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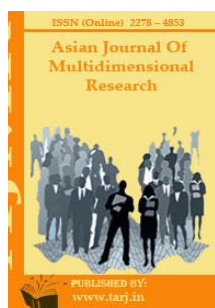
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VISION

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.



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SELECTION OF POTATO VARIETIES ADAPTED FOR GROWING BY SPROUTS

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ABSTRACT

These article studies indicators of sprouts as seedlings and selects grades and mass of planting material of potato, which ensure maximum yield of sprouts, and develops technologies for the cultivation of potato by sprouts. According to the strategy of actions of development of the Republic of Uzbekistan for 2017-2021, as essential tasks in agriculture are optimization of sown areas and crop structure, application of advanced agro-technologies and, raising the level of crop yields, increasing the volumes of fruits and vegetable production. Pronounced viral diseases were determined visually, latent forms of infection were analyzed by a serological method, as well as with the help of enzyme immunoassays. During growing varieties of potato sprouts, they differed in the passage of the phases of growth and development, compared with the planting of tubers, their growing season was extended by 2-5 days. It is also crucial to improve primary and elite seed production, development and introduction of technologies, which provide high yields. The economic efficiency of growing sprouts of selected potato varieties was determined by the method of the All-Russian Research Institute of Potato Farming.

KEYWORDS: *Potato, Variety, Productivity, Tubers, Sprouts.*

INTRODUCTION

The main problems of the potato industry in Uzbekistan are the lack of seed materials of varieties, which are resistant to local, unfavorable conditions, as well as a lack of selective seed materials that meet the requirements of quality standards. Therefore, large-scale measures are

being taken in this direction. Paying particular attention to the development of this industry, in 2016, 2 million 958.3 thousand tons of potatoes were grown, which is 109.7% more than in those of 2015. It is also planned to increase potato production by 35% by 2020 across the country. Samarkand region is one of the areas with developed potato industry, 22% of gross potato output of the country is grown in this region. In this region, 580.9 thousand tons of potato were produced in 2015, this indicator reached 667.4 thousand tons in 2016, and the growth was 115%. According to the strategy of actions of development of the Republic of Uzbekistan for 2017-2021, as essential tasks in agriculture are optimization of sown areas and crop structure, application of advanced agro-technologies and, raising the level of crop yields, increasing the volumes of fruits and vegetable production. It is therefore essential to create high-yielding varieties with good quality, resistant to extreme conditions (soil salinity, heat, and droughts), diseases, and pests, suitable for growing twice per year. It is also crucial to improve primary and elite seed production, development and introduction of technologies, which provide high yields.

Potato occupies the highest place regarding seed consumption per unit area (3.0-4.0 tons/ha); as a result, planting costs comprise the main share in the content of all costs of growing potatoes (about 50-60%). Therefore, efficient use of seed tubers serves to increase the multiplication factor. In potato growing, the reproduction coefficient of tubers on average is 4-5 units. Reproduction by sprouts creates the possibility of effective use of tubers and increase the reproduction coefficient. However, for the production of potato with this method, it is important to select suitable varieties taking into account soil-climatic conditions of the republic, elaboration of technologies providing high and qualitative yields of potato.

MATERIAL AND METHODS

The data are presented on field, production experiments conducted in the conditions of old irrigated meadow, light, and meadow-gray soils of the Samarkand region. The object of the study was a collection of 51 varieties of potatoes introduced from Netherlands, Germany, Belarus, Russia and the selection of our institute, among these types 19 were early ripening, 17 were middle-ripened, and 15 were mid-ripening varieties.

Phonological observations were carried out according to the methods of the State Commission for the Variety Testing of Agricultural Crops. Biometric measurements (height of plants, stems, number of stems, leaves and leaf area) were conducted according to the methodology of the Research Institute of Potato Farming. Pronounced viral diseases were determined visually, latent forms of infection were analyzed by a serological method, as well as with the help of enzyme immunoassays. The productivity indicators of each bush of various varieties and alternatives of experiments were determined according to the methodology of the All-Russian Research Institute of Potato Farming. Harvesting was carried out by the method of digging, yielding - by recalculation of the harvested crop per unit area, seed quality of tubers was analyzed according to variants of experiments (incidence of viral diseases), and also based on the yield of subsequent reproduction. The yield indicators were subjected to statistical treatment by the dispersion method according to Dospekhov, B.A. (1985). The economic efficiency of growing sprouts of selected potato varieties was determined by the method of the All-Russian Research Institute of Potato Farming.

RESULTS AND DISCUSSION

During planting seedlings of germinated seed tubers of potato varieties under study into one layer and covering them with 6-7 cm of black sand in 18-27 days after the emergence of

seedlings, the broken sprouts of 12-15 cm in length were characterized by the highest germination (92%), the thickness of these sprouts was 5-8 mm, the number of real leaves - 4-5 pieces, the mass of the aerial part of the stem - 10-14 g, the mass of the roots - 0.6-1.0 g. The moisture content of the sprout was 89-92%, 65 -75% of the total length of the shoot had a green color, the mechanical feature of the germ was characterized by plasticity (Fig. 1).

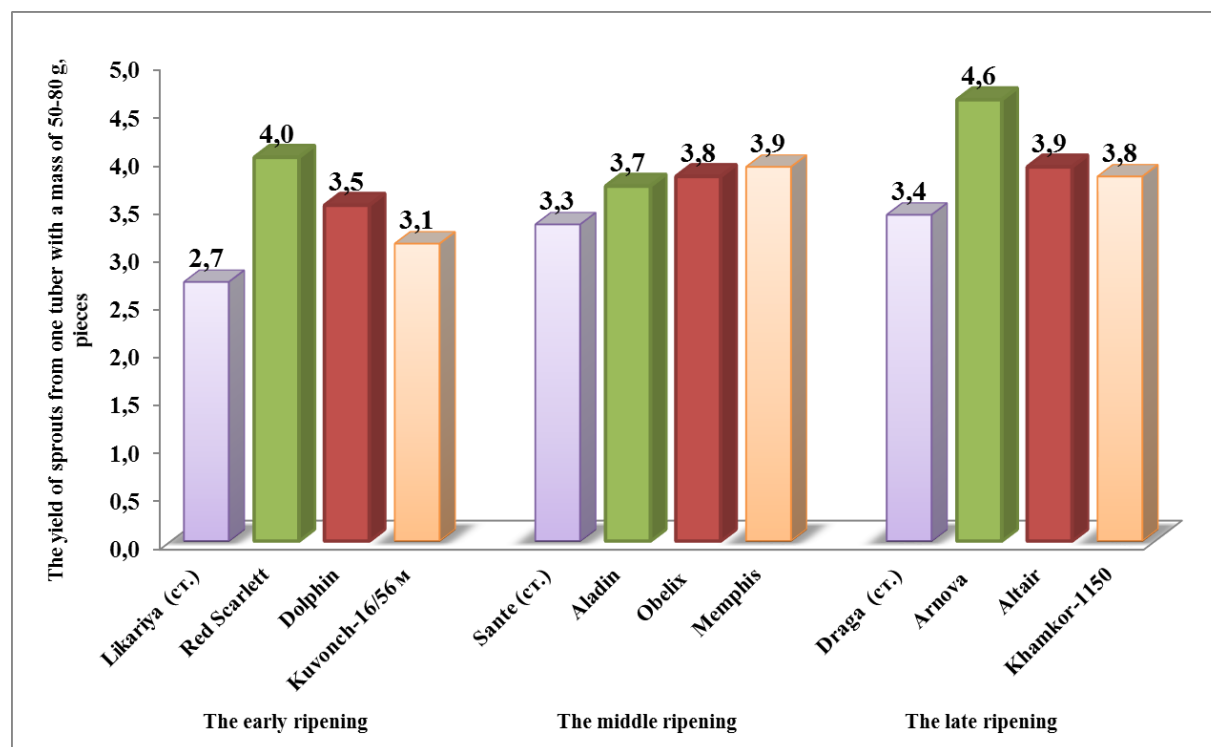


Fig.1. the yield of sprouts in the cultivation of various potato varieties of 50-80g of seed tubers

Analysis of the data shows that the yield of sprouts from tubers is related to its mass. For example, from seminal tubers of Likariya variety with a weight of 30-50 g, 2.4 pieces of spouts were obtained, while tubers with a mass of 50-80 and 80-100 g gave 2.7 pieces of sprouts. In case of the middle ripening Sante variety, these figures, respectively, were 2.8 and 3.3-3.7 pieces. If in the group of early ripening varieties, from each tuber with a mass of 30-50 g, the greatest number of sprouts was obtained (3.0-3.8 pieces), in case of tubers with a mass of 50-80 g this figure was 3.5-4.0 pieces (Red Scarlett, Valisa, Binella, Latona, Dolphin, Kuvonch-16/56). In the group of middle ripening varieties, the yields of sprouts according to the varieties are as follows: Kondor (3.1-3.4 pieces), Bardoshli-3 (3.5-3.6 pieces), Aladin (3.6-3.7 pieces), Agria (3.6-3.9 pieces), Obelix (3.4-3.8 pieces), Kuroda (3.1-3.4 pieces), Marfona (3.5-3.8 pieces), Memphis (3.7-3.9 pieces). So in the group of middle-ripening varieties, these indices were identical: Altair (3.8-3.9 pieces), Kamkor-1150 (3.7-3.8 pieces), Arinda (3.9-4.4 pieces), Arnova (4.2-4.6 pieces).

In testing early, middle-early and middle-ripening varieties, during growing by sprouts and in determining the yield indicators (total, commodity and non-commodity yield), the tubers were removed and weighed from each variant and repetition separately (Fig. 2).

