical aspects of training is also very dangerous for future of teacher education worldwide. For examples as mentioned above the studies shows that in USA and UK maximum number of new teachers are bypassing university degrees and are getting training by just some short term courses fully bases on training for digital learning. Such a mechanical teachers training is also not suggestible for development of value based teachers who are always expected to enlighten the path of global peace and harmony among our youngsters through their valuable interaction. Competency is not achieved by just reading material and viewing pages on a computer display but by providing many opportunities for human interaction through teacher-taught discussion, peer-to-peer exercises, discussion groups and similar activities which are possible only to a thoughtful teacher having wide orientation of educational philosophical, psychological and other theoretical aspects. On the other hand no one in this rapidly growing knowledge world can now deny the need of digitisation in the field of education. This is now the most significant problem to analyse the right blend between the training of traditional and digital learning in teacher education and needs attention of educationists, as it is the need of the hour.

RESEARCH METHODOLOGY AND DATA COLLECTION

Since for the proposed study secondary data based analytical research methodology is applied so the researcher has collected secondary data related to teacher education pattern worldwide. The researcher has collected the NCTE, NCF guidelines for curriculum framework, curriculum for two years B.Ed. course, the nation policy on ICT (revised in 2012), UNESCO reports on Indian demography related to teacher taught ratio and schools. worldwide practices and studies in the field of teacher education together with the studies related to changing scenario of teacher education worldwide available online.

Analysis and Interpretation

The true teacher education is one where all philosophical, psychological and technological development are linked to facilitate cognitive development, productive creativity and personal growth of teachers. Now a days making teachers training programmes more and more practical and digital is the most rapid change one can experience in teacher education worldwide. The ‘new literacy’ term is now being used to embrace the technical literacy demands resulting the new technologies introduced in schools and colleges at different levels. One of the major changes in education can be described as a general shift from teaching to learning. This does not mean that the teacher is becoming any less important. Rather, the teacher’s role is increasing to assist students to become good learners. The goal of this digital education is not limited to achieve technical fluency only but it also includes personal development alongside the core competencies for high-level thinking. So the aims of teacher educators must go beyond specialized training. According to a report of UNESCO “Teacher education is beginning to embrace these changes. Digital learning now exists inside many classrooms in the world. Teacher education and teacher-educators will also need to exploit the possibilities of the new digital world”.⁴

In India information and communication technology in schools have been subsumed in Rastriya Madhyamic Shiksha Abhiyan (RMSA). Now ICT is a component of RMSA. One of the components of this scheme is capacity enhancement of all teachers in ICT. According to this “teachers’ curriculum is considered a significant vehicle for the realization of the goal of

NCFand consequently is designed to provide an enhanced exposure to information and resources for ongoing professional support,improved teaching-learning-evaluation-tracking and increased productivity.”⁵In fact,until the teachers training institutes are not well equipped with ICT tools and using them thoroughly during teachers training program, the capacity enhancement of teachers in ICT use may not be possible.

The UNECSO estimate for India shows that there are 49 million schools with more than 7 million teachers, 48 Boards 24, 85, 68,702 children in school, and only 96,007 Secondary Schools under ICT@Schools Scheme launched In 2004, with an objective to bridge digital divide, ensure access to students and also develop e-content through dedicated government bodies.⁶ Here arises the need of highly skilled teachers in a very short time span to achieve the target within time. “UNESCO’s Institute of Statistics (UNESCO, 2015b) has estimated that, globally, 25.8 million extra teachers will need to be recruited by 2030 to meet Education for All (EFA) targets. At present, it is clear that the traditional structures for training teachers cannot keep pace with such expansion”.⁷Expanding school systems requires expanding the teacher population with all specialist knowledge that teachers’ roles require.

Thus there is an immediate need to reanalyse the whole programme of teacher education, which should neither be too bulky and theory ridden nor too digital shortcut ignoring theories essential of substantial development of pre service teachers. In such a puzzle the educationists have to explore the right extent of traditional and digital training so that trainee teachers may make pace with knowledge explosion together with the attitude of right use of knowledge for betterment of mankind and a sensitive mind for human welfare. UNESCO hand book for teachers clearly mentioned that world is at high risk according to which “The 20th century witnessed, on the one hand, the highest degree of techno-scientific refinement for instance, magnetic resonance imaging, among numerous examples. On the other hand, the 20th century also saw the creation of the most sophisticated devices to exterminate millions of defenceless people by, for instance, self-guided ballistic missiles with nuclear warheads. Examples here are numerous as well. Rationality, devoid of humane values, runs the risk of stagnating, or running wild, to our own destruction. We need to envisage measures and take modest, practical steps toward restoring a lost balance and creative interconnectedness.”⁸ Thus a successful teachers training program is one which develops ICT skills, teaching skills and capacity to face global challenges in present scenario, where on one hand we have vast explosion of knowledge and on the other human is still facing deterioration of human values visible in the form of terrorism, racism, narrow nationalism and so on. The question is how can we create both-the value based educational framework and the technologies to carry on a project of blended teacher education? Teacher education and teacher-educators will also need to exploit the possibilities of the new digital world together with all humanistic values. Modern society needs such technically trained teachers who can make decisions and implement them in a rapidly changing world. Information and communication technologies are becoming the most active part of our daily life, and an active citizen of the world in this 21st century is required to not only understand but fluently use them to make their lives better and comfortable in achieving a lifelong learning, ultimately resulting a more peaceful mind which may think for welfare of mankind in a better and effective manner. Just as the autonomous nervous system liberates the mind for its higher functions, so the new technology can bring about a similar release of creative energy. To achieve this end, we must go beyond technicalities and tackle the more profound issues of education. When students are actively engaged with digital tools and their teachers, it is most effective. When the

information comes down a one-way street, it is less effective whether only digital or traditional. The need is to have a blend of traditional and digital learning in our teachers training too. Today the NCTE curriculum for teacher education is neither sufficiently digital nor appropriately traditional. It is too much theoretical lacking practical digital training of trainees to prepare them for future global challenges. So it is advocated to speed up the practical use of ICT in teachers training with appropriate ratio of theoretical aspects. Slowdown on digital learning would be a terrible idea in this digital era which is facing knowledge explosion worldwide. Indeed Teacher is the person which interact with growing aged children and affecting their immature minds. Too much use of technical tools also hinders this valuable interaction which is very much essential for the overall development of children. MHRD, NCTE and other appropriate authorities should pay prime attention towards teachers training programmes and provide them all expected support to be competitive globally.

CONCLUSIONS

The study has drawn the following conclusions:

- The teacher education programme is seeking attention of educationists globally as technical training of teachers together with traditional education is most essential aspect of training. In some developed countries like USA, UK the theoretical aspect of training has been ignored and short term technical training programmes are introduced to develop teachers skilled in ICT uses only. Teacher is expected to be responsible for a holistic development of children which is not possible only through technical training. The traditional and digital training should be rightly blended in our teacher education worldwide.
- In India, there is a huge demand of technically trained teachers, for which NCTE has included the ICT infrastructure compulsory in teachers training institutes. NCTE has also introduced two years B.Ed. course in whole nation and framed curriculum in which the practical portion of using ICT during training is insufficiently included together with theoretical part which is further lengthened too much. Such an improper and imbalanced curriculum of our teacher's education may never effectively develop teachers who can compete globally.
- There is no provision for trainees to compulsorily have a laptop before they go for internship, while in various other technical courses students are compulsorily expected to have a laptop for proper practice of learnt techniques. Without practice all technical training is in vain. So the study conclude that all the trainee teachers must have their personal laptop for their appropriate training.
- Competency is not achieved by just reading material and viewing pages on a computer display but by providing many opportunities for human interaction through teacher-taught discussion, peer-to-peer exercises, discussion groups, practice sessions and similar activities. The study also conclude that this is the time to analyse the right blend between the training of traditional and digital learning in teacher education and needs attention of educationists.

SUGGESTIONS

Following are some suggestions of the study:

- In India, politicians frequently declare free laptop distribution to the students and youngsters but no one has yet thought that how much important is it for our teachers. Here it is suggested to NCTE that B.Ed. students should be provided a laptop or a tablet at the time of their admission so that they can adapt digital training efficiently and use it in their internship. In this way not only they will be well trained in uses of ICT but our school children will also be able to get exposure of digital tools.
- NCTE and NCERT should also provide digital teaching aids to teachers training institutes so that pre service teachers may use them during their practice teaching and internship.
- Digital and technological training should also be provided to the teacher educators through workshops organised by NCTE and it should be made compulsory for them.
- Furthermore, the study depicts that theoretical aspect of teachers training is very essential for sustainable development of would be teachers. It is also indicated in the UNESCO studies that world is facing seriously the deterioration of human values which can only be inculcated in our young generation during their school days. If teachers education emphasise more the theoretical aspect of training at the cost of digital training it will surely miss the advancements of knowledge. For such a dilemma it is suggested to provide the theoretical portion of teacher education through digital media only and technical training should be given main emphasis in training institutes. They should be trained effectively not only to produce digital teaching material but also to use innovative methods of teaching-learning to successfully make learning lifelong. Thus the theoretical part of training will not be ignored rather will get appropriate weightage in their training.
- In India, researches in this direction are not sufficient so researchers should be motivated to do some experimental researches and should be provided appropriate financial support too.

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AGRICULTURAL BIOTECHNOLOGY AND INTELLECTUAL PROPERTY RIGHTS

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ABSTRACT

Intellectual Property Rights have importance in every aspect of human life. Now day's proprietary nature of agricultural biotechnology is increasing. IPR is an important factor to protect new technologies from coping and imitating or to save potential profit of the original investor. IPRs lead to the monopolization of whole production. This paper studies about Intellectual Property, Intellectual Property Rights and its common types which include Copyright, Trade secret and Patent and relation of IPR with agricultural biotechnology. This paper explain protection of Intellectual Property Rights (IPR), information about the International Harmonization of Patent Laws (World Intellectual Property Organization (WIPO), European Patent Convention (EPC), Trade Related Intellectual Property Rights (TRIPs)), role of patents play in everyday life and IPR with respect to Research and Development. I also explain in this paper about Intellectual property rights and Agricultural Biotechnology. A trademark is a recognizable sign, design or expression which identifies products or services of a particular source from those of others. The additional qualification utility patent is sometimes used (primarily in the US) to distinguish the primary meaning from these other types of patents. Looking after both sides I conclude that IPRs provide protection for their owners, valuable information and inspiration for future generations of scientists and businessmen.

KEYWORDS: *Agricultural biotechnology, Hybridisation, Innovation, Intellectual property rights,*

INTRODUCTION

Now day's proprietary nature of agricultural biotechnology is increasing. It is necessary to protect new biotechnologies by trademark, copy right and patent. IPR motivate scientists and businessmen to invest in research and development. Because of IPR private sectors are also investing in research and development of new biotechnologies. As there is increase in investment and profit in agriculture biotechnology IPR become an important factor to protect new technologies from coping and imitating or to save potential profit of the original investor. Through IPR research organizations obtain temporary monopoly power over their innovations which leads to heavy profit and heavy investment in research.

FUNCTIONS OF IPR

According to recent empirical research on commercial discoveries, IPR may facilitate the creation of a market for ideas, encourage further investment in ideas with commercial potential, and mitigate disincentives to disclose and exchange knowledge which might otherwise remain secret (Merges and Nelson, 1990, Arora et al., 2001; Gans and Stern, 2000). According to Arora et al., 2001, a significant amount of research has benefitted from IPR.

According to Maskus, 2000, Strong IPR should provide incentives for innovation and expand investment and technology flows to developing countries. It does not play an important role in stimulating innovation in developing countries (CIPR, 2002) and that the strengthening of IPR benefits industrialized countries while hurting developing countries (Panagariya, 1999). There is considerable uncertainty on the effects of strong IPR in developing countries (Tansey, 2004). Hellman, 2007 says that IPR may enhance the ability of society to realize the commercial and social benefits of a given discovery. But according to Heller and Eisenberg, 1998; Argyres and Liebskind, 1998; David, 2001, expansion of IPR in any form e.g. patents, trade mark or copyrights is limiting scientific progress. But impact of IPR on future progress in the broader scientific community remains open to debate.

The paper is divided into six different parts.

1. Intellectual Property.
2. Intellectual Property Rights.
3. Reasons to promote and Protect Intellectual Property.
4. Protection of Intellectual Property Rights (IPR).
5. International Harmonization of Patent Laws.
6. Intellectual property rights and Agricultural Biotechnology

1. INTELLECTUAL PROPERTY

The dictionary meaning of property is 'estate whether in lands, goods or money'; this defines tangible, material or physical property. Intellectual property arises from an application of intellect and ingenuity. Intellectual property is usually in the form of an idea, a concept, a design and a process etc., which can ultimately be translated into a useful product. For example, the process, say, for antibiotic production has to be used to produce antibiotics, which have economic value. The chief problem with intellectual properties is that they can be copied and used by others. This, in turn, reduces the benefits that occur to the original inventors of these

properties. The right of an individual to derive benefits from his intellectual property and to exclude other from doing so is referred to as intellectual property rights.

2. INTELLECTUAL PROPERTY RIGHTS

At every step of our life today, we encounter intellectual property. The design on bed sheet and pillow covers, bed and other items of furniture in the house, tiles, paints, cereals, pasteurized soft drinks and their bottles, milk in tetra pack, television, computer, refrigerator, microwave oven, vehicles, weighing machine, books, music CDs, films, and practically everything we use is the product of man's ingenuity, knowledge and skill, besides labour and capital. It falls under some kind of intellectual property that had to be respected before the item could be lawfully manufactured. Two factors significantly influence the value of an object as property. (1) The first is scarcity, which refers to its availability in relation to the need. The scarcer is a thing in relation to the demand for it, the higher is its value. (2) The second important factor influencing the value of an object is the knowledge of its use or uses. The higher the value of an object, the more zealously it is guarded as a property.

3. REASONS TO PROMOTE AND PROTECT INTELLECTUAL PROPERTY

A lot of reasons to promote and protect intellectual property which are (1) The progress and well-being of humanity rest on its capacity to create and invent new works in the areas of technology and culture (2) The legal protection of new creations encourages the commitment of additional resources for further innovation, (3) The promotion and protection of intellectual property spurs economic growth, creates new jobs and industries, and enhances the quality and enjoyment of life.

4. INTELLECTUAL PROPERTY RIGHTS (IPR) PROTECTION

Intellectual property rights may be protected in several ways, common types of intellectual property rights include: Copyright, Trade secret and Patent.

4.1 COPYRIGHT

Copyright law is a branch of law which deals with the rights of intellectual creators. Copyright law deals with particular forms of creativity, concerned primarily with mass communication. It is concerned also with virtually all forms and methods of public communication, not only printed publications but also such matters as audio and video broadcasting, films for public exhibition in cinemas, etc. and even computerized systems for the storage and retrieval of information. Something that comes into effect immediately can be protected is created and 'fixed' in some way e.g. on paper, on film, via sound recording, as an electronic record on the internet, etc. Copyright is a legal term describing rights given to creators for their literary as well as artistic works. Copyright include such kinds of works for example literary works such as poems, novels, reference works, plays, newspapers and computer programs; databases; films, choreography and musical compositions; artistic works such as drawings, paintings, architecture; and advertisements, photographs and sculpture; maps and technical drawings. Copyright subsists in a work by virtue of creation because of this it is not mandatory to register.

TRADEMARK

When the individual or organization owning an intellectual property does not disclose the property and keeps it as a closely guarded secret to promote his or its own commercial interests, it is called trade mark. Thus trademark is any sign that individualizes the goods of a given enterprise and distinguishes them from the goods of its competitors. A trademark is a recognizable sign, design or expression which identifies products or services of a particular source from those of others. Trademark is a distinctive sign that identifies certain goods or services produced or provided by an individual or a company. The trademark owner can be an individual, business organization, or any legal entity. A trademark may be located on a package, a label, a voucher or on the product itself.

Trademark is an intellectual property right attributed to the owner to produce information that is not itself the good being exchanged but rather an accessory element to the exchange of other products (Ramello, 2005). So it conveys information relating to the quality of products. Therefore trade mark facilitates and enhances consumer purchase decisions. At the same time It provide the reputation of producers to create an incentive for firms to produce goods or services of desirable quality, to the benefit of consumers and markets (Landes and Posner, 1987; Lott, 1988; Economides, 1988 and 1998; Menell, 1999). Therefore, trade mark may protect a formula, production process, a microbial strain or cell line, etc. Formulation of Nike is best guarded trade secret of the modern times. In the case of Nike, not only is the name protected by trademark law, but also the distinctive copperplate logo style. Individual elements such as these can be protected using either a single trademark or several trademarks together by Blakett, 1998. Trademarks already existed in the ancient world. Therefore, its origin dates back to ancient times when craftsmen reproduced their signatures, or "marks", on their artistic works or products of a functional or practical nature (WIPO). Even at times when people either prepared what they needed themselves or, more usually, acquired it from local craftsmen, there were already creative entrepreneurs who marketed their goods beyond their localities and sometimes over considerable distances. Trademarks became important elements for conveying information about the origin of the goods (Blakett, 1998 and Alford, 1995).