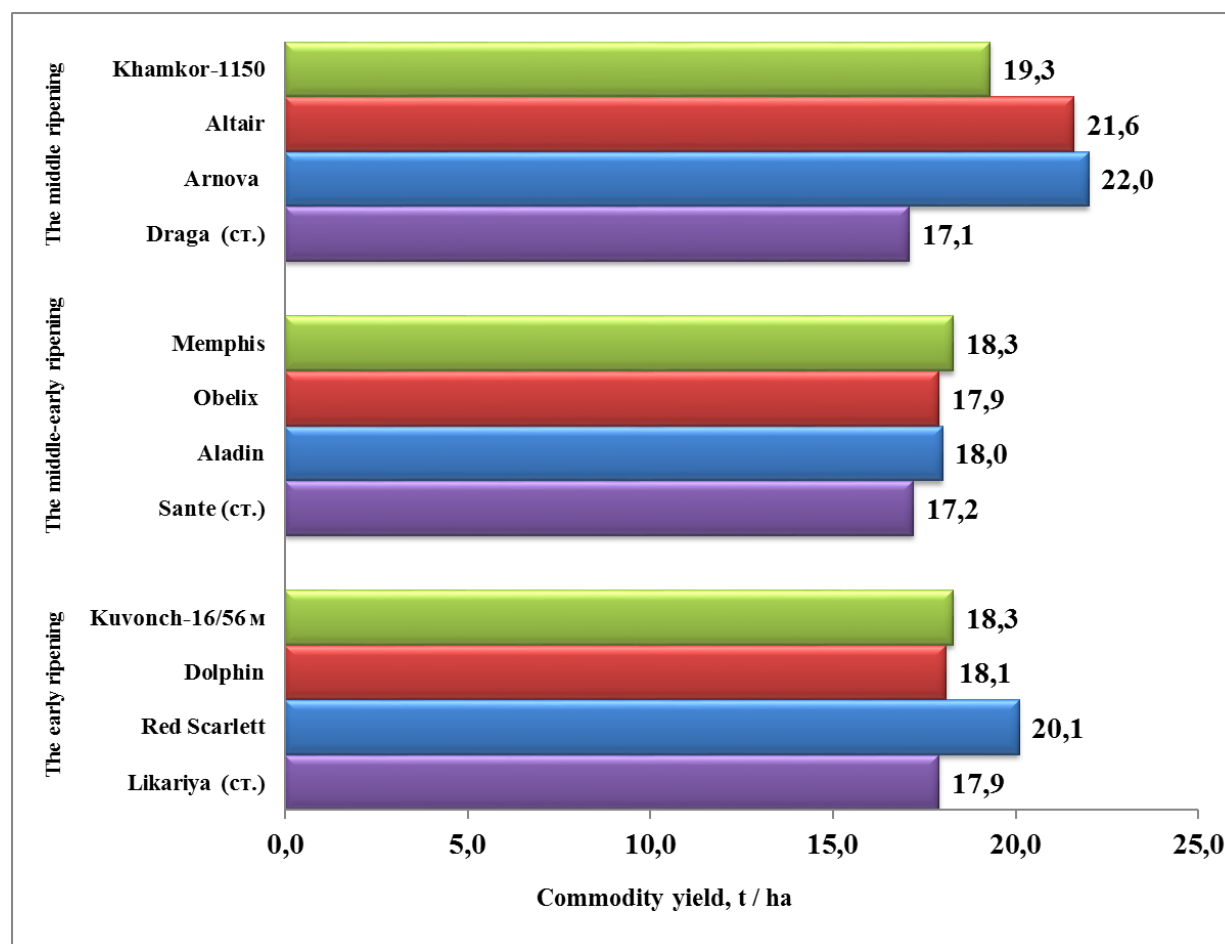


Fig.2. the output of commodity crops in the cultivation of potato varieties by sprouts

For these varieties, the commodity yield was 18.6-22.0 tons per hectare, which comprised 94.8-96.3% of the total crop. The average yield per hectare was 16.1-20.7 tons for the tested middle-early ripened varieties grown by sprouts. In comparison with the standard variant, higher yields were obtained in the cultivation of varieties Marfona, Agria, Aladin, Obelix, Kondor, Memphis. A lower yield compared to the standard variant was obtained from the Kuroda variety (16.1 t/ha).

During growing middle ripening varieties of potato sprouts, the total yield per hectare was 10.8-22.9 tons, while the commodity yield varied within the limits of 9.5-22.0 tons. The highest total yield (21.5-22.9 tons/ha) and commodity yield (20.6-22.0 t / ha) were obtained from Arnova, Altair, and Arinda, with the resulting additional yield of 15.6-23.1% compared to the standard crop.

Growing of early ripening varieties - Red Scarlett, Valisa, Likariya Binella, Dolphin, Kuvonch-16/56, middle-early ripening varieties - Marfona, Agria, Aladin, Obelix, Kondor, Memphis, and middle ripening varieties - Arnova, Altair, and Arinda provides obtaining of 18-20 tons of commodity crop.

CONCLUSION

1. It was found that the yield of healthy ones with a developed root system and high germination (92%) of the shoots is due to the correct selection of potato varieties and the mass of seed tubers

(the thickness of these sprouts is 5-8 mm, the number of leaves is 4-5 pieces, the upper part of the stem is 10-14 g, the root mass is 0.6-1.0 g, the moisture content is 89-92%, 65-75% of the total length of the sprout has a green color, the mechanical feature of the sprout is characterized by ductility). The highest yields of sprouts were the varieties Red Scarlett, Binella, Valisa, Latona, Dolphin, Kuvonch-16/56 m, Memphis, Aladin, Marfona, Agria, Obelix, Kondor, Kuroda, Arinda, Arnova, Altair, Khamkor-1150. They were obtained by planting seed tubers with a mass of 30-80 g.

2. During growing varieties of potato sprouts, they differed in the passage of the phases of growth and development, compared with the planting of tubers, their growing season was extended by 2-5 days. By the formation of the highest, leafy and largest leaf surface were early-ripening varieties - Red Scarlett, Dolphin, Kuvonch-16/56 m, Binella (46,44 - 46,58 thousand m²); middle-early ripening varieties - Obelix, Aladin, Memphis, Bakro-30, Kondor, Marfona (42,9-53,13 thousand m²) and middle ripening varieties - Arnova, Altair, Khamkor-1150, Arinda, Mondial (49,12-52,65 thousand m²).

3. During growing early, middle-early ripening and middle ripening varieties of potatoes by sprouts, the most potent tops (312.1-347.1 g) and a high yield of tubers were obtained from Red Scarlett, Dolphin, Kuvonch-16/56 m, Binella, Likariya, Obelix, Kondor, Aladin, Memphis, Bahro-30, Agria, Marfona, Arnova, Arinda, Palma, Altair, Khamkor-1150.

4. Dedicated early varieties of potatoes - Red Scarlett, Dolphin, Kuvonch-16/56 m, Binella, Valisa, Likariya; middle-early ripening varieties - Kondor, Marfona, Obelix, Aladin, Memphis, Bakro-30 and middle ripening varieties - Arnova, Arinda, Altair, Khamkor-1150, when grown with sprouts, produce 20-22 tons of commodity yield per hectare or more 2.1-23.1% additional crop.

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IMPACT OF MICRO FINANCE ON SOCIAL EMPOWERMENT OF WOMEN IN SHG'S IN KODAIKANAL, DINDIGUL DISTRICT, TAMIL NADU

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ABSTRACT

Microfinance is a type of lending that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services by bank. Self-Help Group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Micro finance through Self Help Group (SHG) has been recognized internationally as the effective tool to eradicate poverty and for rural development. Micro finance and SHGs are effective in empowering women and creating awareness which finally results in sustainable development of the nation. The main aim of microfinance is to empower women. Though women's empowerment are considered into three dimensions namely psychological, social and economical, in this paper the impact of Microfinance on social empowerment is analysed

KEYWORDS:*Empowerment, Social Empowerment, Micro Finance And Self Help Group Members*

1. INTRODUCTION

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty. Poor people's empowerment, and their ability to hold others to account, is strongly influenced by their individual assets (such as land, housing, livestock, savings) and capabilities of all types: human (such as good health and education), social (such as social belonging, a sense of identity, leadership relations) and psychological (self-esteem, self-confidence, the ability to imagine and aspire to a better future). Also important are people's collective assets and capabilities, such as voice, organisation, representation and identity.

2. REVIEWS OF LITERATURE

Jaya (2005) studied the impact of micro credit programme on physical assets and amenities in Kerala and found that 28 per cent of the members acquired livestock and 12 per cent respondents renovated or constructed their houses. But there is an improvement in knowledge level and social interaction among members after joining the groups. About 91 per cent of members learned about banking system and were confident in dealing with bankers which they could not have dreamt earlier. They also found that the returns from micro enterprises are hardly sufficient to meet daily expenses of the unit resulting in poor repayment of loans.¹

Malhotra and Schuler (2006) reported conflicting results. Some studies conclude that micro credit participation is empowering women in Bangladesh (Hashemi, Schuler, Riley 1996 Kabeer 1998) while others conclude that it is not (Goetz and Gupta 1996) and the empirical research also indicated contextual differences in the impact of micro credit programmes studies in certain settings find a substantial positive impact on outcomes such as household expenditure and contraceptive use (Pitt and Khandker 1998, Schuler and Hashemi, Schuler, Hashemi and Riley 1997). But those on some other settings do not find such effects (Schuler, Hashemi, and Pandit for India, Mayoux for Cameroon, Schuler, Jenkins and Townsend 1995 for Bolivia)²

Ranjula Bali Swaina and Fan Yang Wallentin (September 2009) in their article 'Does microfinance empower women? Evidence from self-help groups in India' concluded that their study strongly indicate that SHG members are empowered by participating in microfinance program in the sense that they have a greater propensity to resist existing gender norms and culture that restrict their ability to develop and make choices.³

Mahmud (2006) found that credit programs had significant effects on eight different dimensions of women's empowerment. He found that women's access to credit was significant determinant of the magnitude of economic contributions reported by women.⁴

In her study, Ackerly (1995) noted that underpinning most credit interventions in Bangladesh was an implicit model of the empowered woman: Empowered, the borrower wisely invests in a successful enterprise, her husband stops beating her, she sends her children to school, she improves the health and nutrition of her family, and she participates in major family decisions.⁵

A number of studies have shown that women may be empowered in one area of life while not in others (Malhotra and Mather 1997; Kishor 2000b; Hashemi et al. 1996; Beegle et al. 1998). The escalation of SHGs in India and provision of micro credit to them by banks and microfinance institutions has resulted in improving their participation in society and in governance. Rural women are powerless to work outside their home or beyond their homestead because of family

restrictions, social and traditional barriers. Therefore, their potential often remains unutilized or underutilized.⁶

Gibb Sarah (2008) observed that micro-credit has failed to empower women as women could not change her traditional household role and could not retain control over money.⁷

3. Statement of the Problem

Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services. Microcredit or microfinance, is banking the unbankables bringing credit, savings and other essential financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral. The main aim of microfinance is to empower women. Empowerment of women is a global challenge since traditionally women have been marginalized and subjected under the control of men. About 70 percent of world's poor are women (Khan & Noreen, 2012). Traditionally, women especially those in underdeveloped countries have been unable to readily participate in economic activity. This social obstacle does not only impede women's integration in development but also make injustice towards women.

One of the powerful approaches to women empowerment and entrepreneurship is the formation of Self Help Groups (SHGs) especially among women's SHG is conceived as a sustainable people's institution that provides the poor women with space and support necessary for them to take effective steps towards achieving greater control of their lives. Also create awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response to development schemes. Through SHGs they are provided credit and extension support for various production oriented and income generating activities. Also Micro finance for the poor and women has received extensive recognition as a strategy for poverty reduction and for economic empowerment.

The impact of microfinance in Kodikanal is a subject worthy of serious examination for a number of reasons. In kodaikanal there are ample opportunities for entrepreneurial development. Most of the women here are poor and earn for livelihood through self employed activities. If they are supported financially by affordable schemes like Micro Finance to sustain their life, they can concentrate more on their employment activities and slowly they could become a better entrepreneur.

Against this backdrop, the present study has been carried out to assess the impact of micro-finance on social empowerment of women in Self Groups of Kodaikanal.

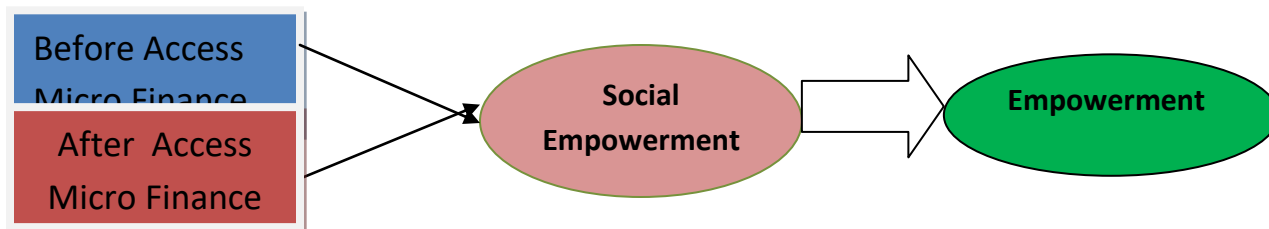
4. OBJECTIVE

- To analyse whether there is any significant difference before and after access of Micro Finance with regard to social empowerment

5. RESEARCH MODEL

Independent Variable

Dependent Variable



6. METHODOLOGY

The present study depends on both Primary and Secondary data. Primary data is based on the survey method. To facilitate the survey, Interview schedule was constructed as optional type as well as in Likert's five point scale. The optional type is aimed at information search and other details of the respondents. The likerts five point scale is applied to seek the opinion of the respondents regarding opinion, satisfaction and expectations. Interview schedule was used to know the perceptions of the respondents regarding their socio economic details, empowerment factors, micro finance provision. Survey is conducted among the Self Help Group Members in Kodaikanal, Dindigul District, Tamil Nadu, India. The Stratified Random sampling technique adopted. The selection process is given below

This study was intended to analyse the role of SHGs in the promotion and development of the women members. For the purpose of analysis, the study was designed with a comprehensive profile.

Kodaikannal is divided into

- Kodaikannal Municipality and
- Kodaikannal Union

In Kodaikannal Municipality, we have

➤ Wards : 24

In Kodaikannal Union we have,

- Panchayat Union : 01
- Town Panchayats : 01
- Panchayats : 15
- Firrkas : 03
- Villages : 16
- Hamlets : 81

Table 1 shows the details relating to total no. of SHGs in Kodaikannal Municipality

TABLE 1
Total no. of SHGs in Kodaikanal Municipality

TOTAL NO. OF SHGS IN KODAIKANNAL MUNICIPALITY									
S.NO	WARD NO	DM I	G.TRUST	MM S	SMILE	CHANAR D	KODAI KURUNJI	MUNICIPALITY	TOTAL
1	1	5	5	5	1	2		8	26
2	2		6		5	5		8	24
3	3	8	2		5	7		4	26
4	4	10	6	2	6	8	1	5	38
5	5	5		1	3	5	4	2	20
6	6		1	4	1	6		2	14
7	7	1		1	2	7		1	12
8	8	1	1	2	2	5		3	14
9	9	2	15	1	2	12	4	4	40
10	10	18	16	1	2	18			55
11	11	5	2	1	1	3			12
12	12	6	1	2	2	10			21
13	13	5	1	1	4	9		1	21
14	14	3	2	7	5	5		6	28
15	15	6	1	8	2	14		6	37
16	16	7	5			1		5	18
17	17		16	4	1	1		2	24
18	18	5	18	2	3	4		6	38
19	19	8	17	2	2	1		2	32
20	20	2	2	2		1		1	8
21	21	8	6	2	3	2			21
22	22	3	11	7	1				22
23	23	14	1	8	3	4		1	31
24	24	2		13	1	18			34
	TOTAL								
	L	124	135	76	57	148	9	67	616

Table 2 shows the details relating to total no. of SHGs in Kodaikannal Panchayats

TABLE 2 Total no of SHG's in Kodaikanal Panchayat

TOTAL NO OF SHG'S IN KODAIKANAL PANCHAYAT'S														
S. No	PANCHAYAT'S	D M I	G. T R U S	M M S	C H A N R D	S M I L E	R W D M	8 AID ACTION	KALAN JIAM	KODAI KURUN JI	CO- OPERATIVE BANK KUZHU	VANA KUZHU	KODAI THEND RAL	T O T A L
1	VILPATTY	70	47	22	10	10				21		2		182
2	ADUKKAM	3	24	3		2						3		35
3	KAMANURE	18					32		4					54
4	K.C.PATTY						19							19
5	KOOKAL	19	11											30
6	KUMBARAIURE	5												5
7	MANNAMANURE	31	19								10	4		64
8	POOLATHURE	29							4					33
9	PERIURE						21							21
10	THANDIKUDI	19		1			16							36
11	POOMBARAI	12	16											28
12	POONDI	7	1											8
13	VADAKAVUNJI	4	14	2	4			3		4			1	32
14	PACHALURE				4		4							8
15	VELLAKEVI				1									1
16	PANNAIKADU	20					25		18					63
	TOTAL	237	132	28	19	12	117	3	26	25	10	9	1	619

Selections of panchayat-The Union-wise and panchayat-wise details of the Self Help Groups are maintained systematically by the taluk administration. The details regarding thrift, loans, and the number of NHGs, which are updated monthly was collected. As the number of SHGs is definite, the population can be known. Hence, the researcher resorted to Random Sampling Technique. In Kodaikanal, more than 1200 self help groups are functioning. These

self help groups were stratified and on basis of stratification sample, respondent groups were selected.

There are 24 wards in Kodaikannal Municipality and 132 wards in Kodaikannal Union. In these wards, there are approximately 1200 SHGs. Each ward is given equal weightage. Out of these SHGs, 1 SHG from each ward is selected as sample. So, totally 120 SHGs were selected. (i.e. 10% of the total population). The researcher contacted the sample SHGs and requested the SHGs to conduct a survey with the required number of members. On the recommendation of the animator, the survey was conducted with the members. Thus, sampling was done scientifically and survey was carried out according to the research norms without prejudice and bias.

7. TOOLS USED FOR ANALYSIS

To analyse, the objectives framed, percentage, Mean Standard deviation and t test are used.

8. ANALYSIS OF THE STUDY

The analysis consists of two parts- I Profile of the sample respondents and II their social empowerment level due to micro finance.

i) Profile of the Respondents

Table 3

Sl.No	Particulars	Classification	No of Respondents	Percentage
1	Age	Below 30	61	14
		30-40	266	59
		Above 40	123	27
		Total	450	100
2	Marital Status	Married	370	82
		Divorce	48	11
		Widow	32	7
		Total	450	100
3	Educational qualification	Illiterate	175	39
		Literate	275	61
		Total	450	100
4	Nativity	Rural	307	68
		Urban	143	32
		Total	450	100
5	Occupation	Agriculturist	188	42
		Self Employed	71	16
		Salary Earner	55	12
		Petty Business	12	3
		Artisans	14	3
		Housewife	83	18
		Vegetable Vendor	12	3
		Others	15	3
		Total	450	100

II Analysis of the Study

Social Empowerment of the Respondents - Before access to Micro credit

The researcher has made an attempt to measure the social empowerment of the respondents before access to the micro credit. The mean and standard deviation value of the opinion about the social empowerment respondents before access to the micro credit is presented in the following table.

Table 4
Social Empowerment of the Respondents - Before access to Micro credit

Social Empowerment	Mean	Std. Deviation
Self-Identity	1.74	.757
Change in social-status	1.70	.753
Mingling with others	1.85	.708
Getting/extending help from/to friends and Neighbours	1.87	.642
Awareness about social issues	1.70	.731
Access to various organizations	1.69	.731
Involvement in social issues, locally	1.53	.687
Participation in social meetings	1.52	.688
Participation in cultural activities/festivals	1.50	.688
Ability to raise voice against social exploitation	1.53	.703

Source: Computed from Primary data

From the above table, Social Empowerment (Before access to micro credit), Self Identity of mean is 1.74 with standard deviation 0.757, Change in social status of mean is 1.70 with standard deviation 0.753, Mingling with others of mean is 1.85 with standard deviation 0.708, Getting/extending help from/to friends and Neighbours of mean is 1.87 with standard deviation 0.642, Awareness about social issues of mean is 1.70 with standard deviation 0.731, Access to various organizations of mean is 1.69 with standard deviation 0.731, Involvement in social issues, locally of mean is 1.53 with standard deviation 0.687, Participation in social meetings of mean is 1.52 with standard deviation 0.688, Participation in cultural activities/festivals of mean is 1.50 with standard deviation 0.688 and Ability to raise voice against social exploitation of mean is 1.53 with standard deviation 0.703.

Social Empowerment of Respondents – After access to Micro credit

The researcher has made an attempt to measure the social empowerment of the respondents after access to the micro credit. The mean and standard deviation value of the opinion about the social empowerment respondents before access to the micro credit is presented in the following table.

Table 5
Social Empowerment of Respondents – After access to Micro credit

Social Empowerment	Mean	Std. Deviation
Self-Identity	3.92	.524
Change in social-status	3.87	.516
Mingling with others	3.97	.543
Getting/extending help from/to friends and neighbours	3.90	.530
Awareness about social issues	4.00	.645
Access to various organizations	3.89	.723
Involvement in social issues, locally	3.96	.724
Participation in social meetings	3.98	.734
Participation in cultural activities/festivals	4.10	.760
Ability to raise voice against social exploitation	3.87	.789

Source: Computed from Primary data

From the above table, Social Empowerment (After access to micro credit), Self Identity of mean is 3.92 with standard deviation 0.524, Change in social status of mean is 3.87 with standard deviation 0.516, Mingling with others of mean is 3.97 with standard deviation 0.543, Getting/extending help from/to friends and neighbours of mean is 3.90 with standard deviation 0.530, Awareness about social issues of mean is 4.00 with standard deviation 0.645, Access to various organizations of mean is 3.89 with standard deviation 0.723, Involvement in social issues, locally of mean is 3.96 with standard deviation 0.724, Participation in social meetings of mean is 3.98 with standard deviation 0.734, Participation in cultural activities/festivals of mean is 4.10 with standard deviation 0.760 and Ability to raise voice against social exploitation of mean is 3.87 with standard deviation 0.789.