Signs which May Serve as Trademarks

A trademark may be designated by the following symbols: TM (the "trademark symbol", which is the letters "TM", for an unregistered trademark, a mark used to promote or brand goods), SM (which is the letters "SM" in superscript, for an unregistered service mark, a mark used to promote or brand services), ® (the letter "R" surrounded by a circle, for a registered trademark).

4.2 PATENTS

A patent provides patent owners with protection for their inventions. Protection is granted for a limited period, generally 20 years. The term *patent* usually refers to the right granted to anyone who invents any new, useful, and non-obvious process, machine, article of manufacture, or composition of matter. Some other types of intellectual property rights are also called *patents* in some jurisdictions: industrial design rights are called *design patents* in the US, plant breeders' rights are sometimes called *plant patents*, and utility models and *Gebrauchsmuster* are sometimes called *petty patents* or *innovation patents*. The additional qualification *utility patent* is sometimes used (primarily in the US) to distinguish the primary meaning from these other types of patents. Particular species of patents for inventions include biological patents, business method patents, chemical patents and software patents.

A patent does not give a right to make or use or sell an invention. Rather, a patent provides the right to *exclude others* from making, using, selling, offering for sale, or importing the patented invention for the term of the patent, which is usually 20 years from the filing date subject to the payment of maintenance fees. A patent is a limited property right the government gives inventors in exchange for their agreement to share details of their inventions with the public. Patents might produce too much innovation (Wright, 1983; Reinganum, 1989). Like any other property right, it may be sold, licensed, mortgaged, assigned or transferred, given away, or simply abandoned.

Over the last 30 years, there have been a number of empirical studies that have probed at the importance of patents to firms that do R&D in an industry. Since 1980, when the US was the first country to accept a patent on a living organism (and more specifically a genetically modified microorganism) (PTP, 1985 and 1987), such patents have increased in industrialized countries.

Patent is in the form of a certificate granted by a government. It gives the inventor or innovator the right to exclude others from imitating, manufacturing, using or selling the invention in question for commercial use during the specified period. A patent is valid in the country that has granted it and for a specified duration of time. Patents are granted for the following (1) invention (including a product) (2) innovation or improvement in an invention (3) The process of producing a product (4) concept

5. INTERNATIONAL HARMONIZATION OF PATENT LAWS

Patent are (1) Valid only in the country of award (2) Granted to only new inventions (3) Obtaining them is a costly affair. If an inventor wishes to obtain a patent for his invention in two or more countries, he has to file his application in all of them on the same date. This procedure is costly, cumbersome and quite variable. Therefore, developed countries have been trying to harmonize patent laws of various countries, and also to evolve a simplified procedure for obtaining patents in several countries. In this direction **Paris Convention Treaty** was the first concrete step, for the Protection of Industrial Property which was signed in 1883. This treaty has 100 member countries. In December 1998, India also joined **PCT**. PCT allows equal protection of industrial IPR, under the laws of the member states, for both nationals and residents of other member countries. It allows inventors to claim priority in all member countries by filing a patent application in one of them. Application has to be filed in other countries within a specified period, generally 20 months, of the initial filing.

5.1 WORLD INTELLECTUAL PROPERTY ORGANIZATION (WIPO)

WIPO, based in Geneva, is responsible for administering the provisions of PCT and subsequent conventions; it, however, does not enforce these provisions. It functions by asking the member states to ratify a convention and to introduce the agreed basic principles in to their national laws.

5.2 EUROPEAN PATENT CONVENTION (EPC)

EPC became operative in 1978; it has 17 member states. EPC was the first to introduce specific provisions for biotechnology, including

1. The need for deposition of cultures of microorganisms for obtaining patents on them,
2. Exclusion of plant and animal varieties bred through classical methods from patent coverage

5.3 TRADE RELATED INTELLECTUAL PROPERTY RIGHTS (TRIPS)

TRIPs form a part of the Uruguay round of General Agreement on Tariffs and Trade (GATT); it is the most comprehensive multilateral agreement on IPR, and became effective from January 1, 1995. India is a signatory of General Agreement on Tariffs and Trade (GATT). TRIPS requires member countries to pass legislation setting minimum standards for all major types of intellectual property rights (copyright, trademarks, geographical indications, industrial designs, patents, topographies of integrated circuits and trade secrets).

6. INTELLECTUAL PROPERTY RIGHTS AND AGRICULTURAL BIOTECHNOLOGY

Research and development is unique among industries in at least two respects: the truly global reach of a majority of agricultural R&D and the historical success of what has been largely a public enterprise. In relation to other industries, more geographical diversity is found in research and innovation in agriculture. Private sector firms make up roughly one-third of global agricultural R&D expenditures, while public research institutions make up the other two thirds (Pardey and Beintema, 2001).

Intellectual property rights (IPR) are very important in public, nonprofit and private institutions in agricultural R&D. In agricultural research, private intellectual property rights have historically been of little relevance. Biological innovations such as novel crop varieties were not patentable. These had no protection from duplication or breeding by purchasers of seeds or other germplasm. Financing expensive work in innovation by licensing or sale of resulting germplasm was infeasible since the results were freely available to competitors as free riders. It was not practical to achieve the scale and power necessary for the private integration and monopolisation of the whole production chain which also include commercial farming. So advancements in crop breeding were dominated by the public sector.

In plant biotechnology, personal or corporate intellectual property rights are recent phenomena within most countries. Monopolisation of valuable markets has long been accomplished by nation-states prohibiting access to breeding materials. Examples include the Dutch monopolisation of the European tea supply, the Italian prohibition on rice seed export famously violated by Thomas Jefferson and more recently Ethiopia's ban on export of some coffee tree varieties. At the cost of dissemination, farmers can access countless cultivars from major seed banks (Koo et al., 2002). The globalisation of germplasm exchange began in the last century (Juma, 1989). Evenson, 2000 says that it was consolidated as systems for large-scale exchange. But rights of access to germplasm have become progressively restricted. Early 20th century progress in plant breeding and genetics led to the development of hybridisation, which increased yields while providing an important physical means of restricting the reproduction of plant genetic resources. Subsequently, in countries around the world the expansion of 'intellectual property rights' (IPR) has created several other means of restricting the reproduction and trading of plant genetic resources.

CONCLUSION

Intellectual Property Rights have importance in every aspect of human life. IPR motivate scientists and businessmen to invest in research and development. Because of IPR private sectors are also investing in research and development of new biotechnologies. IPRs have their own pros and cons like two sides of the same coin. Both sides discussed a number of IPR issues. If we see

beneficial side of it, Intellectual Property Rights encourages and safeguards intellectual and artistic creations, it promotes spread of new ideas and technologies quickly and widely. But IPRs also have so many problems like it encourage monopolies. Many takeovers have been motivated by access to an IPR; Often the IPR situation becomes quite complicated to manage. This enhances cost, takes time and effort and may act as a disincentive for research and development effort, especially by small groups, it is perceived by many as a threat to food security, it may adversely affect biological diversity and ecological balance and it may be detrimental to the livelihood of the poor, especially in developing countries. Looking after both sides I conclude that IPRs provide protection for their owners, valuable information and inspiration for future generations of scientists and businessmen.

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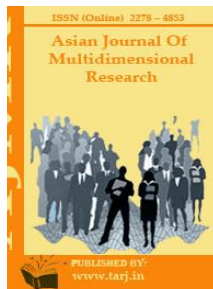
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US Patent and Trademark Office (PTO) (1985) ruled that plants could qualify under the utility patent laws. In 1987, the US PTO ruled that animals also patentable. As a result of these decisions, virtually all living organisms in the US, including human genetic material, became patentable subject matter.



COST OF CAPITAL

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ABSTRACT

Cost of capital represents the minimum rate of return that a firm must earn on its investment so that the market value of the firm would remain unchanged. A firm generally runs its business using various sources of funds. Each source has its own cost which is termed as specific cost of capital and when these specific costs are integrated by using appropriate weights, it is called weighted average cost of capital. The various computational methodologies of specific costs of different components of capital and weighted cost of capital are discussed in this paper. There are different approaches in measuring cost of equity like Dividend Model, Dividend Growth Model, Earning Model, Earning Growth Model and CAPM are applied to calculate the cost of equity. The value of 'b' is the growth rate which is measured with the help of time series analysis i.e. the growth of dividend is measured for the years under consideration. The same representation is made in developing the concept of cost of capital which a student find difficult to remember.

KEYWORDS: *Cost of Capital, Cost of Equity, Cost of Debt.*

INTRODUCTION

The concept of cost of capital is dealt with the different components comprising the capital structure. When we calculate the cost of equity or cost of debt we do it in two different perspectives. The cost of debt is the effective rate of interest that is borne by the firm on the debt capital raised by it. The cost of equity is the expected rate of return of the equity holders on the investments made by the equity holders in the firm.

The cost of capital in absolute term is the interest that the firm has to pay on the amount raised by it and in relative term is the rate of interest that the firm has to bear on the amount raised by it.

The product of the principal amount, rate of interest and time gives the amount of simple interest.

$SI = PRT / 100$, SI – Simple Interest, P – Principal, R – Rate, T – Time

Here, R is the nominal rate, $R = (SI \times 100) / (P \times T)$ -----(i)

COST OF DEBT

For, calculating the cost of capital we have to calculate the R which is the effective rate of interest. So for calculating the effective rate of interest the SI (Interest amount) will be the same i.e. the amount paid by the firm to the borrower but the value of P (i.e. the face value) will be the amount raised by the firm which is calculated as

$S_v = F + P - D - f$, S_v – Nominal amount raised by the firm, F – Face value of amount raised, P – Premium received by the firm, D – Discount given to the investors, f – floatation cost incurred i.e. the administrative cost incurred by the firm.

So, for calculating Cost of Perpetual debt

$K_i = I / S_v \times 100$ ----- (ii) K_i = cost of debt before tax

S_v = Net amount received by the firm

I = Interest amount paid to borrower

$K_d = K_i (1 - t)$

K_d = Cost of debt after tax

t = tax rate

How to remember the formulae of cost of capital

If we compare the above two equations (i) and (ii)

Equation (i)	Equation (ii)
R is the nominal rate	K_i is the effective rate
SI is the amount of interest paid by the firm	I is the amount paid by the firm
P is the amount raised	S_v is the net amount received by the firm
T is the time	T = 1, so it is removed from the equation

Simple rate or nominal rate is the concept that a student learn in class v. The same representation is made in developing the concept of cost of capital which a student find difficult to remember. Hence, if the formulae of simple rate of interest are remembered the entire formulae of cost of capital will be remembered.

Cost of Redeemable debt

$K_i = [I + (R_v - S_v)/n] / (R_v + S_v) / 2$ -----(iii) $K_d = K_i(1-t)$	$K_i = [I(1-t) + (R_v - S_v)/n] / (R_v + S_v) / 2$ ----- (iv)
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R_v = Redeemable amount of Debt

n = tenure of debt

In both the above equations the amount that is paid by the firm is taken in the numerator i.e. the interest and the difference of the redeemable amount and the net amount received by the firm. The difference between the above equations is that in equation (iii) it is assumed that there is no corporate taxes and cost of debt before tax is calculated and then the effect of taxation is measured. In Indian context the benefit of taxation is not available on the difference of the redeemable amount and the net amount received by the firm so cost of debt after tax is calculated in equation (iv) by measuring the effect of taxation on the interest component only.

COST OF EQUITY

Cost of equity is the expected return of the shareholders. So, in calculating the cost of equity the amount paid by the shareholders i.e. the cost of acquisition of the shares at market price is taken into consideration. There are different approaches in measuring cost of equity like Dividend Model, Dividend Growth Model, Earning Model, Earning Growth Model and CAPM are applied to calculate the cost of equity. Now, the question is which model to be applied in calculating the cost of equity will depend upon the objective of the shareholder. When the shareholder is a short term investor in the equity then his focus will be more on the dividend i.e. the amount received by him and so dividend model will be applied. When the shareholder is a long term investor then his interest will be more on earnings so earning model will be applied to measure cost of equity. To measure the efficiency of the portfolio CAPM will be used in calculating the cost of equity. Now, let us discuss each model separately.

Dividend Model

$$K_e = D_1 / P_0 \times 100, \quad \text{----- (v)}$$

K_e = Cost of Equity

D_1 = Dividend at the end of the year

P_0 = Market price at the beginning of the year

Since, cost of equity is the measure of expected return of the shareholders and cost of equity is calculated from shareholders standpoint so the expected dividend at the end of the year is taken into consideration which is denoted by D_1 . Cost of equity is the effective rate of interest that is receivable by the shareholders is calculated. If we compare equation (i) and (v)

Equation (i)	Equation (v)
R is the nominal rate	K_e is the effective rate
SI is the amount of interest paid by the firm	D_1 is the amount receivable by the shareholders
P is the amount raised	P_0 is the amount invested by the shareholders i.e. the cost of acquisition of shares at market value.
T is the time	$T = 1$, so it is removed from the equation

So, if a student can understand the concept of calculating the rate of interest the concept of calculating the cost of equity can easily be remembered.

Dividend Growth Model

$$K_e = D_1 / P_0 \times 100 + g, \quad g - \text{growth rate}$$

This equation is the extension of the previous equation. If the firm pays the same amount of dividend each year then equation (v) is used to calculate the cost of equity. When the amount of dividend differs each year then the trend is measured with the help of time series analysis where

$y = a + bt$, is calculated. 'y' is the amount of dividend distributed by the firm over the years. The value of 'b' is the growth rate which is measured with the help of time series analysis i.e. the growth of dividend is measured for the years under consideration.

Earning Model

$K_e = E_1 / P_0 \times 100$, E_1 is the expected earnings of the shareholders from the firm at the year end. This model is used when the shareholders are behaving as an investors then they will be more concerned with the net income or earnings that is available to the equity holders. Earnings is the accrued income of the shareholders and the dividend is the actual income.

Earning Growth Model

$$K_e = E_1 / P_0 \times 100 + g$$

When the earnings of the firm remain constant over the years then earning model is used but if the earnings differs then trend is measured with the help of time series analysis as discussed above.

CAPM

$$K_e = R_f + \beta(R_M - R_f). \quad R_f = \text{Risk free rate of return. (this can be taken as the rate on RBI bond)}$$

$\beta = \text{risk}$

$R_M = \text{Market rate of return}$

CAPM is used to study the efficiency of the portfolio. CAPM helps to determine the expected return of the shareholders which is then compared with the actual return. If the actual return (actual return is the market return) is more than the expected return as calculated with the help of CAPM then the portfolio is efficient. When the actual return is less than the expected return then the portfolio is inefficient.

β (Beta) gives a measure of the extent of market related risks which are non-diversifiable. When $\beta = 1$, the investment is considered to be of average (normal) risk. The greater the value of beta, the greater would be the risk and vice versa.

$\beta = \text{Cov}(a, m) / \sigma_m^2$ where $\text{Cov}(a, m)$ is the covariance of returns on an individual company's share (A) with returns for market as a whole (M).

$\sigma_m^2 = \text{variance of market return}$

we know $r = \text{Cov}(a, m) / \sigma_a \sigma_m$

or, $\text{Cov}(a, m) = r \sigma_a \sigma_m$

therefore, $\beta = r \sigma_a \sigma_m / \sigma_m^2$

or $\beta = r \sigma_a / \sigma_m$

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SYSTEMATIC LITERATURE REVIEW ON DEMONETISATION

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ABSTRACT

On November 8, 2016, the government announced its decision to discontinue the legal tender status of Rs. 500 and Rs. 1000 notes. The government's objectives behind the demonetization policy were an attempt to curb black money, regularising prices, create corruption free environment, stop flow of funds to illegal activities, make people accountable for every rupee they possess and pay taxes. A study by the National Investigation Agency and the Indian Statistical Institute, conducted in 2016, estimated that fake Indian currency notes in circulation have a face value of before the recent decision of demonetization of 500 and 1000 rupee notes. The government has taken a few steps in this direction much before its announcement. Government insisted people to open up Bank account in Jan Dhan Yojana. They were asked to deposit all the money in their Jan Dhan accounts and do their future transaction through banking channels only. Another step that the government initiated was a declaration of the income and had given October 30, 2016 as the deadline for this purpose. Through this method, the government was able to wipe up a huge amount of undeclared income. It was a bold step of our government on which, many economic experts have given their opinions and several research studies are being conducted on demonetisation.

This [paper](#), provides a systematic review of literature on the demonetisation. Various empirical studies are carried out in India and rest of the world on demonetisation. The study is limited to twenty seven research studies and expert opinions on demonetisation. The aim of this paper is to do logical and structural appraisal of existing literature to determine the relevance of demonetisation in respect of its motives.

KEYWORDS: Black Money, Demonetization, Expert Opinion, Reasons Of Demonetization, Review Of Literature, Systematic Literature review.

INTRODUCTION:

As on Oct 28, 2016 the total currency INR 17.54 lakh crores was in circulation. According to the Reserve Bank of India (RBI), 86% of this component was in currency notes of INR 500 and INR 1000 denomination. So the total currency that is being demonetized was around Rs. 15 lakh crores. Approximately 20% of this currency is in black. It was nearly impossible that this money either come back into the system for exchange for new notes or be surrendered as black money and taxes thereon be paid.

This was a daring step taken by the government for the progress of our economy. But every decision has its positive / negative or both consequences. In this paper I made an attempt to review expert opinion and research papers on demonetization.

RESEARCH METHODOLOGY AND DATA COLLECTION:

The paper is based on secondary data which has been collected from newspapers and research journals, RBI website etc. Many expert opinions have been expressed on this move of government.

REVIEW OF EXPERT OPINION:

Arun Jaitley (Current Finance Minister of India; Senior Advocate, Delhi High Court), said that the government will be able to invest more money in agriculture and social sector: “A lot of money that operates in the shadow economy will now become a part of the banking structure itself. Banks will have a lot more money to support the economy. Private sector investment, which was so far lacking, will now get back into the economy. The banks which were struggling because of the NPA problem will have a lot more money to lend for agriculture, infrastructure sector, social sector, trade and industry.”

Arvind Virmani (Leading economist; [India's](#) Former representative at IMF; Former Chief Economic Adviser, GOI), states that this is a useful method of flushing out black money, given that a large percentage of cash holding is in these two denominations. The manner in which it was implemented is not surprising. Such actions are always secret till announced, so that insiders do not take advantage of the information at the cost of the outsiders. How it will affect requires a deeper study, but the first thing one knows is when you demonetise such a large proportion of currency, the immediate effect is a collapse of retail trade in goods and services,” Virmani said that the currency needed for everyday transactions has to be replaced quickly. “The longer that is delayed, the more the negative effect.”

Bibek Deb Roy (Leading economist; Member of the NitiAayog) Commented [on](#) the impact on daily wage labourers and loss of jobs. The Indian economy, in certain sectors like manufacturing, real state and IT etc. is going through a slowdown and large number of labours loss their jobs.

Crisil, Global S&P Company: Demonetisation impact could be even bigger than GST (the Goods and Services Tax which is still running the gauntlet of politicians).

Devendra Joshi (Strategist-Asia Pacific, HSBC) estimates that current round of demonetisation is likely to disrupt the small business ecosystem in the near term, as the segment operates largely in cash. We see challenging times for real estate, small businesses and commercial vehicle finance. We don't see non-performing loan risk for consumption businesses but retail demand, especially for housing, may slow down.

Dr. Manmohan Singh (Former Prime Minister; eminent economist; former RBI governor): Speaking at the Rajya Sabha, he has called demonetisation as an organised loot, a legalised plunder and a monumental mismanagement. He even said that the National income would fall by 2 per cent, which in his mind was an underestimate.

Girish Vanvari (Partner and Head (tax), KPMG in India): States that this announcement appears to be the most significant change made by the Modi government to date.

Neelkanth Mishra (MD-equity research, Credit Suisse) regards this as a positive move for the economy and long-term growth. The government is cracking down on black money, while the implementation of GST will ensure more tax compliance and reduce the amount of money in the shadow economy. However, it will be disruptive in the short term, as India is largely a cash-driven economy.

Nischint Chawathe (Financial analyst, Kotak Institutional Equities): Demonetisation of 86 per cent of currency in circulation will have significant short-term shock on most sectors. Demand curve is expected to remain weak in the medium term. Private investment should weaken further; a deflationary environment will require more monetary and fiscal intervention. Rate cuts may be on the way, but that can't help change risk aversion in the short term.

Pronab Sen, (Country director of the India Central Programme of the International Growth Centre, a think tank): Says that demonetization has perhaps penalized the entire informal sector and damaged it permanently, especially the informal financial sector, which could account for a fourth of bank lending, or 26% of GDP.

Rajesh Chakrabarti, (Professor and Executive Vice Dean of the Jindal Global Business School at Jindal Global University): In article Remonetisation key to limit note ban blow: Economic Survey accepted demonetisation had impacted the economy in the short term and caused inconvenience and hardship, especially to those in the informal and cash-intensive sectors. He highlights the long-term benefits of reduced corruption, greater digitisation, increased flows of financial savings, and greater formalization of the economy.

S. Sethuraman's (Experts and Economists) opinion was the Government has taken a bold step in demonetising notes of 500 and 1000 denominations and should be congratulated for the same. Factories in Pakistan were printing counterfeit notes and supplying to terror groups in the country. Political parties had stashed away large amounts of notes to finance the upcoming elections in UP. Real estate barons were making deals in black money. These nefarious activities will take a hit.

Shitanshu Jhunjhunwala, (Director, Turtle), said that the Indian garment business relies on a lot of cash transactions and the demonetization has brought in a conservative spending sentiment, for which there might be a slight dip in the sales over the next one or two quarters. However, the

impact should normalize in the long term and this move would be beneficial for the organized retail sector. The impact is felt more by the small traders and the unorganized retailing segment who rely more on cash trading and sales. Some sectors like jewellery and the luxury segment have been impacted more than mid-premium and mass segments and will no doubt take a longer period to revive. However, the use of plastic money and transactions through online payments will continue to increase consumer spending in the retail market.

SumeetSoni, (Commercial Director, Benetton) says that, the impact is at both the ends, production and consumers. In production, as large part of the industry is still unorganized and lots of activities are subcontracted and that are getting impacted due to cash crunch. It has also compelled consumers to pull the plug on spending. The way of doing business, largely cash dependent, has impacted the inflow of products. Barring the infamous emergency of 1975 enforced by Indira Gandhi, India's millions had not been thrown into a convulsion on a scale wrought by Prime Minister NarendraModi's demonetisation with its chaotic impact for the entire population and a distressed economy, neither job-creating nor inclusive.

SurjitBhalla, (Chairman, Oxus Investments, a Delhi-based economic research/advisory firm; Former Professor at Delhi School of Economics, previously worked at the World Bank) calls it a "bold step" on PM's part. Bhalla wrote in The Indian Express that, "There should be no question that this BJP policy is bold and courageous. The trading community has long been identified as the BJP's core constituency and Prime Minister NarendraModi has gone against this powerful support group. So let us give Modi a considerable amount of credit for taking a bold step for the country genuinely in the name of the nation." Black money hoarders are suffering. "Most of the spending of this black money is for expenditures on gold, purchase of foreign exchange, and purchase of real estate. Transfer of money abroad into 'anonymous' accounts is now a difficult exercise for all the world's black money residents.

REVIEW OF LITERATURE ON DEMONETISATION:

Vedashree Mali(2016) In paper "Demonetization: A step towards modified India" The paper discusses about the move of demonetization taken by Central Government of India on 8th November, 2016 with respect to its reasons and effects on different sectors in India. According to The Reserve Bank of India, the most important reason for the demonetization of 500 and 1000 rupees note was the rise of fake currencies of the same notes, and also the higher occurrence of black money in the economy. "The fake notes are being used for illegal activities by anti-nationalists like terrorists and India being a nation of a cash-based economy, the circulation of fake currency continues to be a threat. But it has been taken care by Government that anyone who changed his higher value cash will get exactly the equal amount in lower denominations.

Ambalika Sinha and DivyaRai(2016)in paper "Aftermath of demoralisation on rural population" mentioned that declaration of 86 percent of currency notes as illegal tender in just a blink of time on eve of 8th November 2016 mandated the creation of immediate interruption in daily lives. The chaos was created in every strata of the society whether upper, middle or lower. Where some welcomed the move as it was seen for curbing black money, many are suffering by this movement. But the supreme sufferers of this move were the informal sector of Indian economy, where cashless transactions are minimal. Informal sectors of Indian Economy include 106 activities like agriculture, workers in construction, local transport, community services and small workshops like shoe makes and garment makers, rural populations and the urban poor and

middle class. This act of government impact urban poor, middle class and rural population the most.

Jai Bansal(2016)in his research paper“Impact of demonetisation on Indian Economy”[finds impact](#) of Demonetization on Indian economy’s different sectors. GDP of Country slightly decreases as compare with the previous year but we cannot say it will be same in future also. He [judges](#) that this intervention is a one-time draining of this current stock of black money but unless the root causes of corruption are removed, corruption will continue. After study of Demonetization he raise the following questions:

- 1) What was the impact of Demonetization in 2017 on Indian business sector?
- 2) What could be the next step of Government after Demonetization?
- 3) What will be the impact of Demonetization on GDP in short term and long term?
- 4) To what extent the step of Demonetization has curb[ed](#) issues like black money, Corruption, fake currency and Terrorism?
- 5) How this step will affect the employment generation opportunities?

The article “Demonetisation: To Deify or Demonize?” (Economic Survey) explains the other side of demonetisation has been a radical, unprecedented step with short term costs and long term benefits. The liquidity squeeze was less severe than suggested by the headlines and has been easing since end-December 2016. A number of follow-up actions would minimize the costs and maximise the benefits of demonetisation. These include: fast, demand-driven, remonetisation; further tax reforms, including bringing land and real estate into the GST, reducing tax rates and stamp duties; and acting to allay anxieties about over-zealous tax administration. These actions would allow growth to return to trend in 2017-18, following a temporary decline in 2016-17.

Ramesh Chand and Jaspal Singh, (2016)[in](#) article-“Agricultural Growth in the Aftermath of Demonetization” [write](#) that growth story of agriculture is in-tact as demonetization is found to cause small and insignificant effect on growth of output as well as farmers’ income. Agriculture, which is largest informal sector of Indian economy, has shown strong resilience to effect of demonetization.

[An](#) article published in Square Yards title “Impact of demonetisation on Indian Real State”, explained that a short-term crash in secondary real estate prices can be expected and this could be as much as 20-30% which will be good for the sector as yields will go up and volumes will return to the market. This correction will be more of a short-term thing, as long-term fundamentals of Indian Real Estate still stay strong. The rental yields from properties are also expected to rise. The economy is doing better than before and the currency overhaul will only lead to further progress in the economy.

Deepali Bhargava (2016) in a research paper “India: Assessing impact on GDP from demonetization –a J-curve” said that the government decided to scrap high value currency notes earlier this month, with a view to eliminate the 'black money'. We think high value currency demonetization will have a negative impact on the economy in two main ways:

- 1) Temporary disruptions in a range of economic activities resulting from cash shortages,

2) Beyond the temporary disruptions from shortage of new currency availability, we see this move as a wealth tax and think following factors will result in a more lasting disruption in economic activity:

a) Wealth destruction: We estimate wealth destruction of about 1.5-2% of GDP out of total demonetized currency worth 10.5% of GDP. The World Bank estimated the size of the black economy in India at 23% of GDP in 2007.

b) Demand for certain assets will come down: Given that over 90% of household wealth is held in real estate, demand for real estate should fall. There's potential downside risk to illegal banking and financial systems as well.

c) Level shift down in the parallel economy: To the extent that the parallel economy returns to normal after the initial period of adjustment, demand for these assets could return, although to a new lower normal. However, there will be some fiscal and monetary policy offsets which should support growth next year.

d) Black money disappearing from the scene; this would be a major step towards an organized and transparent real estate market.

MadanSabnavis and AnushkaSawarkar (Report of Care Rating Agency on Economic consequences of demonetization of 500 and 1000 rupee notes) mentioned that in spite of the initial hiccups and disruptions in the system, eventually this change will be well assimilated and will prove positive for the economy in the long run.

a) Black money hoarders will definitely lose out, eventually boosting the formal economy in the long run.

b) Short term fall in real estate prices might benefit middle class citizens.

c) This move by the Government along with the implementation of the GST will eventually make the system more accountable and efficient.

Article in HDFC Bank Investment Advisory Group on Demonetization and its impact states that from an equity market perspective, this move would be positive for sectors like Banking and Infrastructure in the medium to long term. This could be negative for sectors like Consumer Durables, Luxury items, Gems and Jewellery, Real Estate and allied sectors, in the near to medium term. This move can lead to improved tax compliance, better fiscal balance, lower inflation, lower corruption, complete elimination of fake currency and another stepping stone for sustained economic growth in the longer term.

Dr.Partap Singh and Virender Singh (2016), in research paper "Impact of demonetization on Indian Economy" mentioned that India has amongst the highest level of currencies in circulation at 12.1% of GDP. Cash on hand is an estimated at around 3.2% of household assets, higher than investment in equities, or roughly around \$ 220 billion, out of this cash, 87% is in the form of Rs 500 and Rs 1,000 notes or roughly Rs 14 lakh crore (\$190 billion). A significant portion of the household cash on hand is generated by economic transactions that are not reported to tax authorities or generated through corruption. The paper highlights the probable consequences of this decision on various economic variables and entities.

AreendamChanda (2016) Notes (and anecdotes) on Demonetisation mentioned that as with most economic reforms, there are costs that are immediate, obvious, and and asymmetrical while the gains are disuse and often hard to measure.

Prof Sandeep Kaur (2016), in research paper “Demonetization and Its Impacts in India” said that this is a historical step by the Modi Government and should be supported by all. This decision of government will finitely fetch results in the long term. From an equity market perspective, this move would be positive for sectors like Banking and Infrastructure in the medium to long term.

NEED OF PRESENT STUDY:

The present study developed an understanding on aim of demonetisation, its short, medium and long term impact on Indian economy.

OBJECTIVE OF THE RESEARCH:

The overall objective of this research is to examine the objective of demonetisation, its role in economic growth and controlling parallel economy in our country. This article discusses different views of experts how demonetisation impact different sectors in our economy.

LIMITATIONS OF STUDY:

The present study is based on the information collected from newspapers, internet and research paper so the reliability of information is dependent upon the source of information.

FINDINGS OF RESEARCH:

The motive behind demonetisation is controlling black money, fake money and corruption, as these problems hampers our nation's economic growth. Government executed the whole process in planned way but some more planning was required to avoid aftershocks of demonetisation like cash crunch.

CONCLUSION:

Systematic Literature Reviews is a systematic methodology by using all specific relevant researches and expert opinion on demonetisation. It has found that demonetisation has created some positive and some negative inputs on different sectors but in long run it will definitely have positive impact in controlling black money, fake money, corruption and would be helpful in economic growth.

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CUSTOMERS' PERCEPTION TOWARDS BRANDED GOODS WITH SPECIAL REFERENCE TO END OF SEASON SALE: A GENDER PERSPECTIVE

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ABSTRACT

Clearance Sales have evolved as one of the strongest tools in the hands of the marketers in the recent time. On one hand these clearance sales slashes the prices printed on the product and on the same hand the product is tended to be sold before the fashion vanishes. At the same hand, the retailers wish to sale the goods in the same season and tend to find an official reason to sell excess goods in the market. With the change in time, the concept of clearance sale is changed into "End of Season Sale" or EoSS. In the study, the perception of customers is tended to be studied in regard to end of the season sale. It is pertinent to mention here is that this study is confined to branded apparels and footwear only. The gender perspective is studied to find the disparity in perception to buy the branded apparels and footwear at end of the season sale.

KEYWORDS: Clearance sales, End of Season Sale, EoSS, Perception, Gender disparity

INTRODUCTION

India is a vast and diversified country. Also, it is the second most populous country on the globe. This leads to enriched diversification and the advent of consumerism in the modern marketing era. The process of recognition, establishment and survival for the marketing firms has posed a real challenge in the contemporary marketing. Cut throat competition due to magnetic attracting factors add to the fuss and mess for these firms which ultimately ends with a concrete policy making and implementation. “You have either to excel, else perish”. Indian marketing scenario has witnessed a remarkable and rapid transformation especially during the last two decades or so. From the economy where majority of income was intended to be saved and major chunk of it was assumed to be spent on the bare necessities, has surpassed and overlapped with the lavish life style of the modern customer.

Emergence of middle class and increase in number of earners in the family of it, is an additive flavor to the changed or evolved marketing in Indian scenario. Paper money is replaced with the plastic and electronic money. Of course, the emergence and development of organized retail sector and recent developments therein especially in the form of malls, super markets etc is now a sort of addiction to the new purchasers. We have witnessed a favorable number of GDP, per capita income, disposable income and so but we have a great influence of the demonstration effect from the west.

Another thing which leads to adoptability of this topic relates to the new emerged purchasing habits of the customers especially in the context of branded goods, more particular in apparels and footwear. The consumer surplus so enjoyed depicts the basic human nature of saving and inclination to purchase the dearer in cheaper rates. This might also be a reason to develop a certain marketing policy by the marketers. It is an old saying that when a child learns crawling, he starts roaming from room to room in the house but when he knows to step up to walk, he clinches neighbors houses. This is how, if we have grown economically, however due to many factors & reasons, we obviously switch to the options to purchase and the things get revolutionized if the variety both vertically and horizontally precedes the behavior. Of course, inclination towards banded goods is seen as a normal scenario.