SUGGESTION AND CONCLUSION

Empowerment process starts with the very beginning of group formation. Gradually the members of the groups become aware about various social and technical related activities through the group. Initially, they learn and gather information from each other by experience sharing during group meetings. They take the opportunity to participate in capacity building programme whenever they are exposed to such environment. In addition we recognize the fact that economic, social, political and psychological empowerment are the basic components which plays an important role in mobilizing women to become economically strong by providing training and employment opportunities. As a result women are gaining empowerment through their earnings and also they realize their full potential and self-esteem.

The conducted study suggests that microfinance has been able to make poor women psychologically empowered and has raised their consciousness level high. It is also found that now they are equally capable of executing their decision- making power in the family matters. Thus for the overall development of the country including rural sector, the weaker section women must be included as the key force with the existing male dominated financial sectors and all the development program must be addressed to the financially backward women .

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IMPACT OF MOBILE WALLET POST DEMONITIZATION SCENARIO IN INDIA

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ABSTRACT

India is moving towards digital economy, On 8th November 2016, Government of India announced the demonetization of 500 and 1000 rupees notes which has created big impact on the Indian economy. It was aimed to curtail the shadow economy and curb black money and illegal transactions because Pre-demonetization, 96% transactions were happening through cash. During demonetization⁶, people had to stand whole night in the ATM Queue to get the few thousands in cash and created lots of hardships and panic among the people. During these times, non-cash mechanisms like Mobile wallets and Credit cards and Debit cards were lifesaving mechanisms that has helped to meet day to day expenses like petrol filling, grocer purchasing, hospital expenses etc. Mobile wallets such as Paytm, MobiKwik, SBI Buddy, UPI BHIM etc. had been used by the consumers and a smallest vegetable vendor to topmost organisations. This article focuses about understanding the impact of mobile wallets due to demonetization. This study has used secondary information from the articles and websites and thesis related to this area.

KEYWORDS: *Demonetization, Mobile Wallets, Cashless Transaction.*

INTRODUCTION

In the last few years, India is becoming one of fast growing economy in the world and it is poised to overtake China in the next few years. The Mobile Wallet payment technologies have been the limelight of latest trends and also one of the key drivers for the cashless economy in India. Mobile wallets are the most convenient way of making the payments. In the next few years, the debit cards and credit cards may not even exist once the mobile has taken over the payment across the entire medium as the people tend to use. One unique nature of Indian customer is, adapting to any new technology is faster as the way they have adopted latest smartphones with loads of features in the Indian households. Even though mobile wallet exists since 2014, it was mainly used for mobile recharging and making little other transaction. Even though many non-cash payment options like Debit Cards, Credit Cards and Cheques and RTGS mechanisms were there, majority of people were preferring cash as the only way of making payments. Almost 96% transactions were happening in cash before the Demonetization move. After announcement of Demonetization by the Government of India, the cash transactions were reduced and aim of that move was to curb the grey money and money laundering. This move has helped the mobile wallet companies as well as Debit card and Credit card companies in a very big way, wherein their transactions increased into many fold and also helped proper circulation of legal money in the economy. Though there are many non-cash payments available, still the youths of India prefer mobile payment as the preferred option over debit and credit cards because of convenience, mobility and hazard free payment.

OBJECTIVES OF THE STUDY

- To Study the Significance of Mobile Wallet in India
- To examine growth of the mobile wallets due to demonetisation

REVIEW OF LITERATURE

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Dr. R. Vijaya Priya, M. Kiruthika (2017): Demonetisation: National Security Apparatus for Eradicating Black Money, Corruption and Implementing a Cashless Economy. This study is most relevant to the Study that it has explained various issues of using cash and The demonetization drive will affect some extent to the general public, but for larger interest of the country such decisions are inevitable. Also it may not curb black money fully, but definitely it has major impact in curbing black money to large extent.

DEMONITIZATION IN INDIA

Government of India has introduced a major change in the Indian economy by demonetising the high value currency notes of Rs 500 and Rs 1000 denomination⁴. These ceased to be legal tender from the midnight of 8th of November 2016. People have been given up to December 30, 2016 to exchange the notes held by them¹. People were finding hardships to withdraw or deposit the cash even for the basic needs of purchasing milk and regular needs. Though government was relaxing the withdrawal limits, availability of cash was so tough that even a hospitalization without cash was very difficult. During these times, people tend to use non-cash mechanism such

as cheques, debit cards, pre-paid instruments, credit cards and mobile wallets which was largely supported by the Government of India. In-fact, incentives were offered for the cashless transaction.

CASH LESS MODE OF PAYMENTS

During demonetization, consumers were deliberately looking for various Cashless modes of payments because of acute shortage of cash that has helped them to meet the day to day expenses. The people who were aware of these technologies had lesser pain than ones who did not. There were many first time users who opted for mobile wallets, debit cards etc.

Mobile wallet: This is basically a virtual wallet available on your mobile phone that can store cash on the mobile to make online or offline payments. Various service providers offer these wallets via mobile apps, which consumer need to download on the phone. Consumer can transfer the money into these wallets online using credit/debit card or Net banking. This means that every time he pays a bill or buy online via the wallet, he won't have to furnish your card details. Mobile wallet can be used to pay fees, bills and make online purchases. There are many leading players in the mobile wallet market such as Paytm, Mobikiwik, Free Charge, Pay U Money, and SBI Buddy etc.

Plastic money: This includes credit, debit and prepaid cards. The latter can be issued by banks or non-banks and can be physical or virtual. These can be bought and recharged online via Net banking and can be used to make online or point-of-sale purchases, even given as gift cards.

Netbanking: This does not involve any wallet and is simply a method of online transfer of funds from your bank account to another bank account, credit card, or a third party. You can do it through a computer or mobile phone. Log in to your bank account on the Net and transfer money via national electronic funds transfer (NEFT), real-time gross settlement (RTGS) or immediate payment service (IMPS), all of which come at a nominal cost ranging from Rs 5-55.

GROWTH OF MOBILE WALLETS POST DEMONITIZATION

The demonetisation drive by Government of India on November 8 2016 has made digital cash as the king of all payment instruments in India. There was a phenomenal increase in awareness which has resulted in more acceptances across merchants and users. Corporates increased interest and helped their employees to avail themselves the benefits of digitised payments. There was also a spike in point of sales (PoS) terminals. While the number of PoS units saw a marginal rise from December 2015 (12.45 lakh units) to November 2016 (13.85 lakh), by the end of December 2016, it shot up to 17.05 lakh units. This showed that the spike in digital transactions is driven by demonetisation and also forced a change in the behaviour of people since they had no other option.

The credit/debit card usage in November-December 2016 was jumped largely in tier-II/III towns and was skewed more towards small-ticket transactions in the 10-1,000 range, indicating that these towns witnessed several first-time card users. On the flip side 20 per cent declined in the usage of cards (credit/debit) compared to the December period.

A Leading wallet provider Paytm registered over 7 million transactions worth Rs 120 crore and added one million new saved credit/debit cards within 2 days after the demonetization and millions of consumers and merchants across the country opted for mobile payments on its

platform for the first time. Paytm has become the largest Indian mobile payment wallet with more than 100 million users and 2 million transactions a day. Another wallet provider.

MobiKwik claims it has registered a 7000 per cent increase in bank transfers after the demonetization which has completely removed the bank transfer fee. MobiKwik claims to have 35 million customers and is accepted at over 1 million offline stores. The app has seen a 40 per cent increase in downloads since the government's demonetisation initiative. The boost in usage has resulted in MobiKwik revising its monthly annualised Gross Merchandise Value (GMV) sales target by 10 times to \$10 billion by 2017².

Pay U money provided a privilege to its merchants to accept payments directly into their bank account through the Unified Payments Interface (UPI), a service it had to accelerate the launch of, following the demonetization drive by the government of India.

CASHLESS SCENARIO BEFORE DEMONITIZATION						
	Oct '15		Nov'15		Dec'15	
	Volume (million)	Value (billion)	Volume (million)	Value (billion)	Volume (million)	Value (billion)
Mobile Banking	32	490	40	334	39	490
Mobile Wallet	49	15	49.83	19	53	20
Cards	872	2563	840	2509	886	2565

SOURCE: RBI Data – Before Demonetization

CASHLESS SCENARIO AFTER DEMONITIZATION						
	Oct '16		Nov'16		Dec'16	
	Volume (million)	Value (Billion)	Volume (million)	Value (Billion)	Volume (million)	Value (Billion)
Mobile Banking	78	1135	85	1374	89	1485
Mobile Wallet	99	33	138	33	213	74
Cards	1032	3069	906	1833	1025	1081

SOURCE: RBI Data – After Demonetization.

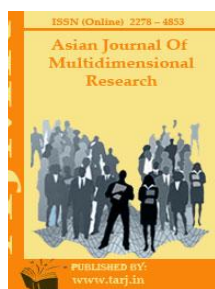
According to the RBI data for December 2016, digital wallet transactions grew almost four times in both value and volume terms compared to the year-ago period. The three months since demonetisation was notified on November 8 have seen the biggest jump in digital transactions.

CONCLUSION

The Demonetization wave has impacted in a big way the Indian economy, as it can be seen from above data that the last three years, there has been steady increase in the volume of transaction for Mobile Wallets, Mobile Banking and Debit and Credit cards. It is wakeup call to get away from cash mode of payment to the cashless mode of payment. Particularly, the mobile wallet became more popular across the consumers and the smallest to biggest merchants. Digital payments have seen 300 percent growth after the demonetization because there was shortage of cash and push by the Government. This scenario will help to achieve the cashless India and it may make ATMS, Debit and Credit cards irrelevant by 2020. But still the mobile wallets has not fully adopted by even urban or mobile savvy users because of concern on the security of wallet transactions. Also a mobile wallet needs more penetration, awareness and education across the rural section of India which constitutes approximately 50% of Indian mobile users. The mobile wallets will be seen as alternative to banks, ATMS and Cards only when all section of population adopts including rural India.