The flare-up of cyber space and the confrontation of the people to internet at a large to a young country like ours have added the feature to the modern marketing in the form of e-marketing.

End of the season sale has seen an outburst response in both physical as well as online marketing. There is another facet of end of the season sale which is pertinent to mention here is that over a past few years, it has emerged as a strong marketing tool. Talking in context of the orthodox pricing strategies of the marketing mix and other promotional strategies as well, it is indeed evolved as a strong composition of both especially in context of Indian market. It is followed by developed countries too in the light of above discussion.

End of season sale is a feeder of the dynamic customer's preference and accordingly determines the perceptions in the light of fashion, availability in the next purchase time, use postponance, consumer surplus, buying behavior, brand preferences and affordability on the customer's end and stock clearance, working capital management, storage and warehousing cost, change in fashion on the marketer's end.

CUSTOMER PERCEPTION DEFINED

Customer perception is defined as the marketing concept which encompasses a customer's awareness, impression, inclination and/or consciousness about the products offered to him in the market. Business Dictionary defines that it typically influences customer behavior which gets influenced by advertising, reviews, public relations, social media, personal experiences and other channels.

SALE DEFINED

The arrangement of these four alphabets has a magnetic power to get even the tightest fisted shopper to indulge. It may be a motivation, influence or might be a demonstration effect or a reflex action of a typical human psyche. It has a charm of excitement of its own time both for the seller and the buyer and has a tendency to influence a typical type of consumer and buying behavior.

BRANDED GOODS DEFINED

Branding is the art and cornerstone of marketing (Kotler,2003). A brand is defined as a specific name, symbol or design – or, more usually some combination of these- that is used to distinguish a particular seller's product (Doyle,2002). It may be something to distinguish one producer from another. The word brand is derived from the old Norse word 'brandr' which means to burn, usually a mark to distinguish a livestock from other of its kind. Also, a potter would identify his pots by putting mark like a thumbprint into the wet clay on the bottom of the pot and the potter would expect customers to seek out those products which carried his mark (Interbrand, 1990). Today with a considerable change over a time, there is an increase in modern and sophisticated branding of both tangibles and intangibles (Sankar,2003).

END OF THE SEASON SALE

ESS may be defined as a sale in which a shop intends / offers to sell the unsold stock of spring, summer, autumn or winter at the end of each particular season at a reduced price. Cambridge University Press defines it an "occasion" when clothes or other goods relating to a particular season are sold at a lower price than usual. It has the following features:

It is a retailing concept

Only retailer, not manufacturer is involved

Price cuts is the key feature

Indian markets witness ESS in all weather change but prominently succeeding summers and winters. **Cambridge Business English Dictionary** explains end of the season sale as "relating to the end of a period of time when particular clothes, products, etc. are sold in shops". *Prices are reduced by up to 75 percent in our end-of-season sale. The store sells end-of-season stock at heavily discounted prices. It is an occasion when clothes or other goods relating to a particular season are sold at a lower price than usual* (<http://dictionary.cambridge.org/dictionary/english/end-of-season>). **Financial Times** describes it a sale in which a shop sells unsold stock of spring, summer, autumn, or winter clothing at the end of each particular season at a reduced price (lexicon.ft.com/Term?term=end_of_season-sale)

MODERN SET UP OF THE SOCIETY

The society in India is displaying a typical feature of its own. The reason is the obvious. It may be the largest composition of the society is “Young India” or it is the picture behind the “typical service sector economy” what India is today when one looks at the composition of GDP of India. Women are developing as the entrepreneurs or are holding the same positions what only males were supposed to be. Thus males and females are walking hand in hand in around every sphere of life. Emergence of middle class has increased the number of earners in the family. Also, the postponance of old age especially in the cities is a prominent factor influencing the gender perception to buy the branded goods. Eventually, the EoSS is holding its meaning in the same line.

NEED OF THE STUDY

No concentrated study on the topic chosen is available/found in libraries and on web. Few factors influencing buying behavior during sales are discussed by some authors but customer perception is still an untouched area. Studies have not found the disparity in gender behavior especially at EoSS.

The study will give a new direction to the marketers’ thought in regard to EoSS. It will open up the avenues to target the customers before planning EoSS rather than the contemporary clearance sale concept followed just only competitors has opted. Moreover, the generation is really a very sharp generation and definitely if is a teacher to its immediate predecessors. The girls and boys are showing a different buying behavior because they have their own perception for their shopping. There is a significant change in previous marketing theories.

OBJECTIVE OF THE STUDY

The study is undertaken to consider the gender disparity in regard to perception about branded goods with reference to end of season sale.

SCOPE OF THE STUDY

1. The study covers the premises of branded apparels/garments and footwear only
2. Both male and female brands are considered
3. The respondents are both working and non-working. Students are also considered
4. The study is a buyer centric study
5. Only physical market is taken into account for the purpose
6. The study considers the respondents from Urban Areas only
7. The popular unisex brands like United Colors of Benetton, Woodland Tommy, Wills, Arrow, BlackBerry’s, Adidas, Reebok are taken into consideration.
8. Only two seasons are taken into account ie. Summer and Winter for studing End of Season Sale (EOSS).

RESEARCH METHODOLOGY

- ▶ The study was conducted in Urban areas only. Thus the universe is the residents of the cities of Ludhiana, Jalandhar, Patiala and Chandigarh only. The solution to the research problem is intended to be found by collecting Primary data in form of responses of 500 Structured Questionnaires framed in such a way that the non parametric test can be applied. Normality of data is checked before finding out the results for the problem.
- ▶ Use of IT is a predominant for the analysis part. The data is analyzed by using SPSS software. Mann-Whitney Test is applied.
- ▶ The convenience sampling method was used

HYPOTHESIS

H₀: There is no significant difference in gender's perception towards branded goods during EoSS

ANALYSIS AND INTERPRETATION

For the solution to the problem, the questionnaire was divided on the basis of Economic, Social and Psychological factors. Economic factors include discounts, savings, disposable income etc, Social factors involve social image, status, attitude, recognition, looks, consonance with fashion, gifts etc. and the Psychological factors include postponance of use, offers, lapse of offer, arrangement of routine to visit EoSS, expectation, brand image, fashion, materialism, uniqueness etc.

The age groups undertaken for the study ranged from 18-67 bifercated in 5 catagories. Continuing, the respondents were catagorised on the basis of their occupation and educational qualifications.

The first segment of data analysis includes exporting the responses to MS Excel in order to code it. Then these coded responses are exported to SPSS for analyzing the data.

Before the analysis of data and analyzing the research problem, it is essential to analyse the internal consistency of the questionnaire. For the same, the economic, psychological and social factors are studied. For this research the internal consistency of these factors were measured using Cronbach's Alpha. The internal consistency is used to measure the correlation of responses between different questions of the questionnaire. Cronbach's Alpha (>0.7) is considered as the reliable parameter to measure the internal consistency of the questionnaire with multiple items.

For this research, the Cronbach's Alpha was calculated for all the factors which came out to be 0.7986 which is greater than the rule of 0.7, thus making the questionnaire reliable. All the factors individually don't have Cronbach's Alpha > 0.7 .

VARIABLE	Cronbach's Alpha
Economic Factors	0.797
Social Factors	0.599
Psychological Factors	0.770

TEST OF NORMALITY

To analyze the descriptive statistics, test of normality is applied using Shapiro-Wilk Test. Depending on the normality or the deviations from it, statistical tests on the different groups are carried out. The p-Value shows the significance level and for $p \leq 0.05$, the null hypothesis is rejected and for the $p\text{-Value} > 0.05$, the null hypothesis is accepted. The summary of all the results of the test of normality for all the factors based on Shapiro-Wilk is presented in the table given below:

TESTS OF NORMALITY TABLE

Tests of Normality							
	Kolmogorov-Smirnov			Shapiro-Wilk			
	Statistic	df	p-value	Statistic	Df	p-value	
Economic Factors	.056	500	.001**	.988	500	.001**	Deviated
Social Factors	.076	500	.0001**	.990	500	.001**	Deviated
Psychological Factors	.085	500	.0001**	.963	500	.0001**	Deviated

Maan-Whitney Test and Kruskal-Wallis Tests for all the factors are displayed as below:

Gender

MANN-WHITNEY TEST

Gender		N	Mean Rank	Sum of Ranks	Mann-Whitney U (z)	p-value
Economic Factors	Male	263	253.83	66757.00	.543	.587
	Female	237	246.81	58493.00		
Social Factors	Male	263	253.92	66781.00	.559	.576
	Female	237	246.70	58469.00		
Psychological Factors	Male	263	243.44	64026.00	1.151	.250
	Female	237	258.33	61224.00		

1. The Maan-Whitney Test shows that there is no statistical significant difference of perception about economic factors among male and female respondents with mean rank of 253.83 and 246.81 respectively ($u = 0.543$, $p = 0.587$)
2. There is no significant difference of perception about social factors among male and female respondents with mean rank 253.92 & 246.70 respectively where the $\mu = 0.55$ and $p = 0.576$

3. There is a significant difference in perception of psychological factors as the values have turned up like mean rank 246.7 and 243.44 but $\mu = 1.151$ and $p = 0.25$

AGE

Age		N	Mean Rank	Kruskal Wallis	p-value
Economic Factors	>20	47	168.97	23.119	.0001**
	20-30	169	273.62		
	30-40	142	261.51		
	40-50	79	253.27		
	50-60	45	227.33		
	>=60	18	205.17		
Social Factors	>20	47	173.57	26.491	.0001**
	20-30	169	275.04		
	30-40	142	248.72		
	40-50	79	279.11		
	50-60	45	214.06		
	>=60	18	200.56		
Psychological Factors	>20	47	180.65	27.424	.0001**
	20-30	169	265.73		
	30-40	142	254.69		
	40-50	79	286.44		
	50-60	45	229.86		
	>=60	18	150.72		

The Mann-Whitney test shows that there is significant difference in age groups and economic factors influencing perception towards EOSS with mean rank 168.97, 273.62, 261.51, 253.27, 227.33, 205.17 respectively for the age group > 20, 20-30, 30-40, 40-50, 50-60, >=60 (kruskal Wallis 23.119 and p-value .0001)

The Mann-Whitney test shows that there is significant difference in age groups and social factors influencing perception towards EOSS with mean rank 173.57, 275.04, 248.72, 279.11, 214.06, 200.56 respectively for the age group > 20, 20-30, 30-40, 40-50, 50-60, >=60 (kruskal Wallis 26.491 and p-value .0001)

The Mann-Whitney test shows that there is significant difference in age groups and economic factors influencing perception towards EOSS with mean rank 180.65, 265.73, 254.69, 286.44, 229.86, 150.72 respectively for the age group > 20, 20-30, 30-40, 40-50, 50-60, >=60 (kruskal Wallis 27.424 and p-value .0001)

INCOME

Income		N	Mean Rank	Kruskal Wallis	p-value
Economic Factors	0-2	96	238.01	6.367	.095
	2-5	146	274.67		
	5-10	176	246.01		
	>10	82	231.74		
Social Factors	0-2	96	242.98	9.519	.023*
	2-5	146	277.77		
	5-10	176	246.61		
	>10	82	219.09		
Psychological Factors	0-2	96	249.69	1.333	.721
	2-5	146	250.02		
	5-10	176	258.13		
	>10	82	235.92		

The Mann-Whitney test shows that there is no significant difference in income groups and economic factors influencing perception towards EOSS with mean rank 238.01, 274.67, 246.01, 231.74 respectively for the income group 0-2, 2-5, 5-10, >10 (kruskal Wallis 6.367 and p-value .095)

The Mann-Whitney test shows that there is significant difference in income groups and social factors influencing perception towards EOSS with mean rank 242.98, 277.77, 246.61, 219.09 respectively for the income group 0-2, 2-5, 5-10, >10 (kruskal Wallis 9.519 and p-value .023)

The Mann-Whitney test shows that there is no significant difference in income groups and Psychological factors influencing perception towards EOSS with mean rank 249.69, 250.02, 258.13, 235.92 respectively for the income group 0-2, 2-5, 5-10, >10 (kruskal Wallis 1.333 and p-value .721)

OCCUPATION

Occupation		N	Mean Rank	Kruskal Wallis	p-value
Economic Factors	Service	216	248.04	14.891	.011*
	Business	110	259.05		
	Professional	22	275.52		
	Self Employed	40	271.83		
	Student	88	210.16		
	Other	24	322.90		
Social Factors	Service	216	241.96	15.595	.008**
	Business	110	283.15		
	Professional	22	272.64		
	Self Employed	40	280.03		

	Student	88	210.04		
	Other	24	256.56		
Psychological Factors	Service	216	247.63	16.425	.006**
	Business	110	264.14		
	Professional	22	207.18		
	Self Employed	40	274.66		
	Student	88	217.94		
	Other	24	332.67		

The Mann-Whitney test shows that there is significant difference in occupation and Economic factors influencing perception towards EOSS with mean rank 248.04, 259.05, 275.52, 271.83, 210.16, 322.90 respectively for the service, business, professional, self employed, student, others (kruskal Wallis 14.891 and p-value .011)

The Mann-Whitney test shows that there is significant difference in occupation and Social factors influencing perception towards EOSS with mean rank 241.96, 283.15, 272.64, 280.03, 210.04 respectively for the service, business, professional, self employed, student, others (kruskal Wallis 15.595 and p-value .008)

The Mann-Whitney test shows that there is significant difference in occupation and Psychological factors influencing perception towards EOSS with mean rank 247.63, 264.14, 207.18, 274.66, 217.94, 332.67 respectively for the service, business, professional, self employed, student, others (kruskal Wallis 16.425 and p-value .006)

EDUCATION

Education		N	Mean Rank	Kruskal Wallis	p-value
Economic Factors	Matric	22	237.34	14.061	.003**
	Higher Secondary	78	199.79		
	Graduate	168	273.38		
	Post Graduate	232	252.23		
Social Factors	Matric	22	260.68	11.922	.008**
	Higher Secondary	78	204.72		
	Graduate	168	272.47		
	Post Graduate	232	249.02		
Psychological Factors	Matric	22	245.55	9.767	.021*
	Higher Secondary	78	204.07		
	Graduate	168	259.46		
	Post Graduate	232	260.09		

The Mann-Whitney test shows that there is significant difference in education and Economic factors influencing perception towards EOSS with mean rank 237.34, 199.79, 273.38, 252.23 respectively for the matric, higher secondary, Graduate and post graduate customers (kruskal Wallis 14.061 and p-value .003)

The Mann-Whitney test shows that there is significant difference in education and Social factors influencing perception towards EOSS with mean rank 260.68, 204.72, 272.47, 249.02 respectively for the matric, higher secondary, Graduate and post graduate customers (kruskal Wallis 11.922 and p-value .008)

The Mann-Whitney test shows that there is significant difference in education and Psychological factors influencing perception towards EOSS with mean rank 245.55, 204.07, 259.46, 260.09 respectively for the matric, higher secondary, Graduate and post graduate customers (kruskal Wallis 9.767 and p-value .021)

CONCLUSION

The study revealed that there is a strong inclination towards EoSS in regard to a specific category when data was analysed. It can be said that this study will surely help the marketers to develop better and innovative marketing strategies to include more and more people to EoSS if they wish to reap more profits in future.

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ELIZABETHAN BIGOTRY AGAINST WIDOW REMARRIAGE IN *HAMLET*

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ABSTRACT

The present paper aims to project how popular notions prevailing in the Elizabethan and post-Elizabethan English society about the appearance and social interaction of a widow were highly prejudiced and rigid. William Shakespeare and John Webster both amply highlight in their plays such a social bias against the widowed women who remarried or even intended to marry again after the demise of their first husbands. Shakespeare, in particular, is very conspicuous in projecting the contemporary notions of contempt against the practice of widow remarriage. Notwithstanding his other plays, it is in Hamlet that the dramatist presents vividly the worst ramifications and ill-consequences of the second marriage of the protagonist's mother, the widowed Queen Gertrude. A minute analysis of Prince Hamlet's disposition and his angry outburst against his mother's second marriage help one surmise that he repudiates the very idea of widow remarriage. In an age when it was customary for a widow to observe scrupulous celibacy and highly desirable for her to spend the remainder of her life cherishing the memory of her deceased husband, the very thought of marrying again was akin to sully her honour. Gertrude's misdeed vexes and exasperates Hamlet highly. Annoyed, the young prince gives vent to his frustration and shows his utter contempt towards the womankind in general and his mother, in particular, in his first soliloquy. The charge of frailty levelled by Hamlet vindicates the idea that he is more piqued at his mother's second marriage with his uncle than at the undue haste in the whole affair. Even the Ghost points to the queen's indiscretion in marrying for the second time. All the major tragic events in the play follow Queen Gertrude's remarriage. The annihilation of the entire royal clan in Hamlet sufficiently proves Shakespeare's own concurrence with the prevalent sixteenth century ethos that denounced the widow remarriage.