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REGIONAL DISPARITY IN INDUSTRIAL DEVELOPMENT IN HARYANA

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ABSTRACT

The issue of economic disparity in the process of economic growth and development has bothered economists for a long time. Since the time of Adam Smith to the debate on convergence, divergence and globalization, economic inequality has always remained an integral part of economic discourse. The foundation of the traditional economies of efficient utilization of resources was laid down on the assumption of perfect mobility of factors between regions so it neglected the factors affecting like distance, geographical differences, demographic characteristics and locational preferences. As a result, in many developing countries due to neglect of these factors in forming national economic policies, discontent has reached an alarming proportion and it has become a political partitive issue now. The empirical evidences demonstrate that in a growing economy, regional disparities diverge at initial stages of development and subsequently they converge later when the economies reach the stage of maturity (Williamson, 1965; Myrdal, 1957; Alonso, 1968 and Rostow, 1960). It has been argued that if not corrected, the percent level of inequality could reduce the pace and durability of economic growth by undermining the progress in health and education and thereby increasing political and social instability (Ostry et al. 2014). In India, different states are growing at different rates due to difference in natural endowments, their geo-political, socio-economic and religious importance in the country and there seems to be no evidence in favor of convergence in future. In other words, the tendency of disparity amongst the states in the country seems to be increasing with time (Kurian, 2005).

KEYWORDS: Regional Disparity, Industrial Development, Haryana, IDI

INTRODUCTION:

Over the last two decades, Haryana has emerged as one of the most prosperous states of Indian federation. It is pertinent to mention here that growth of GSDP of Haryana has been consistently above the all India growth rate. As Haryana was one of the early adopter of green revolution in the country therefore agriculture sector has been a major contributor in economic growth of the state. Moreover, growth rate in agriculture sector is less than the growth rate in non-agricultural sectors of the state reflecting a structural shift in favor of non-agricultural activities in the state. Service sector boom along with fairly large industrialization has pushed a vertical increase in state per capita income.

However, little is known about the variation in economic growth and economic prosperity within Haryana. The implication of economic growth for income inequality depends on the nature and drivers of economic growth. Since agriculture sector generates more employment for unskilled labor, growth driven by this sector is expected to be more equitable. In contrast, skill intensive service sector and manufacturing sector are expected to generate employment only for little highly educated urban centric labor and hence economic growth driven by these sectors could sharpen the existing economic divide.

OBJECTIVES AND RESEARCH METHODOLOGY:

The main objective of the study is to measure the trends and extent of regional disparities in industrial development at district level of Haryana. To measure regional disparity, an index named **Industrial Development Index** has been constructed using six indicators comprising all dimensions of industrial development. In addition various indices like **Gini Index**, **Relative Theil Index** and **Coefficient of Variation** have been computed to analyze the trends in regional disparity in the state. Secondary data have been used which was collected from various issues of Statistical Abstract and Economic Survey of Haryana, Department of Planning, Department of Economic & Statistical Analysis and different websites of the govt. of Haryana.

Key Findings and Data Analysis:

Regional disparities in industrial development imply unequal industrial development of different parts of a region and have severe socio-economic impacts. Unequal industrial development leads to great inequalities in the distribution of income and standard of living of the people. People residing in the industrially developed regions have high standard of living compared to those who reside in industrially backward regions which results in the migration of the people from a backward region to a developed region in search of job and to enjoy the modern facilities of life. This in turn puts more pressure of population on the developed regions and it leads to large gap in the density of population. Finally it results into differences in per capita income and purchasing power of the people and imbalanced regional growth.

To understand the trends in the three sectors of Haryana's economy, the annual sectoral growth rates for 2004-05 to 2016-17 have been shown in Table 1.1.

Table 1.1. Sector wise Growth in Gross State Value Added at Constant (2011-12) Prices 2004 to 2017(InPercent)

Period/ Year	Primary Sector (Agriculture & Allied)	Secondary Sector (Industry)	Tertiary Sector (Services)
2004-05	3.37	10.69	9.81
2005-06	-1.81	8.49	15.51
2006-07	14.15	9.22	11.32
2007-08	-0.06	6.59	13.62
2008-09	7.21	3.50	11.57
2009-10	-1.45	11.41	17.00
2010-11	5.22	5.60	9.15
2011-12	7.86	4.88	9.82
2012-13	-2.0	9.4	10.0
2013-14	2.8	7.4	9.9
2014-15(P)	-1.9	2.2	10.3
2015-16(Q)	2.9	7.9	10.9
2016-17(A)	6.4	6.4	10.8

Source: Department of Economic & Statistical Analysis, Haryana

The Agriculture & Allied sector has registered a negative growth during 2005-06, 2007-08, 2009-10, 2012-13 and 2014-15 in Haryana. The industrial sector in Haryana has shown a growth rate of 6.4% in 2016-17 that is equal to the growth rate of agriculture sector in the corresponding period but still the growth in former is less fluctuated in comparison to the latter over the whole reference period. On the other hand the growth in the service sector in Haryana has been impressive and more or less stable over the whole period. But this growth in the service sector is broadly confined to the areas surrounding the National Capital because of unaddressed issue of regional disparity in the state.

The table 1.2 shows the district wise decadal growth rate of three key economic sectors of the state over the period 2000-01 to 2011-12. It is evident from the table that the growth rates of all three main economic sectors vary substantially across districts. However, the extent of variation is lowest in case of agriculture. The agriculture sector has grown extremely well in Gurgaon and

Faridabad, which are popularly known for industries and services. The agriculture in these districts has grown at an average annual growth rate of more than 5 percent per annum during 2000-01 to 2011-12. This is almost double of agriculture growth recorded in Kaithal, Fatehabad and Jind where it has grown by just around 3 percent during the same period. The inter district variation in growth rate is much higher in case of industrial and service sector. Interestingly, Rewari, Panipat and Jhajjar have witnessed a double-digit growth in industrial sector during 2000-01 to 2011-12. This is much higher as compared to Panchkula and Yamuna Nagar, where the industrial sector has grown at annual rate of 4.9 percent and 5.4 percent, respectively during the same period. The extent of inter district variation in growth is even higher in case of service sector, which has been serving as the main driver of economic growth in Haryana. The service sector growth in Haryana has been mainly concentrated in districts falling in the National Capital Region (NCR) i.e. Gurgaon, Faridabad and Sonipat. Gurgaon has seen the highest, 16.45 percent per annum, rate of growth in service sector from 2000-01 to 2011-12 and has rapidly emerged as the hub of knowledge and knowledge-based industry in India. In Faridabad services sector has grown at an average annual growth rate of 14.3 percent during the same period. In contrast, in districts such as Fatehabad, it has grown at even less than 9 percent per annum.

Table 1.2. Inter District Variation in Sectoral Growth Rate: 2000-01 to 2011-12

Districts	Agriculture	Industry	Service
Ambala	4.63	7.62	10.68
Bhiwani	3.58	7.32	9.44
Faridabad	5.04	7.09	14.32
Fatehabad	3.06	9.46	8.93
Gurgaon	5.72	8.06	16.45
Hisar	3.29	8.97	10.00
Jhajjar	3.78	10.05	11.40
Jind	3.13	8.57	9.22
Kaithal	2.47	8.72	9.20
Karnal	4.09	7.84	10.53
Kurukshetra	4.35	9.80	10.20
Mahendergarh	4.60	8.74	9.70
Panchkula	5.57	4.86	13.04
Panipat	4.80	10.51	11.97
Rewari	3.73	10.52	9.94
Rohtak	4.78	7.22	10.99
Sirsa	4.88	8.50	9.11
Sonipat	3.54	8.96	13.07

Yamuna Nagar	4.62	5.38	10.09
Haryana	3.76	7.83	12.16

Source: Department of Planning, Govt. of Haryana

India is a developing economy and despite of being an agriculture based economy industrial sector in the country has grown at a rapid rate as annual growth rate of industrial production is around 7.5% after 1980. Haryana State holds an important position in the industrial sector of the economy and can be named as manufacturing hub of North India. Industrial progress has been phenomenal in the State since Haryana was declared as a separate State in 1966. However, industrial progress is not equal among all the regions/districts in the State. Districts like Gurgaon, Faridabad, Sonapat, Panipat, Rewari and Rohtak are more industrially developed compared to the districts like Mahendragarh, Kaithal, Sirsa, Mewat etc.

Construction of composite index

The major issue of regional disparity analysis lies in the construction of a composite index out of the several development indicators chosen for the study. All the selected indicators are to be converted into a common base either by rank ordering or indexing and finally they are to be converted into a single index of overall development. This is called **composite index**. Usually most of the regional disparity studies made in the country have followed three methods of converting a number of indicators into single indicator i.e., construction of a composite index. They are (i) **Equal Weightage Index Method**; (ii) **Ranking Method** and (iii) **Method of Principal Component Analysis**.

The second method of construction of composite index of development for the districts of the state is based on the methodology of construction of **Human Development Index (HDI)** as followed in Human Development Report, 1990 (HDR) published by the United Nations Development Programme (UNDP), 1990:109). Broadly we may call this “**Deprivation Method**”. Therefore, here The Development index (DI) has been constructed in three steps. The first is to define a measure of deprivation that a region suffers in each of its variables. The notion of deprivation used by the UNDP (United Nation Development Programme) is one of absolute deprivation. In order to get an index of deprivation, the measure of regions is divided by the difference between the maximum and minimum value.

Mathematically, I_{ij} is the deprivation indicator for the J_{th} region with respect to the variable is defined as

$$I_{ij} = \frac{\text{Max}_i - X_{ij}}{\text{Max}_i - \text{Min}_i}$$

The second step is to define an average deprivation index by taking a simple average of all the indicators.

$$I_j = \frac{\sum_{i=1}^n I_{ij}}{n}$$

Finally, the Development index is defined as absence of deprivation.

Mathematically,

$$(DI)_j = (1 - \sum I_{ij} / n)$$

Industrial Development Indicators:

I_1 = District Wise Number of Registered Factories in Haryana per 100 sq. K.M.

I_2 = District Wise Number of Registered Factories in Haryana per Lakh of Population.

I_3 = District Wise Percentage of workers employed in working factories.

I_4 = District Wise employment in private organized sector per Lakh of Population in Haryana.

I_5 = District Wise Number of workers employed in working factories per Lakh of Population.

I_6 = District Wise Per capita value added by manufacturing industries (regd.) at Current price.

Categorization of Regions/Districts

To compare the development dynamics across different districts over the time the analysis has classified all the districts into three categories namely; developed, moderately developed and least developed. This categorization used in study is made by assuming that the constructed composite index follows a normal distribution with mean (μ) and standard deviation σ . The groups are categorized by using the following cut-off points.