KEYWORDS: *Antithetical, Devastation, Remarriage, Social Norms, Widow.*

TEXT OF THE PAPER:

John Webster describes the qualities of a noble widow as an archetype of Christian charity, adoring motherhood and unsullied fidelity to the dead husband: "Shee gives much to pious uses, without any hope to merit them and as one Diamond fashions another; so is shee wrought into the works of Charity, with the dust or ashes of her husband" (Carnegie 93). In the afore-said words, the dramatist hints towards the popular notions prevalent in the sixteenth and seventeenth century English society in respect to the demeanour and behaviour of a widow. The depiction of similar notions is also traceable in the works of Webster's predecessor and famous Elizabethan playwright, William Shakespeare, who has, in his 37 plays, delineated 31 widowed or seemingly widow characters that either conform to the prevailing social norms or discard them outrightly. In Shakespeare's plays, on the one hand, there is Mistress Overdone, a brothel keeper, in *Measure for Measure*, who is notorious for her nine husbands, while on the other hand, there is noble Cleopatra who, before committing suicide, mourns the demise of her husband, Antonio, saying:

Noblest of men, woo't die.

Hast thou no care of me? Shall I abide

In this dull world, which in thy absence is

No better than a sty?

(*Antony and Cleopatra*, IV, xv, ll 59-62)

By delineating characters of the extreme polarities, Shakespeare offers sufficient evidence of social and psychological realities of the contemporary English public.

Among Shakespeare's widow characters, such as, Queen Margaret in *Henry VI*, Part III; Tamora in *Titus Andronicus*; Constance in *King John*; the Old Countess in *All's well That Ends Well*; Volumnia in *Coriolanus*; Paulina in *The Winter's Tale*; Juliet in *Romeo and Juliet* and Cleopatra in *Antony and Cleopatra*, etc., *Queen Gertrude in Hamlet* is probably the most conspicuous, most discussed and commented upon widow character in the dramatic corpus of this great Elizabethan playwright. In his magnum opus, *Hamlet*, Shakespeare appears to be swayed by the well-entrenched prejudices of Elizabethan age against widow remarriage. Thus, by creating a character like Gertrude, he upholds the notions of a popular bias against widow remarriage.

A close scrutiny of the personality of Prince Hamlet and his angry retort to his mother's second marriage, one may surmise that the young prince disapproves the very idea of widow remarriage. Queen Gertrude assigns a plausible reason to Hamlet's lunacy as her "o'er hasty marriage" with her dead husband's brother, Claudius, and blurts it out to Claudius:

I doubt it is no other but the main;

His father's death, and our o'er hasty marriage."

(*Hamlet*, II, ii, ll 56-57)

On the contrary, a deep examination of Hamlet's averments and reactions in the play brings forth the fact that it is her very remarriage and not the haste which vexes and unhinges the prince the most. In this context, Shakespeare appears to be indicating that Gertrude's over-hasty remarriage

was antithetical to the contemporary Elizabethan social yardsticks regarding the conduct of the widows. Carla Spivak, too, concurs with this view while observing:

By sixteenth century standards, Gertrude's behaviour was shocking. Society expected widows to mourn for at least a year after their widowhood, a period in which they were to wear black, stay close to home and surround themselves with sober, respectable women companions. (45)

In other words, it was customary for a widow to observe scrupulous celibacy and the thought of remarriage was never to occur to her. It was highly desirable for her to spend the remainder of her life cherishing the memory of her deceased husband. Dorothea Kehler cogently avers:

Reading historically and sociologically, Shakespeare's widows and more broadly the plays they figure in, describe a strategic negotiation between the opposed poles of an ancient ideology designed to impel women to police themselves into celibacy and a fairly progressive practice. (5)

In the play-within-the play of *Hamlet*, Shakespeare presents the variance in the life and conduct of the Player Queen prior to and subsequent of her husband's assassination. The dramatist projects her as the embodiment of an ideal wife whose action and behavior conform to the prevailing social norms. She shows an unequivocal deference to her husband's wishes all through their married life. However, after her husband's demise, she discards the social conventions and accords primacy to her own aspirations and decides to lead her life the way she wishes. In the Gonzago play, when the Player King alludes to the prospect of remarriage, the Player Queen retorts:

A second time I kill my husband dead,
When second husband kisses me in bed.
(*Hamlet* III, ii, ll 179-80)

She vouches for the Elizabethan paradigms of ethical behaviour which reckoned remarriage of widows to be a disgraceful thing, when she speaks:

To desperation turn my trust and hope!
An anchor's cheer in prison be my scope!
Each opposite that blanks the face of joy
Meet what I would have well and it destroy!
Both here and hence pursue me lasting strife,
If once a widow, ever I be wife."
(*Hamlet* III, ii, ll 213-18)

Gonzago play is Hamlet's own composition. The Player Queen in it represents his mother, Queen Gertrude. Hence, Hamlet, by virtue of the afore-mentioned speeches of remonstrance, points towards Gertrude's own views about the life of a widow during her husband, King Hamlet's lifetime. Her proclamations corresponded with the norms of the sixteenth century English society. Notwithstanding her assertions, Gertrude ties the nuptial knot with her brother-in-law, Claudius, soon after King Hamlet's murder, thus, violating the prevalent social code of conduct

for the widows. Her action annoys Hamlet highly. Vexed and exasperated, the young prince gives vent to his frustration and contempt towards the womankind in general and his mother, in particular, in his first soliloquy, as follows:

Frailty, thy name is woman –
A little month, or ere those shoes were old
With which she follow'd my poor father's body,
Like Niobe, all tears; - why she, even she –
O God! a beast that wants discourse of reason,
Would have mourn'd longer – married with my uncle,
My father's brother, but no more like my father
Than I to Hercules: within a month...
(*Hamlet* I, ii, ll 146-53)

The charge of frailty being leveled by Hamlet in the lines above amply vindicates the assumption that he is more piqued at his mother's second marriage with his uncle than at the undue haste in the whole affair. Had Gertrude married Claudius even several years later, he would still have felt the same. So, the haste or delay in marriage has nothing to do with Hamlet's mental condition.

In his speech to the Prince, the Ghost of Hamlet's father, too, objects only to the remarriage of his widowed wife; he does not refer anywhere to the undue haste in her marriage. The Ghost tells young Hamlet:

O Hamlet, what a falling off was there!
From me, whose love was of that dignity,
That it went hand in hand even with the vow
I made to her in marriage; and to decline
Upon a wretch, whose natural gifts were poor
To those of mine!
(*Hamlet* I, v, ll 47-52)

The "vow" mentioned by the Ghost in the lines above obliquely refers to the wedding vow described by Shakespeare at the time of Sebastian and Olivia's marriage in *Twelfth Night*. The priest, while solemnizing the matrimony, explains to the couple that this vow is "a contract of eternal bond of love ..." (*Twelfth Night* V, i, l 150). Thus, as per this view, a marriage is everlasting; it is not a temporary thing, lasting merely until the death of one party. So, King Hamlet's marriage with Gertrude should have lasted eternally. Therefore, by that logic, Gertrude's remarriage is indubitably a "falling off". Hence, the Ghost is pointing to the queen's indiscretion in marrying for the second time and is not bothered about the haste in her marriage.

During his meeting with his mother after the Gonzago play, Hamlet does not bring up the issue of her indecent haste in marriage even once. Rather, he disapproves her second marriage and,

while raving and ranting at the queen, he endeavours to make her realize her moral aberration, as follows:

Look you now, what follows;
Here is your husband; like a mildew'd ear,
Blasting his wholesome brother. Have you eyes?
Could you on this fair mountain leave to feed.
And baton on this moor?

(*Hamlet* III, iv, ll 65-67)

The lines quoted above sufficiently prove that Hamlet reckons Gertrude's second husband, Claudius, to be inferior to her first husband, the slain King Hamlet. When he sneeringly addresses his queen mother as her "husband's brother's wife" (III, iv, l 15), he seems to imply that for him, she is and will always be King Hamlet's wife, and by remarrying her husband's brother, she has committed the vilest sin of all. According to Hamlet's conviction, a widow should never remarry and should devote the rest of her life to her dead husband's memories. So, the remarriage on the part of Gertrude makes Hamlet reckon his mother as "rank and gross in nature" (I, ii, l 136). That is one of the reasons why he even wants to commit suicide since he cannot tolerate to be called an offspring of "rank blood":

O that this too too solid flesh would melt,
Thaw and resolve itself into a dew!

(*Hamlet* I, ii, ll 129-30)

The dramatist contrives so that the major tragic events in the play follow Queen Gertrude's remarriage. For instance, her son goes mad and has no respect left for her in his heart; he starts envisaging the entire womankind to be frail and disloyal and ultimately, she herself, her son and her second husband die unnatural deaths; thus, the whole royal family is annihilated. All these incidents emerge as consequences of Gertrude's remarriage and hence prove to be strong evidences of Shakespeare's own perceptions conforming to the ethos of contemporary Elizabethan society which rated the widow remarriage to be the foulest of things and there by leading to devastation.

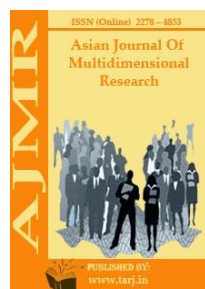
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STATE WIDE AREA NETWORK

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ABSTRACT

The Network for Punjab Government will be an Integrated, fully manageable network enabling Citizen Services and effective e-governance that is key for any State's development. In accordance with national e-governance plan the Punjab government has decided to set a state data centre at Chandigarh and district data centres at each district to cater the information needs at various levels. The minimum bandwidth for PAWAN at each tier shall be of 2Mbps. Departmental offices of Government of Punjab shall now be connected to these Points of Presence (PoP) of PAWAN as Horizontal Office.

KEYWORDS: Manageable, E-Governance, Departmental

INTRODUCTION

State Wide Area Network (SWAN) has been acknowledged as an element of the core infrastructure for supporting e-Governance initiatives. Government of Punjab is in process of establishing the Punjab State Wide Area Network (PAWAN). The Punjab Government signed an agreement with HCL Info systems to establish Punjab State Wide Area Network (PAWAN). The Punjab State Wide Area Network (PAWAN) will serve as the backbone network for data, voice and video communications throughout the State.¹ The Project PAWAN to be implemented at a total cost of Rs. 41.45 crores will connect 200 sites i.e., 20 districts, 179 Sub-Divisions & Blocks across in Punjab putting the state on the fast track towards IT proficiency and would be implemented in 26 weeks' time. The Network for Punjab Government will be an Integrated, fully manageable network enabling Citizen Services and effective e-governance that is key for any State's development. Departments of Treasury & Accounts, Excise and Taxation, Land Records, Transport, Police, Municipal Corporations and DC Offices shall use this network immediately. This network shall provide seamless end-to-end connectivity for all Government offices across the state.

On the occasion of signing an agreement with HCL Infosystems to establish Punjab State Wide Area Network (PAWAN), ²AdeshPartap Singh Kairon, Minister for Information Technology said, "The Punjab State Wide Area Network shall act as an information super highway It will be

set up on build, own, operate and transfer basis for five years. PAWAN will follow a 3-tier structure through point of presence across various levels.”PAWAN is envisaged as the vehicle for effective implementation of Electronic Governance.

As per the Punjab state government policy PAWAN is expected to cater to the information and communication requirements of the entire state government and its departments. The implementation of PAWAN will provide reliable, vertical and horizontal connectivity within the state administration to make the Government more productive by reducing communication cost and also a secure backbone for electronic transactions.

PAWAN will endow efficient service management with a complete range of Government services and information. To facilitate citizens of government services it will take full advantage of convergence of communication technology. PAWAN will ensure that every citizen in the state has access to Government services and information whenever and wherever they need it in a cost-efficient manner irrespective of the location in the state of Punjab.

The Project PAWAN³ to be implemented will connect 200 sites i.e., 20 districts, 179 Sub-Divisions & Blocks across in Punjab. PAWAN would follow a 3 Tier structure through Point of Presence (POP) across the various levels.

3-Tier structure of PAWAN through Point of Presence (PoP) across the various Levels are⁴:

- State Head Quarter (or State Network Centre (SNC)) constitutes Tier I.
- District Head Quarter (or District Network Centre (DNC)) constitutes TierII.
- Sub Divisional Head Quarter (or Sub Division Network Centre (SDNC)) and the BlockHead Quarters (or Block Network Centres (BNC)) constitutes

Tier III.

The minimum bandwidth for PAWAN at each tier shall be of 2Mbps. Departmental offices of Government of Punjab shall now be connected to these Points of Presence (PoP) of PAWAN as Horizontal Office. 50 horizontal offices shall be connected to State Head Quarter (Tier I), 20 Horizontal offices shall be connected to District Head Quarter (Tier II) and 10 Horizontal offices shall be connected to Sub Divisional Head Quarters and block Head Quarters (Tier III).

Network Operating Center (NOC) of PAWAN will be connected to the State Data Centre (SDC) to provide dedicated access to applications hosted at State and Central Departments. Internet access will also be provided to PAWAN users through Internet Gateway at State Network Center. Point to Point and point to multipoint video conferencing through High Quality video equipment's& Multimedia PC is also provisioned in the network. The SWAN shall be connected to the Common Service Centers (CSCs) for providing access to major e-governance services/applications at the village level.⁵

Present Status⁶

One State Network Center is operational with 20 districts connected to it.

Further 174 SDNC/BNC are connected to respective districts.

The services at present being served from SNC are:

1. Video Conferencing is available at all districts and also available in special Horizontal offices.

2. IP Telephony is available at all PoP's.
3. Internet is available at PoP's and Computer Systems connected to it.
4. Messaging Solution is available at all the PoP's.

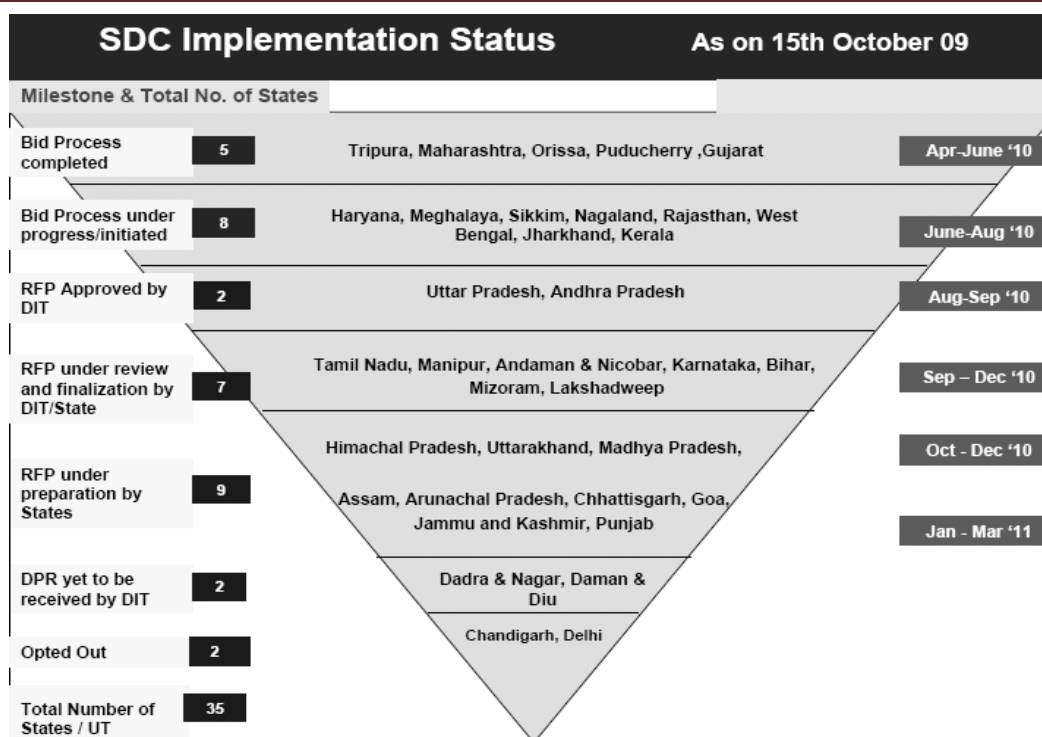
State Data Center (SDC)

State Data Centre Scheme for establishing Data Centers across 35 States/UTs across the country was approved by the Government on 24th January 2008 with a total expense of Rs 1623.2 crores. It includes the Capital and Operational expenses over a period of five years. The States/UTs have been categorized in three categories namely Large, Medium and Small. Through the State Data Centers, the Government wishes to create a common and secure IT infrastructure to host state level e-Governance applications or data to enable seamless delivery of Government-to-Government (G2G), Government-to-Citizen (G2C) and Government-to-Business (G2B) services. State Data Centre acts as a mediator & convergence point between open unsecured public domain and sensitive government environment.

State Data Centre: Objectives⁷

- Create state-of-art Data Centre infrastructure coupled with communication and other infrastructure.
- To provide shared, secure and managed infrastructure for consolidating and hosting State level applications with the view to provide G2G, G2C, G2B services.
- To provide fast, efficient and secure online services to the citizens.
- To provide trustworthy and managed environment, where citizens can conduct secure transactions.

The state data centre will serve as central repository of the databases for the State with secure data storage thus providing integrated and reliable 24 * 7 online delivery of services. Some of the key departments/ projects, for which SDC infrastructure and services is an immediate requirement are Excise & Taxation, Land Records, Food and Civil Supplies, Local Government, SUWIDHA, MMP's and many other departments.



Source: <http://mit.gov.in/content/national-e-governance-plan>

⁸The Department of Information Technology (DIT) has approved the establishment of State Data Centers (SDC) in 27 States/UTs for a total outlay of Rs 1,237 Crores. The States whose proposals have been approved by DIT are: Andhra Pradesh, Assam, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Nagaland, Orissa, Puducherry, Punjab, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh, West Bengal, Bihar, Uttarakhand, Arunachal Pradesh & Mizoram.

State Data Center (SDC)⁹ will facilitate various State departments to host their Services/applications on a common infrastructure. This has led to the ease of integration and efficient management, ensuring that computing resources and the support connectivity infrastructure (SWAN) is adequately and optimally used. These services would be extended to Government agencies, Citizens and Businesses through the connectivity infrastructure being rolled out such as State Wide Area network (SWAN) and Common Service Centers (CSC). M/s Wipro Limited is the Project consultant for the implementation of this project.

In accordance with the national e-governance plan, the Punjab government has decided to set a state data centre at Chandigarh and district data centres at each district to cater to the information needs at various levels. The Punjab government district data centres will be established in district administrative complexes. The servers will be procured by individual departments and the department of information technology will invest in the data centre hardware as per the Request for Proposal.

Present status

The RFPs which were under preparation for 16 States are Andhra Pradesh, Punjab, Manipur, Assam, Chhattisgarh, Himachal Pradesh, Madhya Pradesh, Goa, Bihar, Uttarakhand, Mizoram, Arunachal Pradesh, Karnataka, Andaman & Nicobar, Jammu & Kashmir and Lakshadweep.¹⁰

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ARANIAN WOMEN: A SOCIO- CULTURAL SURVEY IN THE SELECT PLAYS OF J. M. SYNGE

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ABSTRACT

What attracted Synge to the Aran Islands was partly an urge from the intellectual and the sophisticated towards the simple and primitive, where traditional folk ways and folk arts still gave a style and dignity to men's lives that was absent in Paris or Dublin or London. Synge was highly attracted by the ideal of the simple harmony of the lives of the peasants. He had a great respect for the factual truth. He had a great sympathy for the people of Aran. Synge admired the simplicity of the people and identified with them. He gave us true and vivid picture of life of Aran Islands. His journey is probably the best introduction to his dramas. He took some of his plots from stories he heard on Aran Islands; world he wanted to create in his plays. But plays he wrote are not simple sketches of peasant life; they are works of imagination, close to myth and fairy tale. He uses a peasant background and peasant idiom to create something new in drama.

KEYWORDS: Aran Islands, Aranian, Primitive, Milieu, Saga

INTRODUCTION

The Aran Islands lie off the west coast of Ireland, at the extremist edge of the continent of Europe and are cut off from the mainland. The location was one of the main attractions for Synge. But at the same time Aran could also be seen as related to Europe. Synge commented at the end of the story of Lady O'Connor: "It gave me a strange feeling of wonder to hear this illiterate, native of a wet rock in the Atlantic telling a story that is so full of European association." (Nicholas Greene, 33) The Aran Islanders were conscious of their isolation and at the same time they were interested in what was happening on the mainland. 'Is there any war in the world at this time, noble person,' Synge was asked repeatedly. Beyond Aran is a *domhainmor*, the big world, which can be contrasted and compared with the little world of Islands. They were surprised when Synge, an experienced traveller from the world outside, could find something new to him in the Aran Islands. Aran could be described a place too far removed from the mainland, from the centres of civilization, as also symbols of civilization such as police,

the law, the currency, the postal styles, etc. The people lived in the state of penury and were always at the mercy of the hostile natural elements. Aran is quite literally a microcosm, a small world. Synge could see the basic human situation without the interference of a high civilization or the complication of an elaborate social structure.

Synge emphasized the primitive quality of life on Aran Islands. By returning to the primitive milieu, he felt that he escaped from the accidental features of contemporary urban life, and reached essential truths. In Aran he found a community untouched by the standard concepts of the 'big world- progress, modernity and centralization. But at the same time, he noted the grim side of the Islands. The fact that those conditions which gave so much distinctive grace and wholesomeness to island life, were at the same time, responsible for making the islanders unusually susceptible to harsher realities of life. What added richness to the dream made actually bitter. They were highly dependent on weather conditions which brought frequent storms, and the days of mist and rain made all life indescribably desolate. The remoteness and simplicity which kept them as an integrated community unpolluted by the world also kept them off from the benefits of modern science, and accentuated their feeling of dread and isolation in the face of vast, uncontrollable forces of nature.

The main adversary on the Aran Islands was the natural universe itself. It was not only the sea which threatened death but the barren rocks also forced them to leave or starve. The struggle to survive on Aran Islands meant enormous difficulty. The population was very sparse. The plots were fenced with stone walls which were constructed only to get rid of stones. Natural clay was rare and extremely precious, therefore, the land for cultivation had to be made. In such a setting, man was constantly confronted with the harshest facts of his circumstances, his helplessness and mortality.

The sea for Aran Islanders has a twin personality: it is both a source of livelihood and also a malevolent destroyer. Its fury takes an enormous toll of life and property almost every day. It is a terrible enemy mollified with awe and respect, not to be challenged with arrogant pride. The intimate desperate battle with sea was an essential part of Synge's image of Aran— Synge may have exaggerated the frequency of accidents, but the dangers of fishing to the light canoes in the Atlantic were undoubtedly real and terrifying. Many of the accidents, in fact, happened because men were carelessly drunk. An old man explained to him the value of caution, "A man who is not afraid of the sea will soon be drowned, for he will be going out on a day he shouldn't." (Robin Skelton, 215)

Though nature has been man's enemy in Aran and he seemed to be alone before the hostile nature, yet it was also what gave beauty and distinction to the lives of the islanders. Nature is as intimate a part of the people's life and speech as ever. Just as Synge's knowledge of Aran Islanders helped him to understand the primitive yet aristocratic civilization of ancient Ulster, so his understanding of their relation to nature made him one with the tradition of Irish Nature Poetry. The Aran Islanders have a more direct and immediate sense of their natural environment than people in the developed society because they experienced nature in their vitals.

In no other country in the world, Synge notes, that the marriages are undertaken so late in life, and in other country in the world is there so high a proportion of the unmarried. Worse than the number of bachelors and the old maids is the custom of deferring marriage until the man is almost sterile and woman incapable of producing more than two or three children. In many parts of the country, early marriage is thought to be risky and even a trifle indecent. A man will often

defer marriage until he is well on in years, either because his parents refuse to accept a possible bride into the house or because he wishes to accumulate the safety of a “stocking”, or because he feels more secure as a bachelor. These prolonged repressions do affect the mental stability later on.

Main article

The condition of women in Aran Islands is even worse as they lead a life soaked in poverty and sufferings. The fate of an Irish “small farmer’s” wife is a ceaseless drudgery, as she has to cook food for the family and has cattle to be milked, beasts to be fed and turf to be carried. These women wait for the groom to get married at the right age. Though the proper age of marriage for Aranian women is thought to be thirty five because of too much work, the women of Aran get old before time. The late marriages are, therefore, often loveless, arranged by matchmakers and dowry balanced against land and cattle. The men often defer marriage until they are well advanced in years. Due to accidents in the sea or emigration for livelihood, the number of men is quite less in comparison to the women. Women are thus, always at the receiving end as they cannot choose their husbands or cannot reject a man because there are not many suitors to choose from. They marry a man with a little bit of land and cows and sheep on the hills so that he can provide her food and security to the offspring.

Keeping this background in mind, J. M. Synge has presented the lives of Nora, Maurya, Pegeen Mike, Sarah Casey, etc. in his plays *The Shadow of Glen*, *Riders to the Sea*, *Playboy of the Western World*, *Tinker’s Wedding* respectively. The miserable condition of these women is beautifully presented by J. M. Synge. There is no satisfaction in the lives of these women as men have little role to play in their lives. Many of them have migrated to foreign countries to make their livelihood leaving their wives, mothers, or daughters to struggle on the sea-shore. Many of others are either lost or dead. For farmers, it is very difficult to make both ends meet.

The Shadow of Glen demonstrates very clearly the down-to-earth, the drab and mundane routine of Nora. To Nora, the loveless marriage has deprived her of children, brought her to horrors of loneliness on the hill farm, to the unending drudgery of its work, to the man who is always “cold”. Patch Darcy, her former lover, is dead and is no more than a memory to her. Michael Dara, her new lover, is a poor thing, but he is at least a male. She has kept alive a half flicker of maternal tenderness for the old husband. Only the Tramp turned poet has something attractive to offer though she knows that it will betray her yet it has been a fine bit of talk and she will go with him when he offers to take her. The play is a reflection of loneliness, sadness and alienation mirrored in the life of Nora. She is a sexually active woman who always complains of her husband’s coldness. When she looks at her bed, remembers Patch Darcy and speaks of her loneliness. Her mood is sexually suggestive rather than melancholic. She is a creature intensely aware of her futility of her life and imminence of death. She is trapped by her realization that no matter what course she takes in life, none seems to offer her the freedom she craves.

Nora embodies the tension between free emotional fulfillment and maternal security, between imaginative insight and everyday appearance. She is a fine ardent woman who has found in marriage a few material goods and a dwelling, but no satisfaction of her emotional and imaginative needs. She is caught between two ways of life: the one with her husband, a dull, restricted, lonely life. The other is represented by the Tramp, more adventurous, but bordering on the hard and the insecure. But to mingle both the ways of life into one is impossible for Nora.

Nora's husband and her environment are incompatible. Her indifference to her husband's death may be regarded as callousness. She seems simply unaffected moving her household chores in a perfectly normal manner. As she says to Tramp: "It does not matter any way". (SOG, p 82) the most interesting opportunity in the play offered to Nora is one which she does not choose but is forced upon her – it is the life offered to her by the Tramp when she is rejected by her husband and her lover. It seems that the life of the Tramp does offer hope to Nora but it is difficult to accept because the depression, hallucination and madness that characterize the people of the glens have been intensified – if not induced by Nature. When the Tramp says:

We'll be going now, the lady of the house – the rain is falling but the air is kind, and may be I'll be a grand morning by the grace of God... but it's fine songs you'll be hearing when the sun goes up, and there will be no old fellow wheezing, like of a sick sheep, close to your ear. (SOG, pp. 93-94)

Nora is painfully aware of the inadequacy of nature to help her: "what good is a morning when I'm destroyed surely, and I going out to get my death walking the roads." (93) Nora undercuts the Wordsworthian cast of the view of Nature. "I'm thinking it's myself will be wheezing that time lying down under the heaven when the night is cold." (94) Nora goes with the Tramp not because together they will savour the pleasures of Nature, but because the Tramp has "a fine bit of talk." (Ibid)

Nora is Synge's unique creation who reveals that life of an Aran Islander was a saga of untold misery and that of a woman was even worse. Nora is a hostage of circumstances, unfair traditions, rituals and demographic patterns. She is the one who suffers the Irish life and situation in the worst of ways, and because there is no help, has to make all kinds of compromises.

Riders to the Sea is yet another play where Synge focuses on the plight of women. Maurya belongs to fisherman's family like many in Aran. Fishing is not a vocation of choice for them, it is one of compulsions. They have to live by the sea, suffer its fury, and pray to it every day for a bumper crop, fertility of the soil, and long life of male members who go out to the sea for their livelihood. Like Nora in *The Shadow of Glen*, Maurya, along with her two daughters Nora and Cathleen, lives an accursed life of extreme penury. There was a time there were six men in the house: she had her husband, her husband's father and six sons, each a hardy farmer and fisherman in his own right. She cooked for them, even as her fears made her anxious and nervous making her spend sleepless nights in prayers for them every night they ventured out on the sea. She struggled to keep the house going with her daughters who were both beginning to decline into the normal Aran women chores of the keeping cattle, knitting and whiling away their time in idle gossip, even as they waited for someone, someday to slip a wedding ring on their fingers.

The play begins with six of the men already dead, the seventh Michael is lost and the eighth Bartley, unscarred of the terrible stormy seas, getting ready to go the horse fair. The unseen hands of destiny guide the lives of the people of Aran. Nora sees the supernatural visions and believes in them. She believes in omens and instinctively knows it to be indication of coming disaster. She asks Bartley not to go but he cannot help himself from going because of the wretched life the family will have to face if he desists. When Bartley, the only breadwinner in the family is seen bent on going to the sea, Maurya feels that the sea would swallow him too. She bewails her apprehensions in the following lines:

In the big world the old people do be leaving things after them for their sons and children, but in this place it is the young men do be leaving things behind for them that do be old. (RTS, p. 98)

She asks Bartley not to go because the weather is not good. She says, “If it was a hundred horses, or a thousand horses you had itself. What is the price of a thousand horses against a son where there is one son only”? (RTS, p. 98)

Maurya’s life is a sad tale of bereavements and grim sufferings. She is a victim of the cruel and relentless sea which stands as the symbol of fate. In the darkest hour of suffering, she mumbles her defiance of the starkest facts of her terrible destiny: “They are all gone now, and there isn’t anything more the sea can do to me... I’ll have no call now up to be crying and praying when the wind breaks...” (RTS, 105) The merciless sea has robbed her of all that she had. The speech speaks of something won with defiance rather than something lost. Birth is hard, life a trail to be endured, and death deliverance in Aran.

The Playboy of the Western World is yet another play which focuses on the life of a young woman who wants to get married, settle down and get security. PegeenMike fully represents the local women who are greatlyimpressed by Christy’s account of how he had killed his father. She takes Christy as the hero of her dreams. Although she has great self-confidence in herself, she feels jealous of the village girls and the Widow Quin whom she regards as a menace to her growing relationship with Christy. Although Pegeen is engaged to be married to Shawn Keogh, she makes no secret of her contempt for him. There is not a single ‘daring fellow’ of Pegeen’schoice in the whole village. She expresses her contemptuous opinion of Shawn by describing him “middling kind of scarecrow with no savagery or fine words in him at all.”(PWW, p 220) She also mockingly tells him that he is a kind of man who would make a girl think of a bullock’s liver rather than of a lily or a rose. She strongly urges her father to employ Christy as a pot-boy in the Shebeen because, with him by her side, she would no longer feel afraid of the soldiers or tinkers. When Widow Quin suddenly appears on the scene, Pegeen puts up a strong resistance to the widow’s attempt to steal Christy away from her own house and succeeds in driving away the formidable rival.

Widow Quin also makes attempts to win Christy for herself. She promises to help Shawn marry Pegeen by herself marrying Christy. She does not feel any guilt about having murdered her husband. On the contrary, she claims that a woman who has killed her husband and who has lost all her children for a young fellow like Christy, who too is a murderer.

In *The Tinker’s Wedding*, the situation to some extent is the same. Sarah Casey, a beautiful young woman wants to remarry her husband with whom she has been enjoying a happy married life. Sarah Casey like Nora in *The Shadow of Glen* is dissatisfied with her conditions and tries to alter it. Like Pegeen Mike in *The Playboy of the Western World*, Sarah has too many suitors but she wants to live her life according to her choice. Sarah’s haste to get marriage ceremony over before anyone gets to know about her bizarre desire to get married according to Christian rituals is both comic and curious. She admits that it is a whim and here J.M. Synge glorifies the theme of the passage of time and decaying beauty. She wants to get married so that no one will be able to call her a dirt name. She clearly despises the respectable people. The tinkers are very poor people who don’t have enough money to give to the priest to get married. The priest asks for some money along with a tin to wed them but a day before their marriage the tin gets smashed. Thus, Sarah’s desire to get married remains unfulfilled.

Aim of the Study

An attempt has been made to trace and analyze the preoccupation of J. M. Synge with Aran Islands, its people, especially the women, their miserable life style, their demeaning poverty as

also their precarious existence at the hands of a hostile nature. Aran was not merely Synge's dream of a world, it was really real. The experience of a primitive community was significant as it provided an ultimate test of reality. The Aranian women were so closer to basic truth in that they were closer to nature, and they lived their lives without self-consciousness where Synge found his own deeply-felt ideas and beliefs supported by the intuitive experience of a community, they were verified into absolutes through his personal experience on Aran Islands.