Developed $Z_d \geq \mu + 0.44 \sigma$

Moderately Developed $\mu - 0.44 \sigma \leq Z_d < \mu + 0.44 \sigma$

Least Developed $Z_d < \mu - 0.44 \sigma$

**Table 1.3. Industrial Development Index of Districts of Haryana
(Development Index method)**

Districts	2006-07			2010-11			2015-16		
	IDI	Rank	Status	IDI	Rank	Status	IDI	Rank	Status
Ambala	0.116	8	MD	0.138	11	MD	0.174	9	MD
Panchkula	0.108	9	MD	0.158	9	MD	0.164	10	MD
Yamuna Nagar	0.330	3	D	0.378	3	D	0.406	3	D
Kurukshetra	0.042	14	LD	0.048	15	LD	0.054	15	LD
Kaithal	0.012	18	LD	0.022	20	LD	0.038	18	LD
Karnal	0.126	7	MD	0.170	8	MD	0.188	8	MD
Panipat	0.262	4	MD	0.374	4	D	0.386	4	D
Sonapat	0.200	5	MD	0.286	5	D	0.308	5	D
Rohtak	0.106	10	MD	0.140	10	MD	0.152	11	MD
Jhajjar	0.153	6	MD	0.230	6	MD	0.304	6	D

Faridabad	0.820	2	D	0.730	2	D	0.690	2	D
Palwal	NA	NA	NA	0.040	17	LD	0.040	16	LD
Gurugram	0.836	1	D	0.760	1	D	0.792	1	D
Nuh	NA	NA	NA	0.003	21	LD	0.002	21	LD
Rewari	0.102	11	MD	0.214	7	MD	0.270	7	MD
Mahendergarh	0.010	19	LD	0.026	19	LD	0.036	19	LD
Bhiwani	0.038	15	LD	0.060	14	LD	0.070	14	LD
Jind	0.044	13	LD	0.070	13	LD	0.080	13	LD
Hisar	0.076	12	MD	0.074	12	LD	0.100	12	LD
Fatehabad	0.023	17	LD	0.032	18	LD	0.020	20	LD
Sirsa	0.026	16	LD	0.040	16	LD	0.038	17	LD

NA: Not Available

Note: 1.IDI implies Industrial Development Index.

2. D refers to Developed, MD refers to Moderately Developed and LD refers to least developed.

The table 1.3 (DIM) demonstrates that in 2006-07 Gurugram (previously known as Gurgaon) stands first in industrial development followed by Faridabad and Yamunanagar respectively. All these three fall in the category of developed districts. While nine districts namely Ambala, Panchkula, Karnal, Panipat, Sonipat, Rohtak, Jhajjar, Rewari and Hisar are moderately developed and remaining seven districts fall in least developed category.

A look at ranks of districts reveals that the only district namely Fatehabad show downward trend in its rank over the period of study. Relative development of industries in Gurugram, Kaithal, Karnal, Sirsa, Kurukshetra, Ambala, Rohtak, Panchkula, Jind, Hisar, Jhajjar, Panipat, Sonipat, Mahendergarh, Nuh, Faridabad and Yamunanagar remained more or less same as shown by their respective ranks over the period of study. An upward move of ranks of Bhiwani, Palwal and Rewari show increasing industrial development in these districts.

While analyzing the scenario of industrial development in various districts of Haryana, it was found that the less developed districts have not shown much progress in number of registered factories, number of workers employed in registered factories, value addition by per unit., vis-à-vis in the developed districts. For instance the number of registered factories and worker employed in these registered factories in Gurugram increased from 1404 to 2267 and 161940 to 282560 respectively while in least developed district like Mahendergarh, it increased from 60 to 61 and 4250 to 4306 respectively during 2006 to 2016.

Through the study period i.e., 2006-07 to 2015-16 it has been observed that the industrial development in Haryana has shown a tendency of divergence because after liberalization of industrial policy, there has been a tendency of the industries to gravitate towards more industrially developed area i.e., Gurugram and Rewari.

At present the locations which provide superior infrastructure facilities and better connectivity to other parts of country are preferred for investments in industries. In this context, HSIIDC (Haryana State Industrial & Infrastructure Development Corporation) has been established

for promoting and accelerating the pace of industrialisation in the state. But the initiatives taken by HSIIDC reveal that, most of the new industrial infrastructure has been established around Delhi or NH-1. For example, export promotion industrial park has been set up at Kundli, industrial growth centre at Bawal, An ultra modern commercial complex 'Vanijya Nikunj' at Udyog Vihar Gurgaon, the IMT (Industrial Model Township) has been developed in Manesar (Gurgaon), industrial estate in Faridabad, Kundli, Ambala, Murthal, Yamunanagar, Bahadurgarh and Samalkha. Reasons given by the HSIIDC for establishing IMTs in a specific region are that, the industries are not ready to move in other regions, but the truth being, the HSIIDC has been responding for the demand for IMTs at a specific location. We can say, HSIIDC has not been successful to influence the market forces to take industries into backward regions. The claim of HSIIDC is authenticated by the fact that industrial estates developed in Hisar and Jind could not succeed to attract industries anymore. Similarly the Food Park developed in Narwana, Rai (Sonipat), Dabwali (Sirsa), and Saha (Ambala) have also failed to attract industries. In other words, the efforts of the government have not succeeded to implement regional development plans.

The regional balanced industrial development demands for better transport and communication connectivity along with better infrastructure facilities. Better transport connectivity reduces the transport cost between the regions and therefore improves the geographic attractiveness of the regions (Xubei, 2004). The issue of development of connectivity in terms of better highways, Airports, Railway and Ports has been ignored by the policy makers of Haryana.

The new policy of economic liberalization, privatization and globalization has resulted in increased industrial development in the state. The average value of indicators such as number of registered factories per 100 sq KM (I_1), number of registered factories per lakh population (I_2), percentage of workers employed in working factories (I_3) and per capita value added by manufacturing industries (I_6) has been increased in the state since 2006-07 which indicates that there has been an increase in industrial development of the state. But this has created regional disparities in industrial development. The differences in the values of the index among the districts bring out the unequal development in industries in Haryana.

Extent and trends in Regional Disparity in industrial development

Extent of Regional disparity in industrial development have been measured on the basis of some selected indicators like registered working factories, workers employed in working factories and industrial production at three points of time viz. 2006-07, 2010-11 and 2014-15. Industrial production is classified into three categories viz. category 1, category 2 and category 3 on the basis of the unit of production. Production in category 1 is measured in Rs. Lakh and includes the products like textile (cotton), scientific instruments, agricultural implements and machine tools, water pipe fittings and cycle parts etc. Production in category 2 is measured in metric tonne and includes the products such as paper, cement/ sugar, steel re-rolling, and steel tubes. And production in category 3 is measured in No. and includes the products such as cycles, sewing machines, tractors, motor cycle./scooter/mopeds and automobiles. In order to study the trend in regional disparity, coefficient of variation (C.V.), Gini Index (G) and Relative Theil Index RE (1) have been calculated for all the selected indicators among all the regions at all three points of time.

Coefficient of Variation (C.V.)

$$C.V. = \frac{\sigma_y}{\bar{y}} \times 100$$

Where

C.V. = coefficient of variation

σ_y = Standard deviation of y

\bar{y} = arithmetic mean of y

y = Absolute value of all the regional disparity indicators among all the regions.

Gini index (G)

$$G_c = \frac{1}{n} \left[n + 1 - 2 \frac{\sum_{i=1}^n (n+1-i)y_i}{\sum_{i=1}^n y_i} \right]$$

Where

G_c = Gini Coefficient

n = number of observation/total regions

y_i = absolute value of all the regional disparity indicators among all the regions and $y_i \leq y_{i+1}$

And Gini Index (G) is calculated as under:

$$G = G_c \times 100$$

Relative Theil Index RE (1)

$$E(1) = -\frac{1}{n} \sum_{i=1}^n \left(\frac{y_i}{\bar{y}} \right) \ln \left(\frac{y_i}{\bar{y}} \right)$$

Where

E(1) = Entropy/ Theil index

n = number of observation/total regions

y_i = absolute value of all the regional disparity indicators among all the regions and $y_i \leq y_{i+1}$

And Relative Theil Index (G) is calculated as under:

$$RE(1) = \frac{E(1)}{\ln n}$$

Table 1.4.Regional disparities during 2006-07

District-wise Distribution of Registered Working factories, workers Employed in working factories and Industrial Production in Haryana (for the Year 2006-07)(In percent)

Sr. No.	District	Registered working factories	Workers employed in working factories	Industrial production		
				Category 1	Category 2	Category 3
1.	Ambala	4.27	2.35	1.21	2.19	0
2.	Panchkula	1.46	1.81	0.11	0.18	0.07
3.	Yamuna Nagar	13.12	6.35	0	21.36	0
4.	Kurukshetra	1.75	6.65	0.65	5.50	0
5.	Kaithal	1.28	0.43	0.01	16.51	0
6.	Karnal	4.80	4.44	0.77	1.75	0
7.	Panipat	7.80	6.16	3.23	1.61	0
8.	Sonipat	5.90	5.38	1.49	3.21	8.55
9.	Rohtak	2.79	2.52	0.15	2.13	0
10.	Jhajjar	4.22	3.27	0.14	11.04	0
11.	Faridabad	26.85	29.90	82.81	4.64	0.39
12.	Gurgaon	14.57	25.67	8.04	0	74.93
13.	Mewat	NA	NA	0.24	0.92	0
14.	Rewari	1.60	2.55	0.31	1.82	15.92
15.	Mahendergarh	0.62	0.67	0.35	0.15	0
16.	Bhiwani	1.18	2.03	0.12	4.47	0
17.	Jind	1.63	2.06	0.09	1.42	0
18.	Hisar	1.59	1.98	0.06	20.42	0.11
19.	Fatehabad	1.21	0.59	0.10	0	0
20.	Sirsa	1.27	1.08	0.02	0.59	0

Source: Statistical abstract of Haryana 2006-07

During 2006-07, there were 20 districts in Haryana having 9636 registered working factories that provided employment to 630613 workers and the total industrial production in category 1, 2, and 3 was Rs. 1278480 lakh, 1563688 metric tons and 10356412 units respectively.

As shown in the table that more than 50% of the registered working factories were situated in Yamuna Nagar, Faridabad and Gurgaon only while districts like Panchkula, Kurukshetra, Kaithal, Rewari, Mahendergarh, Bhiwani, Jind, Hisar, Fatehabad and Sirsa were having less

than 2% of the working factories each only. More than 55% of the workers were employed in only two districts; Faridabad and Gurgaon. The only district Faridabad produced more than 80% of the total production in category 1. In category 2, 57% of the total production was provided by three districts; Yamuna Nagar, Kaitthal and Hisar and the district Gurgaon produced 75% of the total production in category 3.

Table 1.5. Regional disparities during 2010-11

District-wise Distribution of Registered Working factories, workers Employed in working factories and Industrial Production in Haryana (for the Year 2010-11) (In percent)

Sr. No.	District	Registered working factories	Workers employed in working factories	Industrial production		
				Category 1	Category 2	Category 3
1.	Ambala	3.94	2.03	0.09	0.08	0.00
2.	Panchkula	1.49	1.56	0.11	0	0.00
3.	Yamuna Nagar	12.14	5.22	0	6.09	0.00
4.	Kurukshetra	1.59	0.49	0.02	1.75	0.00
5.	Kaitthal	1.17	0.34	0	0.41	0
6.	Karnal	4.45	3.63	0.20	0.76	0
7.	Panipat	7.77	6.30	80.53	54.87	15.68
8.	Sonipat	6.05	5.25	0.52	0.46	4.13
9.	Rohtak	2.83	2.26	0.04	6.76	0
10.	Jhajjar	4.71	3.29	0.25	9.57	0.01
11.	Faridabad	25.53	26.78	12.20	1.08	0.12
12.	Palwal	0.18	0.57	0.85	1.76	0.02
13.	Gurgaon	17.35	31.97	3.58	0	65.54
14.	Mewat	0.02	0.01	0	0.08	0
15.	Rewari	1.89	3.35	0.74	2.87	14.35
16.	Mahendergarh	0.57	0.54	0.09	0.05	0
17.	Bhiwani	1.03	1.65	0.12	0.11	0
18.	Jind	1.52	1.67	0.09	0.37	0.00
19.	Hisar	3.30	1.69	0.03	12.62	0.09
20.	Fatehabad	1.13	0.49	0.05	0	0
21.	Sirsa	1.16	0.87	0.04	0.23	0

Source: Statistical Abstract of Haryana, 2010-11

During 2010-11, there were 21 districts in Haryana having 10513 registered working factories that provided employment to 782463 workers and the total industrial production in category 1, 2, and 3 was Rs. 3920548 lakh, 3682805 metric tons and 11764072 units respectively.

As shown in the table that the districts Yamuna Nagar, Faridabad and Gurgaon alone holds 55% of the working factories while districts like Palwal, Mewat and Mahendergarh were having less than 1% of the working factories each. More than 55% of the workers were employed in only two districts; Faridabad and Gurgaon. The only district Panipat produced 78% of the total production in category 1. In category 2 also, 55% of the total production was provided by Panipat alone and the district Gurgaon produced 65% of the total production in category 3.

Table 1.6. Regional disparities during 2014-15

District-wise Distribution of Registered Working factories, workers Employed in working factories and Industrial Production in Haryana (for the Year 2014-15) (In percent)

Sr No.	District	Registered working factories	Workers employed in working factories	Industrial production		
				Category 1	Category 2	Category 3
1.	Ambala	3.68	1.88	1.41	1.10	0
2.	Panchkula	1.44	1.46	2.71	0.10	0
3.	Yamuna Nagar	2.69	5.08	0	2.06	0
4.	Kurukshetra	1.54	0.48	3.21	17.77	0
5.	Kaithal	1.15	0.35	0.25	3.47	0
6.	Karnal	4.43	3.60	10.04	53.98	0
7.	Panipat	7.69	5.99	2.27	0.72	0
8.	Sonipat	6.33	5.44	0.93	1.25	0.77
9.	Rohtak	2.86	2.20	0.82	1.46	0
10.	Jhajjar	5.23	3.87	9.27	11.28	0
11.	Faridabad	21.87	25.36	10.54	0.56	0.08
12.	Palwal	0.24	0.66	5.51	2.08	0.45
13.	Gurgaon	19.42	32.79	52.45	0	6.59
14.	Nuh	0.12	0.11	0.21	0	92.08
15.	Rewari	2.10	3.37	0.77	0	0
16.	Mahendergarh	0.53	0.50	0.01	0	0
17.	Bhiwani	2.03	1.81	0.12	3.49	0
18.	Jind	1.70	1.73	0.13	0	0

19.	Hisar	3.44	1.76	0.19	0.08	0
20.	Fatehabad	1.14	0.50	0.25	0	0
21.	Sirsa	1.20	0.95	1.55	0.34	0

Source: Statistical Abstract of Haryana, 2014-15

During 2014-15, there were total 11326 registered working factories that provided employment to 852762 workers and the total industrial production in category 1, 2, and 3 was Rs. 892216 lakh, 3820407 metric tons and 77371698 units respectively.

As shown in the table that the districts Faridabad and Gurgaon alone holds 40% of the working factories while districts like Palwal, Mewat and Mahendergarh were having less than 1% of the working factories each. More than 55% of the workers were employed in only two districts; Faridabad and Gurgaon. The only district Gurgaon produced more than 50% of the total production in category 1. In category 2, 53% of the total production was provided by Karnal alone and the district Nuh produced 92% of the total production in category 3.

Table 1.7. Trends in regional disparities in industrial development in Haryana

			Industrial production		
Year	No. of Registered working factories	Workers employed in working factories	Category 1	Category 2	Category 3
Coefficient of variation (C.V.)					
2006-07	127.96	145.24	368.73	135.67	339.07
2010-11	134.31	176.68	370.67	252.84	308.21
2014-15	133.79	175.78	233.81	254.85	421.21
Gini Index (G)					
2006-07	54.47	60.73	90.05	62.95	91.50
2010-11	62.04	66.38	90.95	80.90	89.71
2014-15	54.28	65.85	78.61	82.09	94.33
Relative Theil Index (R)					
2006-07	0.17	0.25	0.72	0.23	0.74
2010-11	0.20	0.29	0.73	0.47	0.67
2014-15	0.18	0.28	0.44	0.49	0.89

The table 1.7 indicates that:

- In case of registered working factories, all three measures show that disparities have increased from 2006-07 to 2010-11 but decreased in 2014-15.
- In case of workers employed in these working factories, all three measures show that disparities have increased from 2006-07 to 2010-11 but decreased in 2014-15.

- In case of industrial production in category 1, all three measures show that regional disparities have increased from 2006-07 to 2010-11 but decreased in 2014-15.
- In case of industrial production in category 2, all three measures show that regional disparities have continuously increased from 2006-07 to 2014-15.
- In case of industrial production in category 3, all three measures show that regional disparities have decreased from 2006-07 to 2010-11 but increased in 2014-15.

CONCLUSION AND POLICY RECOMMENDATIONS:

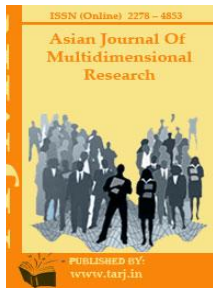
The present study was an effort to measure the incidence of intra-state regional disparities in industrial development of Haryana over the period of 2006-2015. However, industrial progress has been phenomenal in the state but still the state could not make free itself from the shackles of regional disparity in its industrial development. From the above analysis, we can conclude that regional disparities in terms of registered working factories, workers employed and category 1 industrial production have increased in 2010-11 but started to decrease in 2014-15 which is a good sign for economic growth of the state and future perspectives. Regional disparities in terms of category 2 and category 3 industrial production have increased from 2006-07 to 2014-15 indicating that there is a need to pay attention on the industrially backward regions. The study recommends the following policy measures to reduce the intra regional inequality in Haryana:

- There is an urgent need to develop a growth centre in western regions of Haryana to reduce the concentration in private investment which is resulting in a very uneven economic growth.
- Government should pay more attention to the industrially backward areas.
- Special loan facilities with lesser interest rate should be provided to the entrepreneurs to set industries in the backward regions.
- Residential complexes should be built in the industrial regions.
- As infrastructure is the base for the industrial development in any region so a sound infrastructure should be provided in the all the industrially backward regions.
- Adequate Public and Private transport facilities should be provided the sites of the industries.
- District Industrial Centre (DIC) and Haryana State Industrial and Infrastructure Development Corporation (HSIIDC) should take appropriate measures to develop the back ward industrial regions.

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PSYCHOLOGICAL CONTRACT BREACH AND TURNOVER INTENTION

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ABSTRACT

Conventional wisdom tells us that only if the employees are paid enough, they can be made happy and consequently can be retained by the organization. However, studies have suggested that the nature the employee-employer relationship has a vital role to play in employee's job satisfaction and intention to stay with the organization. Psychological Contract is a model that helps one to understand the employer-employee relationship. The mutual expectations and obligations proportionate to employer's and employee's contribution is a general way to define psychological contract. Research suggests that a breach of this contract affects the employee reactions in a negatively. This study considers the psychological contract breach from employees' perspective. Although studies have been made on the effect of psychological contract breach on several organizational outcomes, attempts made to study the effect of gender and tenure on the relation between psychological contract breach and turnover intention have not been noticed. This work is noteworthy as it examines the effect of individual level variables- tenure and gender- on the relationship of psychological contract breach and turnover intention. Respondents to this study were 228 teachers from the self-financing colleges in the district of Ernakulam, Kerala in India. The results suggest that psychological contract breach will lead to significant increase in the turnover intention. Although gender does not have a significant moderating effect, tenure moderates the relationship between contract breach and turnover intention.

KEYWORDS:*Psychological Contract Breach (PCB), Turnover Intention (TI), Tenure, Gender*

1.0 INTRODUCTION

The role of Psychological contract is gaining more importance in the changing organizational environment with the shifting tides of globalization, restructuring, organizational agility and collaborative leadership, as the breach or fulfillment of this contract leads to negative or positive organizational outcomes. The relationship between employer and employee is determined by the degree of fulfillment of psychological contract. Psychological contract refers to mutual expectations and obligations between an employer and employee. Unlike formal contract, psychological contract is unwritten set of expectations the employers and employee mutually have.

As perceptions lead to behavior, it is of interest to the organizations to find out the perception of their employees about the fulfillment of this unwritten contract from the employers' side and how they behave based on this perception. The concept of psychological contract is equally or more relevant in educational institutions when compared to other organization. The teachers, at the time of joining or in the early stages of their career, enter into a psychological contract with the management believing that they are entitled to receive a regular salary hike, appreciation from the management for the work they do, benefits for staying late or compensating for their overtime work. During the course of their job, if the teachers perceive that the management has not been fulfilling their expectations or not meeting their perceived obligations, it will lead to the breach of psychological contract. The psychological contract breach (PCB) may make the teachers behave in a manner that violates organizational norms or threatens the well-being of the organization. For this study, psychological contract breach from employee's perspective is examined.