RESEARCH METHODOLOGY

Different approaches have been undertaken by various scholars and critics to analyze the works of J. M. Synge. The approach to the present study of the plays of J. M. Synge would be largely socio-cultural, though other approaches and insights would also be used wherever necessary. It shall focus on the socio-economics scenario comprising the detailed study of the social life of Aran Islanders. The socio- cultural approach is by and large opposed in thrust to the formalist approach as expounded by William Empson, R. S Crane, Yvor Winters, I. A Richards, T. S. Eliot, etc.

REVIEW OF LITERATURE

Because of exceptional richness in nuances, ironies and ambiguities there has been a kind of critical renaissance on Synge's dramatic oeuvre. The plays have attracted critical attention and have sustained critical interest that demonstrates the vitality and artistic power of Synge's plays and inspire a diversity of new responses and approaches. Among them T. R. Henn: *The Pays and Poems of J. M. Synge* (London: Methuen, 1963) compiled with introduction and annotations are by far the most comprehensive and lucid. It gives the researcher the basic background of J. M. Synge, his life and preoccupations. Alan Price's book: *Synge and Anglo Irish Drama* (1961) traces the development of his creative output in an Anglo-Irish context. W. B. Yeats' essays on J. M. Synge place the playwright in rich context of his ambience. Lady Gregory's book *Our Irish Theatre* details her association with Synge. Twentieth Century Interpretations (1969) edited. By T. R. Whitaker discuss the various aspects of *the Playboy of the Western World*. Eugene Benson's book *J. M. Synge* (1982) is quite useful as it contains a great deal of information about Synge's visit to Aran Islands. Nicholas Greene's *Synge: A Critical Study* is however one useful study which came out in 1975 and has tremendously enriched the Synge scholarship. Seamus Deane in *Strange Country* (1977) has observed that women in Synge's plays occupy the lowest position despite their individual potential to voice and realize their needs. They only serve the establishment of liberty of men. *The Cambridge Companion to J. M. Synge* (2009) includes an essay that sums up crucial postcolonial traits in the playwright's complete body of work. Joseph Valente's *The Myth of Manliness* (2010) is a significant contribution to gender and masculinity studies in relation to Ireland and also offers several insights in to the modernist character of Synge's plays. Roche in *Synge and the Making of Modern Irish Drama* (2013) has also contributed to the critical debate on Synge and modernism. He places Synge on par with Joyce as they both deploy modernist techniques. Maria Kurdi in review essay *J. M. Synge, Our Contemporary: Recent Trends in Synge Criticism* (2015) argues that in spite of the scandalous reception of the first few performances of his plays, J. M. Synge has remained the enduring playwright of the Irish Drama Renaissance. His dramas have won acclaim and have been continuously performed on both the Irish stage and in theatres all over the world.

CONCLUSION

The contribution of J. M. Synge to Irish drama can be evaluated from the perspective of how he experienced and interpreted life of the Aranian Illiterates. Even though leading a wretched and miserable life, a life full of drudgery, Synge's plays show the dominance of his powerful women characters: Maurya, Nora Burke, Sarah Casey, Pegeen Mike. All these women characters help to bring out the significant themes of the plays that are horrors of life which bring ageing and which entail an inevitable loss of beauty and consequent blighting of love instinct. Though they were aware of the passage of time and the nature of beauty as ephemeral, they are brave enough to take risks in life. J. M. Synge has not portrayed them in Wordsworthian cast, praising and enjoying the beauty of nature. They are aware of the fact that even Mother Nature is not going to improve their wretched ways of life. Life in Synge's plays is often described in images of decay while death is usually praised. Women generally are offered a better life but that seems to be a mirage in this rocky desert.

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THE LESBIAN MOVEMENT: HISTORICAL AND THEORETICAL PERSPECTIVE

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ABSTRACT

The lesbian movement has historically been fighting social, legal, medical and religious oppression and trying to locate a new cultural space for the lesbian community. Many women, by the end of the 1970s, began bringing together different threads of their existence: teaching lesbian literature, forming networks and support groups, and exploring postulations about a lesbian-centered literary criticism. A conflict also surfaced between lesbian and straight feminists in the larger women's movement.

KEYWORDS: Annual Gay Pride, Heterosexual Feminists, Lavender Menace, Stonewall Riots.

INTRODUCTION

In his Introduction to History of Sexuality Michel Foucault suggests that one of the artifices of power in the modern period is to make us assume that power is monolithic, functioning only through uniform techniques of repression and silencing. Such a belief deludes us into assurance that if we openly talk about sex, it will bring about our freedom. Foucault attacks such naïve confidence, suggesting that the economy of power is both more all encompassing and less homogeneous. Power can operate physically on bodies, but discursively it carves up the whole world through language different bodies are assigned to different categories and different actions are specified in relation to norms as praiseworthy, deviant, punishable, or criminal. Discursive power penetrates every where, giving a specific name to every possible variant of human action so as to control the world and leave nothing unexamined, unknown, uncatalogued. Along with creating subjects, this power constructs sexual categories that structure the world in certain ways. The 19th century started, what Foucault calls, the “explosion of discourse” which in the field of sexuality created new vocabularies and categories for designating desires and actions that could then become subjected to medical, legal, and other institutional and state interventions. Foucault suggests that the increasing size of medical, biological and pedagogical discourses do not show any *openness* about sexuality. Rather the proliferation of sexual categories *limit* sexuality to particular norms. Commenting on the medical categorization of homosexuality, he says:

Homosexuality appeared as one of the forms of sexuality when it was transposed from the practice of sodomy to a kind of interior androgyny, a hermaphrodism of the soul. The sodomite had been a temporary aberration the homosexual now was a species.¹

Power operates discursively to create homosexuality when it separates out and names as *homosexual* certain actions that had formerly been included in the grab-bag term *sodomy*. This new effort to be more precise, more “scientific” in categorizing human sexual behaviour, itself demands that behavior be scrutinized with more care than ever before.

Another person who influenced the entire homosexual thinking is Oscar Wilde. He has come to personify many a trans-historical and trans-cultural model of homosexual identity, at once both enabling and limiting.

As a movement, lesbianism started with the Stonewall Riots of 1969. When the police raided the Stonewall Tavern in New York City the riots started. Many gays, lesbians, transvestites fought back. The succeeding battles and riots got widespread publicity. The first meeting of the British Gay Liberation Front was held at the London School of Economics on Nov.13, 1970, and the first Annual Gay Pride march on April 1, 1972. Since then, the gay liberation movement has been fighting social, legal, medical and religious oppression and trying to locate a whole new cultural space for the so far marginalised community. By the end of 1970s many women had “come out” as lesbians in the women’s liberation movement and gradually started bringing together different threads of their existence: teaching lesbian literature, forming networks and support groups, and exploring postulations about a lesbian –centered literary criticism. They started widening the horizons of literary scholarship by pointing out to what had been for decades “unspeakable” – lesbian existence – thus calling, in novelist Jane Arnold’s words, “what was never been”.² As women in a male-dominated academy, they explored the way they wrote and read from a different and “other” perspective. As lesbians in a heterosexist academy, says Bonnie Zimmerman, “We have continued to explore the impact of ‘otherness’, suggesting dimensions previously ignored, and yet necessary to understand fully the female condition and the creative work born from it.”³

Even before 1969 many lesbians had joined NOW (National Organization of Women, founded by Betty Friedan) chapters or women’s liberation groups, but most of them had remained silent about their sexual preference. But now they broke the silence and started raising their own issues. From the very beginning there were serious conflicts in many groups between gay and “straight” women as heterosexual feminists emphasized that lesbian issues had nothing to do with feminism. Many feminists, most of them straight and White wanted to define “women’s issues” in a limited way, both for practical purposes and because gay rights were so controversial that they feared if feminism got associated with them, the movement would suffer. The lesbians, on the other hand, believed that social attitudes would never change as long as they remained in the closet; that they had to identify themselves as lesbians and struggle for their civil rights. One lesbian wrote that, “...the worst part of being a homosexual is having to keep it *secret*.... the daily knowledge that what you are so awful that it cannot be revealed.”⁴

In the women’s movement, this conflict between lesbian and straight feminists surfaced for the first time in the New York chapter of NOW. It was a time when every “normal” person was expected to have a heterosexual life, and under these circumstances some lesbians unwillingly developed one. Others revolted: “It was bad enough to have to hide from colleagues in the office, but to hide from other women in the movement was too much,”⁵ wrote Sidney Abbott and

Barbara Love in a 1972 book that chronicled NOW's lesbian-straight tribulations. Gradually, some lesbians began to come out. Rita Mae Brown was one of the first to take up the issue. For many NOW members, lesbianism were a sensitive area as they had to defend themselves against accusations that all feminists were lesbians. As the few out-of-the-closet lesbians were pressurising the organization to take a stand on lesbian rights, the word got around that Betty Friedan herself regarded the lesbian issue a "lavender herring"- and a lesbian, a "lavender menace".⁶ Friedan was afraid that if the enemies of the movement succeeded in equating feminism with lesbianism, it would hamper her goals of achieving women's rights. But as the time progressed, the conflict within NOW escalated and Rita Brown and others resigned from the organization. Dolores Alexander, an important member of the organization was expelled from the organization on the suspicion of being a lesbian. Finally, the lesbians found the right opportunity to present their case. From May 1 to 3, 1970 a conference, called the Congress to Unite Women, was held in New York City. Four hundred feminists from all over the East Coast assembled for the Congress. A paper entitled "The Woman- Identified Woman" was presented.

It was one of those rare, turning points in the history of the movement. Afterwards, many things changed for ever, as the ideas presented in the paper were so fierce and powerful that they gripped the imagination of many feminists. Resolute to play a role in the movement, badly perturbed by being called sexually "deviant", the lavender menace group decided to present lesbianism as a political; rather than a sexual, choice. Defining the lesbian, they said:

A lesbian is a rage of all women condensed to the point of explosion. She is the woman who, often beginning at an extremely early age, acts in accordance with her inner compulsion to be a more complete and freer human being than her society – perhaps then, but certainly later – cares to allow her. These needs and actions, over a period of years, bring her into painful conflict with people, situations, the accepted ways of thinking, feeling and behaving, until she is in a state of continued war with everything around her and usually her self... To the extent that she cannot expect the heavy socialization that goes with being female, she can never truly find peace with herself. For she is caught somewhere between accepting society's view of her – in which case she cannot accept herself and coming to understand what this sexist society has done to her and why it is functional and necessary for it to do so.⁷

In the following months, the lavender menaces attracted a host of new members. They also changed their name to Radicalesbians. Meanwhile, many feminist groups faced new problems because with the stereotype stripped away, everybody was wondering which women were lesbians. It was a matter of fear for both who were still in the closet and straight women who wanted to talk about their own perplexity but could not distinguish those who might share it from those who would be offended to hear about it. A few out-of-the-closet lesbians were angry because straight women treated them as if they were men and flirted with them. During 1970, the lesbian-straight issue kept boiling beneath the surface in women's groups. By the end of the year, this issue became public when Kate Millett was pilloried by *Time* magazine. The attack temporarily brought to a close much of the women's movement, but the conflict continued for a few more years. At the center of it were the feminists who emphasized that lesbianism was not simply a sexual choice but was, in fact, primarily a political choice. They argued that if every one felt free to love anyone of either sex, male supremacy couldn't last. They exhorted true feminists to seek love and affection from other women, and they also presented lesbians as model feminists.

During 1971 lesbians founded new groups and identified themselves as lesbian separatists. The most popular of these groups, the Furies, was formed in Washington, D.C., by twelve women, including Rita Mae Brown and Charlotte Bunch, who finally became one of the major feminist theorists. The Furies set about evolving a lesbian feminist political analysis. As Bunch said, "... I belonged to a minority that was loathed.... I had to know why the simple act of loving other women sexually ... was so taboo and threatening to others."⁸

There are a few fundamental questions asked by all the lesbians but they are still searching for their answers. In this context Bonnie Zimmerman puts forth a number of queries: Does a woman's sexual and emotional preference affect the way she writes, reads and thinks? Is lesbianism present in the class room and in scholarship? Is there a lesbian aesthetic different from a feminist aesthetic? What should a lesbian critic do? Can they establish a lesbian "canon" on the pattern of feminist critics' female canon? Can lesbian feminists evolve insights into female creativity that might enrich all literary criticism? The answers to these questions vary from critic to critic but there is a set of assumptions which all accept – that a woman's identity is not defined only by her relation to a male world and male literary tradition, that powerful ties between women are of great importance in women's lives, and that a sexual and emotional orientation of a woman deeply influences her consciousness and therefore her creativity. Those critics, who have deliberately decided to read as lesbians, argue that this perspective can be uniquely liberating and can give "new insights into life and literature because it assigns the lesbian a specific vantage point from which to criticize and analyze the politics, language and culture of patriarchy."⁹

One way in which this "uniquely liberating" perspective takes shape is as a "critical consciousness about heterosexist assumptions."¹⁰ Heterosexism is the group of values and structures that considers heterosexuality to be the only "natural" way of sexual and emotional expression, "the perceptual screen provided by our [patriarchal cultural conditioning]."¹¹ Equally important, heterosexism assumes that every woman is either bound to a man or wishes she was. Women are considered as wives and mothers.

The Furies started examining heterosexism, and considered heterosexuality as a political institution rather than a personal choice, "because relationships between men and women are essentially political, they involve power and dominance."¹² They pointed out that all the institutions that oppressed women were based on the supposition that women would always put men first. Bunch argued that heterosexism was "a cornerstone of male supremacy."¹³ She informed that women who established a relationship with men were rewarded with heterosexual privileges that included economic security and social status. That forced them to behave as the patriarchal society wanted them to behave and maintain a status quo. Bunch suggested that the straight women, who did not discern what heterosexual privilege was, should "try being a queer for a week."¹⁴

Heterosexual feminists rather tried to ignore the lesbians' implied criticism of heterosexuality as an institution, and focused all their energies on defying any notion that lesbian sexual relationships were the only true patterns for liberated womanhood. This suggested that heterosexual feminists of the '70s rarely examined the patriarchal assumptions upon which traditional definitions of heterosexuality were based, nor did they try to redefine the terms of their intimate relations in line with the radical restructuring visualised in other areas of social life. By this lack of awareness they risked accepting that being a heterosexual was an essential

part of their existence, and because of this reason they were reluctant to consider the possibility that sexual orientation was itself a social construct and would be meaningless if social and ideological punishments and privileges attached to illicit and licit forms of social expression were taken off.

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14. idem



"ASSESSING GOOD GOVERNANCE IN INDIA: PROGRESS, CHALLENGES, AND THE WAY FORWARD"

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ABSTRACT

The article would aim to provide a comprehensive analysis of the state of good governance in India, drawing on empirical data, case studies, and existing literature. It would explore key dimensions of good governance such as transparency, accountability, citizen participation, rule of law, and effective service delivery, and examine how they have been implemented and operationalized in the Indian context.

KEYWORDS: *Governance, Progress, Challenges, Accountability, Implemented.*

INTRODUCTION

India is one of the world's largest democracies, with a diverse population and a complex political system. Good governance is crucial for the country's growth and development, and it requires an effective and efficient government that is accountable to its citizens. In recent years, India has made progress in terms of good governance, but there are still significant challenges that need to be addressed.

Progress in Good Governance

One of the most significant steps towards good governance in India has been the introduction of several key reforms, including the Right to Information Act, the National Rural Employment Guarantee Act, and the Aadhaar system, which provides a unique identification number to all Indian citizens. These reforms have increased transparency, accountability, and efficiency in government operations.

Another important aspect of good governance in India is the fight against corruption. The country has taken steps to strengthen its anti-corruption laws and institutions, such as the establishment of the Lokpal, which is an ombudsman to investigate corruption allegations against public officials.

In addition, the Indian government has implemented various programs to promote social and economic inclusion. These include the Pradhan Mantri Gram Sadak Yojna, which aims to provide rural road connectivity, and the Sarva Shiksha Abhiyaan, which seeks to improve education and reduce student dropout rate in the country.

What is the key welfare reforms exercising good governance in India?

- 1. Electoral Reforms:** In 2010, the Indian government introduced the Electoral Reforms Bill to improve the electoral system in the country. The bill aimed to curb the use of black money in elections, increase transparency in political funding, and establish a more efficient and effective system for conducting elections among others reforms such as

Introduction of Electronic Voting Machines: The use of electronic voting machines (EVMs) in Indian elections is one of the most significant reforms introduced in recent years. EVMs have improved the accuracy and efficiency of the voting process, reduced the incidence of voter fraud and tampering, and increased transparency in the election process.

Introduction of Voter ID Cards: The introduction of voter ID cards has made the electoral process more secure and reduced the possibility of fraudulent voting. The voter ID card has also made it easier for citizens to register to vote and participate in the democratic process.

Introduction of NOTA: In 2013, the Indian government introduced the "None of the Above" (NOTA) option on ballot papers. This gave voters the option to reject all the candidates if they did not find any of them suitable. The introduction of NOTA has increased transparency and accountability in the election process and has given citizens a more active role in the democratic process.

Curb on the Use of Black Money: The introduction of measures to curb the use of black money in elections has helped in reducing corruption and increasing transparency in the election process. The use of black money to buy votes and influence the outcome of elections has been a significant challenge in India, and the government has introduced several measures to tackle this problem.

Increase in Women's Participation: The government has also introduced measures to increase women's participation in the electoral process. These include reservation of seats for women in local and national elections and the provision of additional facilities for women voters, such as separate polling booths and transport arrangements. These measures have helped in promoting gender equality and increasing women's representation in government.

These initiatives have helped in improving the electoral process in India and have contributed to the country's growth and development. However, there is still much work to be done to address the challenges faced by the country and to build a more effective and accountable government that delivers for all citizens.

- 2. Right to Information Act:** The Right to Information Act (RTI) was introduced in 2005 to provide citizens with access to information held by public authorities. The act has increased transparency and accountability in government operations, making it easier for citizens to hold public officials accountable.

Access to Information: The RTI Act was introduced in 2005, and it aimed to provide citizens with access to information held by public authorities. The Act made it mandatory for all

government departments to disclose information to citizens upon request, unless the information falls under certain exceptions.

Transparency and Accountability: The RTI Act has improved transparency and accountability in government operations. Citizens can now access information on government policies and decisions, which has helped in reducing corruption, increasing public participation in governance, and improving the quality of service delivery.

Enforcement: The Act has been enforced rigorously by the government, and several departments have been penalized for failing to provide information to citizens. This has helped in creating a culture of transparency and accountability in government operations.

Public Awareness: The government has also taken several initiatives to raise public awareness about the RTI Act. This has helped in increasing the number of citizens who are aware of their right to access information, and has also helped in improving the quality of the requests made by citizens.

Empowerment: The RTI Act has empowered citizens by giving them the right to access information held by public authorities. This has helped in reducing the information gap between the government and citizens and has also given citizens a more active role in the democratic process.

These initiatives have helped in improving transparency, accountability, and service delivery, and have contributed to the country's growth and development.

3. National Rural Employment Guarantee Act: The National Rural Employment Guarantee Act (NREGA) was introduced in 2005 to provide guaranteed employment to rural households. The act has helped in reducing poverty and increasing rural development.

Employment Generation: MGNREGA was introduced in 2005 with the aim of providing employment opportunities to the rural poor. The scheme has helped in generating employment for millions of people in rural India and has improved their standard of living.

Participation: MGNREGA has also increased the participation of women and marginalized sections of society in the labor force. The scheme has provided them with a means of livelihood and has helped in promoting gender equality and social inclusion.

Transparency: MGNREGA has been implemented with a high degree of transparency, with the scheme's guidelines and work records made available to the public. This has helped in reducing corruption and ensuring that the benefits of the scheme reach the intended beneficiaries.

Empowerment: MGNREGA has empowered the rural poor by giving them a means of livelihood and enabling them to demand their rights. The scheme has helped in creating a sense of ownership among the beneficiaries and has given them a greater voice in the democratic process.

Accountability: MGNREGA has been implemented with a high degree of accountability, with regular monitoring and evaluation of the scheme's progress. This has helped in identifying and addressing the shortcomings of the scheme and has ensured that it delivers maximum benefits to the intended beneficiaries.

These initiatives have helped in improving the standard of living of millions of people in rural India and have contributed to the country's growth and development.

4. Aadhaar: The Aadhaar system was introduced in 2009 to provide a unique identification number to all Indian citizens. The system has improved the efficiency of government operations, reducing fraud and ensuring that benefits reach the intended beneficiaries.

Universal Identification: The Aadhaar program was introduced in 2009 with the aim of providing a universal identification number to all residents of India. The program has helped in creating a comprehensive database of citizens, which has helped in improving service delivery and reducing leakages in government programs.

Targeted Delivery of Benefits: The Aadhaar program has helped in improving the targeting of government programs and reducing fraud and leakage. With the use of Aadhaar, the government can now directly transfer benefits to the bank accounts of the intended beneficiaries, which has helped in reducing corruption and improving service delivery.

Financial Inclusion: Aadhaar has also helped in promoting financial inclusion by enabling the opening of bank accounts for all citizens. The program has helped in reducing the dependence on cash transactions and has enabled greater access to credit and financial services for the marginalized sections of society.

Ease of Verification: The Aadhaar program has made it easier for citizens to verify their identity for various purposes, such as opening a bank account, getting a mobile phone connection, or applying for a passport. This has helped in reducing the time and cost involved in verification and has made it easier for citizens to access services.

Data Security and Privacy: The Aadhaar program has been implemented with a high degree of data security and privacy. The program has established stringent security measures to protect the personal data of citizens and has enabled citizens to have greater control over their personal information.

These initiatives have helped in improving service delivery, reducing corruption and leakage, promoting financial inclusion, and improving data security and privacy.

5. Goods and Services Tax: The Goods and Services Tax (GST) was introduced in 2017 to simplify the tax system in India. The GST has helped in increasing tax compliance and reducing corruption in the tax system.

Simplification of Taxation: The introduction of GST in 2017 brought about a significant simplification of the taxation system in India. GST replaced multiple indirect taxes with a single tax, which has helped in reducing compliance costs and improving the ease of doing business in the country.

Uniformity in Tax Rates: GST has also brought about a greater degree of uniformity in tax rates across the country. This has helped in reducing the disparities in tax rates across different states and has helped in promoting a more integrated and harmonized national market.

Greater Transparency: The implementation of GST has improved the transparency of the taxation system in India. The use of technology, such as the GST Network, has enabled the real-time tracking of tax payments and has helped in reducing tax evasion and fraud.

Boost to Exports: GST has also provided a boost to exports by providing input tax credit on exports. This has helped in reducing the cost of exports and has made Indian exports more competitive in the global market.

Reduction in Prices: The introduction of GST has led to a reduction in prices of many goods and services. This has been possible due to the elimination of cascading taxes and the reduction in compliance costs, which has enabled businesses to pass on the benefits to consumers.

These initiatives have helped in improving the ease of doing business, reducing the burden of compliance, promoting transparency, boosting exports, and reducing prices.

6. Digital India: The Digital India initiative was launched in 2015 to promote the use of technology in governance. The initiative has helped in increasing transparency, reducing corruption, and improving service delivery.

Digital Infrastructure: The Digital India program was launched in 2015 with the aim of providing digital infrastructure and services to all citizens. The program has helped in improving access to digital services, such as internet connectivity, e-governance services, and digital literacy.

E-Governance Services: The Digital India program has enabled the delivery of e-governance services to citizens, which has helped in improving the efficiency and transparency of the government. Services such as digital signatures, online application submission, and online payment of fees have reduced the time and cost involved in accessing government services.

Skill Development: The Digital India program has also focused on improving digital literacy and skill development among citizens. Various initiatives, such as the National Digital Literacy Mission and the Pradhan Mantri Gramin Digital Saksharta Abhiyan, have helped in improving the digital skills of citizens, particularly in rural areas.

Financial Inclusion: The Digital India program has helped in promoting financial inclusion by enabling the use of digital payments and transactions. Various initiatives, such as the Unified Payment Interface and BHIM app, have enabled citizens to make digital payments easily and securely.

Cybersecurity: The Digital India program has also focused on improving cybersecurity and ensuring the safety and security of digital transactions. The program has established various cybersecurity measures and protocols to protect digital infrastructure and prevent cyberattacks.

These initiatives have helped in improving access to digital services, promoting efficiency and transparency in governance, improving digital literacy and skill development, promoting financial inclusion, and ensuring cybersecurity.

7. Swachh Bharat Abhiyan: The Swachh Bharat Abhiyan (Clean India Mission) was launched in 2014 to improve sanitation and cleanliness in the country. The initiative has helped in reducing health hazards and improving the quality of life for citizens.

Increased Awareness: The Swachh Bharat Abhiyan, launched in 2014, has helped in increasing awareness among citizens about the importance of cleanliness and sanitation. This has led to greater public participation in the campaign and has helped in promoting a culture of cleanliness.

Improved Infrastructure: The Swachh Bharat Abhiyan has also focused on improving sanitation infrastructure in the country. The construction of toilets in rural areas, public places, and schools has helped in improving access to sanitation facilities, particularly for women and children.

Behavior Change: The Swachh Bharat Abhiyan has focused on promoting behavior change among citizens. The program has launched various campaigns and initiatives, such as the "Swachh Bharat Run" and "Swachhagraha", to promote cleanliness and hygiene habits among citizens.

Public Participation: The Swachh Bharat Abhiyan has encouraged public participation in the campaign. The program has involved various stakeholders, such as NGOs, media, and celebrities, to promote the campaign and encourage citizens to participate in it.

Effective Implementation: The Swachh Bharat Abhiyan has been implemented effectively in many areas, with significant improvements in cleanliness and sanitation. The program has helped in reducing open defecation and improving waste management practices in many parts of the country.

These initiatives have helped in increasing awareness about cleanliness and sanitation, improving sanitation infrastructure, promoting behavior change, encouraging public participation, and implementing the program effectively.

8. Beti Bachao Beti Padhao: The Beti Bachao Beti Padhao (Save the Girl Child, Educate the Girl Child) initiative was launched in 2015 to promote gender equality and the education of girls. The initiative has helped in improving the status of women in society and reducing gender-based discrimination.

Awareness Campaigns: The Beti Bachao Beti Padhao (BBBP) program, launched in 2015, has helped in raising awareness about the importance of educating girls and ending gender discrimination. Various awareness campaigns, such as rallies, street plays, and seminars, have been organized to promote the program.

Improved Sex Ratio: The BBBP program has focused on improving the sex ratio and preventing female feticide. The program has been implemented effectively in many areas, resulting in an improvement in the sex ratio in those areas.

Encouraging Education: The BBBP program has also focused on encouraging girls' education. The program has launched various initiatives, such as the "Sukanya Samridhi Yojana" and the "Balika Manch", to encourage girls to pursue education and support their development.

Public Participation: The BBBP program has encouraged public participation in the campaign. The program has involved various stakeholders, such as NGOs, media, and celebrities, to promote the campaign and encourage citizens to participate in it.

Effective Implementation: The BBBP program has been implemented effectively in many areas, with significant improvements in the status of girls and women. The program has helped in improving access to education and healthcare for girls and has contributed to reducing gender discrimination and violence against women.

These initiatives have helped in raising awareness about the importance of girls' education and ending gender discrimination, improving the sex ratio, encouraging girls' education, encouraging public participation, and implementing the program effectively.

9. Make in India: The Make in India initiative was launched in 2014 to promote manufacturing and entrepreneurship in the country. The initiative has helped in creating jobs, reducing poverty, and increasing economic growth.

Investment Promotion: The Make in India initiative, launched in 2014, has helped in promoting India as a manufacturing hub and attracting foreign investment. The program has focused on improving the ease of doing business in the country, reducing bureaucracy, and providing incentives for investment.

Job Creation: The Make in India initiative has also focused on job creation. The program has encouraged the establishment of manufacturing facilities in the country, which has created job opportunities for the local population.

Infrastructure Development: The Make in India initiative has also focused on developing infrastructure in the country. The program has launched various initiatives, such as the "National Investment and Infrastructure Fund" and the "Smart Cities Mission", to improve the country's infrastructure and attract investment.

Encouraging Innovation: The Make in India initiative has encouraged innovation and research and development in the manufacturing sector. The program has launched various initiatives, such as the "National Intellectual Property Rights Policy" and the "Startup India" program, to promote innovation and entrepreneurship in the country.

Effective Implementation: The Make in India initiative has been implemented effectively in many areas, with significant improvements in the manufacturing sector. The program has helped in increasing foreign investment, improving the ease of doing business, creating job opportunities, developing infrastructure, and encouraging innovation.

These initiatives have helped in promoting India as a manufacturing hub, attracting foreign investment, creating job opportunities, developing infrastructure, and encouraging innovation.

10. Jan Dhan Yojana: The Pradhan Mantri Jan Dhan Yojana (Prime Minister's People's Wealth Scheme) was launched in 2014 to provide banking services to all citizens. The initiative has helped in increasing financial inclusion, reducing poverty, and promoting economic growth.

Financial Inclusion: The Jan Dhan Yojana, launched in 2014, has helped in promoting financial inclusion in the country. The program has focused on providing access to banking services to the unbanked population in the country.

No Frills Accounts: The Jan Dhan Yojana has also introduced the concept of no frills accounts, which are basic savings accounts that can be opened with zero balance. The program has made it easier for people to access banking services and has helped in reducing financial exclusion.

Aadhaar Enabled Payment System: The Jan Dhan Yojana has also introduced the Aadhaar enabled payment system, which allows people to make payments using their Aadhaar number. The program has helped in promoting digital payments and reducing the use of cash in the country.

Social Security Benefits: The Jan Dhan Yojana has also helped in promoting the transfer of social security benefits to the beneficiaries' bank accounts directly. The program has helped in reducing corruption and ensuring that the benefits reach the intended beneficiaries.

Effective Implementation: The Jan Dhan Yojana has been implemented effectively in many areas, with significant improvements in financial inclusion in the country. The program has helped in opening bank accounts for millions of people, promoting digital payments, and improving access to financial services.

These initiatives have helped in promoting financial inclusion, introducing no frills accounts, introducing the Aadhaar enabled payment system, promoting the transfer of social security benefits, and implementing the program effectively.

These are just a few examples of good governance in India before 2018. These initiatives have helped in improving transparency, accountability, and service delivery, and have contributed to the country's growth and development.

Challenges in good governance in India

Corruption: Corruption has been a major challenge in the governance of India. Corruption has affected every aspect of governance, including politics, administration, and the judiciary. Corruption has resulted in the misallocation of resources, the erosion of public trust in government, and the erosion of the rule of law.

Bureaucracy: The Indian bureaucracy has been criticized for its inefficiency, red-tapism, and lack of accountability. The bureaucracy has been accused of being unresponsive to public needs and acting as a bottleneck to development.

Electoral Reforms: The Indian electoral system has faced numerous challenges, including the influence of money and muscle power, the lack of transparency, and the use of communal and caste-based politics. These factors have contributed to the polarization of society and the erosion of democracy.

Poor Implementation: Despite the introduction of several schemes and programs, many of these initiatives have not been implemented effectively. Poor implementation has resulted in the misallocation of resources, the failure to reach the intended beneficiaries, and the erosion of public trust in government.

Poverty and Inequality: India has faced the challenge of poverty and inequality, which has resulted in the marginalization of certain sections of society. The lack of access to basic services, such as education and healthcare, has contributed to the perpetuation of poverty and inequality.

Infrastructure: India has faced the challenge of inadequate infrastructure, which has affected economic growth and development. The lack of basic infrastructure, such as roads, power, and water supply, has contributed to the slow pace of development in many areas.

Public Health: The Indian healthcare system has faced numerous challenges, including inadequate funding, a shortage of healthcare professionals, and a lack of access to healthcare in rural areas. These factors have resulted in the poor health outcomes of the population and the high burden of disease in the country.

Education: The Indian education system has faced challenges, including inadequate funding, a shortage of teachers, and a lack of access to education in rural areas. These factors have contributed to the low literacy rates in the country and the poor quality of education.

Environmental Challenges: India has faced numerous environmental challenges, including air and water pollution, deforestation, and climate change. These factors have contributed to the degradation of the environment and the impact on the health and well-being of the population.

Communalism: India has faced the challenge of communalism, which has resulted in the polarization of society and the erosion of social harmony. The use of communal and caste-based politics has contributed to the perpetuation of social divisions and has hindered the development of a cohesive and inclusive society.

Despite these initiatives, India still faces several challenges in terms of good governance. One of the main challenges is the persistence of corruption at various levels of government. Despite efforts to combat corruption, it remains a major problem in many areas of the country, hindering economic growth and development.

The Way Forward

To address these challenges, India needs to focus on strengthening its institutions and processes. This includes implementing measures to increase transparency and accountability in government operations and strengthening anti-corruption institutions. The government should also work towards improving the efficiency and responsiveness of its bureaucracy.

Another important step towards good governance in India is the promotion of digitalization and technology-driven solutions. This can help in streamlining government services, reducing corruption, and increasing transparency.

Finally, India needs to prioritize social and economic inclusion by investing in education, health, and infrastructure. This will help in reducing poverty, promoting economic growth, and ensuring that all citizens have access to basic services.

In conclusion, good governance is crucial for India's growth and development. While the country has made progress in recent years, there are still significant challenges that need to be addressed. By focusing on strengthening institutions, promoting transparency, and investing in social and economic inclusion, India can build a more effective and accountable government that delivers for its citizens.

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