Previous studies have suggested that psychological contract breach is associated with negative outcomes such as decrease in perceived obligations to one's employer, lowered citizenship behavior and reduced commitment and satisfaction (Robinson, Kraatz, and Rousseau 1994). Turnover intentions are strongly related with PCB (Agarwal 2014). PCB increases the tendency to leave the organization (Suazo et al., 2005). Therefore, the perception of psychological contract breach among teachers can be detrimental to the educational institutions. It is imperative for the institutions to know the perception of teachers about the breach or fulfillment of psychological contract from their employers and to take corrective measures if there is a perception of breach.

Irrespective of the several studies made on the impact of psychological contract breach on organizational outcomes, the researchers have been unable to locate studies made on the moderating effect of individual variables like gender and tenure specifically on the relation between psychological contract breach and turnover intention. Agarwal and Bhargava (2013) have studied the effect of PCB on work engagement and affective commitment and moderating effect of employee's tenure and educational level on these relationships.

This study is an attempt to examine the moderating effect of tenure and gender on the relationship between psychological contract breach and turnover intention among self-financing college teachers.

The rationale for selecting this topic for our study is the increasing attrition rate among college teachers especially in self-financing colleges. The well-paid and lucrative jobs in the corporates may be exerting a pull on the college teachers luring them to join the corporates. Likewise, better

job security, higher salary, less stress and more freedom in government and government-aided colleges will be enticing them to move out of their current institutions. In addition to this, there may be other factors playing a crucial role in their exit. With this study the researchers are making an effort to find out if turnover intention, which could be a major contributor towards the employee exit, is derived from psychological contract breach. Research suggests that the basic groups to which people belong, such as age, gender, tenure and education levels have strong influence on their perceptions and attitudes (Pfeffer, 1983; Hall & Buttram, 1994; Williams & O'Reilly 1998; Kim, Murrmann & Lee, 2009). Empirical studies suggest that tenure has significant influence on the relationship between psychological contract breach and engagement and commitment (Agarwal and Bhargava 2013). The current study makes an attempt to understand the influence of tenure and gender on the relationship between psychological contract breach and turnover intention.

2.0 LITERATURE REVIEW

Psychological Contract Breach

Chris Agyris (1960) devised the term “psychological work contract” which referred to the implicit understanding between a group of employees and their foreman. Edgar Schein (1965) extended the concept to define it as the unwritten expectations between every member of an organization and the managers in the organization. A healthy relationship between the employer and employee has become essential for the survival of the organization. Therefore, any breach of this contract will lead to breaking the employer-employee relationship and in turn to the decline of the organization. Psychological contract is the employee's beliefs about explicit and implicit promises made to them by the employer in return to the time and effort of the employees towards the organizations (Rousseau, 1995). According to Morrison & Robinson (1997), “Breach refers to the cognition that one's organization has failed to meet one or more obligations within one's PC in a manner commensurate with one's contributions”. Psychological contract consists of employees' expectation about what they owe their employers (loyalty, commitment, hard work) in return of what their employers owe them (reasonable compensation, healthcare benefits, opportunities for career growth) (Coyle-Shapiro & Kessler, 2000). While healthy psychological contract leads to positive outcomes, psychological contract breach (PCB) leads to negative results. Several studies are made to suggest that PCB is positively related to turnover (Bunderson S.J. , 2001), positively related to cynicism (Pate et al., 2003; Bunderson, 2001), negatively related to organizational commitment (Pate et al., 2003; Zhao et al., 2007; Bunderson, 2001), negatively related to organizational citizenship behavior (Suazo & Stone-Romero, 2011) and negatively related to job satisfaction (Suazo, 2009).

Effects of Psychological Contract Breach on Turnover intention

The consequences of psychological contract breach are the most widely discussed areas of psychological contract literature. Turnover intention is a measurement of employee's plan to leave the organization. Turnover intentions are more strongly related to Psychological contract breach than actual turnover (Agarwal, 2014). Psychological contract breach intensifies the tendency of an employee to leave the organization (Raja et al., 2004; Suazo et al., 2005). Studies suggest that psychological contract breach is correlated to turnover intentions ((Shahnawaz & Goswami, 2012; Coyle-Shapiro & Kessler, 2000; Robinson, 1996; Robinson & Morrison, 1995; Robinson & Rousseau, 1994; Rousseau, 1995).

3.0 RESEARCH OBJECTIVES

- To study the effect of psychological contract breach on job satisfaction and turnover intention
- To understand the moderating effect of tenure on the relationships between psychological contract breach and turnover intention
- To understand the moderating effect of gender on the relationships between psychological contract breach and turnover intention

4.0 THEORETICAL FRAMEWORK

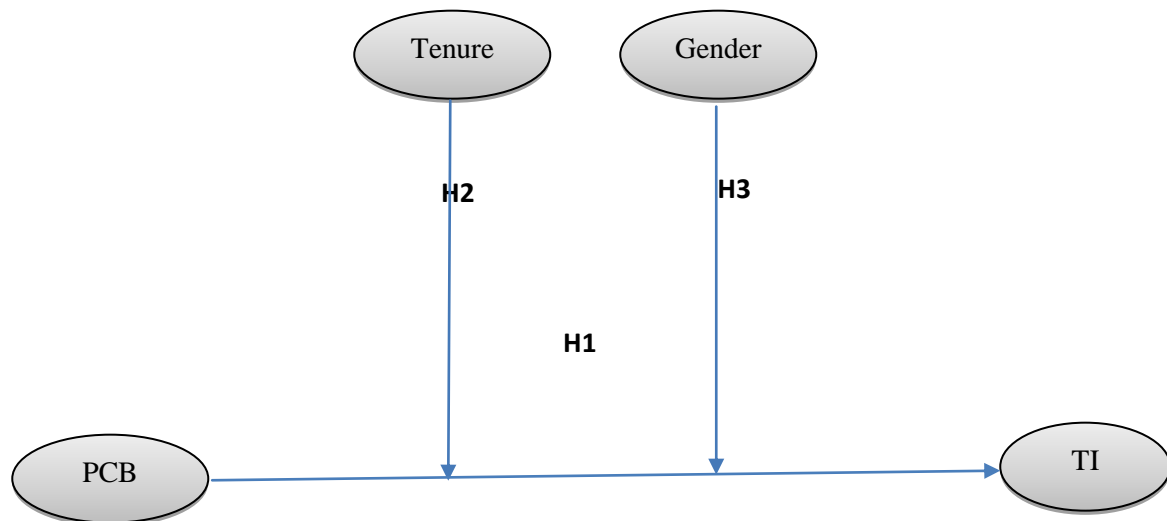


Figure 1. Theoretical model developed for the study

5.0 Hypotheses

Hypothesis 1: PCB is positively related to turnover intention

Hypothesis 2: Tenure moderates the relationship between PCB and TI

Hypothesis 3: Gender moderates the relationship between PCB and TI

6.0 RESEARCH METHOD

Researchers collected data from 228 college teachers working in various self-financing colleges of Ernakulam District in Kerala. Out of this, 112 (49.1%) were males and 116 (50.9%) were females. The age of the respondents was distributed from 24 to 63 years and 46% of the respondents were below 30 years of age.

6.1 Instrument

A 28-item scale developed by Tran Huy Phuong (2013) as a composite measure of perception of psychological contract breach, has three dimensions- job characteristic, work environment, and compensation. This was used as the base for developing our questionnaire for measuring our predictor variable- PCB. Out of the total 16 questions that were used under job characteristic and work environment, 7 questions were considered for measuring PCB and additional 3 questions validated by us and suitable for the sample were used to compile a total of 10 questions in the area of job characteristic and work environment of PCB. Two questions were later dropped because of validity problems. Out of the total 12 questions from compensation dimension, 5

were considered to make a questionnaire. One question was later dropped for validity problems. The total number of questions used for measuring PCB, therefore, were 12. A 3-item scale developed by Mobley, Horner and Hollingsworth (1978) was used to measure turnover intention.

The tenure of the respondents was based on their experience with the current institution; the sample consisted of respondents with minimum 6 month experience and a maximum of 14 years with their current institutions. The organizational tenure was measured by one open-ended question which asked for the number of years the respondents had worked with the organization. The tenure was grouped into five classes- 1- 3 years, 4-5 years, 6-10 years, 11-15 years and more than 15 years.

SPSS 20 software was used for determining the effect of PCB on turnover intention. Andrew Hayes' process moderation was used to determine the effect of tenure and gender on the relationship between PCB and turnover intention.

7.0 DATA ANALYSIS AND RESULT

An exploratory factor analysis was done using SPSS 20, to identify two factors— psychological contract breach and turnover intention. Results of model fit are given in Table 1. The reliability test conducted was found to be satisfying (Chronbach's alpha 0.940 (PCB), 0.837 (TI)). Moderation of model type 2 (from Haye's moderation models) was used to study the moderation.

7.1 Testing Hypotheses

Hypotheses 1 predicted a positive relationship between PCB and Turnover intention. The R^2 value (0.24) and p value (0.000) show that there was a significant positive relationship (table 1). As shown in table 1, for every one unit increase in the tenure (CE), there was a 0.11 unit increase in turnover intention. One unit increase of psychological contract breach caused 0.52 increase in the turnover intention. A change in the gender (from male to female) showed an increase of

Model Summary						
R	R-sq	MSE	F	df1	df2	p
.4898	.2399	.5073	55.8136	5.0000	218.0000	.0000
Model						
	coeff	se	t	p	LLCI	ULCI
constant	1.9680	.0493	39.8918	.0000	1.8708	2.0653
CE	.1090	.0505	2.1596	.0319	.0095	.2085
PCB	.5167	.0751	6.8761	.0000	.3686	.6648
int_1	.2576	.0586	4.3975	.0000	.1422	.3731
Gender	.4668	.1001	4.6646	.0000	.2696	.6640
int_2	.0155	.1573	.0985	.9216	-.2945	.3255
Product terms key:						
int_1	PCB	X	CE			
int_2	PCB	X	Gender			

turnover intention by 0.45 units.

Table 1: Model fit summary

Hypothesis 2 predicted moderating effect of Tenure on the relationships between PCB and turnover intention. The result indicated that Tenure had a moderating effect on the PCB-turnover relationship. Table 2 shows the effect of psychological contract breach on turnover intention at low, average and high levels of tenure for male and female members. For male faculty members at low tenure there was a significant relationship between PCB and TI and at an average there was a significant relationship between PCB and TI. At a high level of tenure also, male faculty members showed a significant relationship. For female faculty members, at low, average and high tenure levels a significant relationship between psychological contract breach and turnover intention was observed.

Gender	CE	Effect	se	t	p	LLCI	ULCI
-.5000 .5245	-.6607	.3387	.0943	3.5924	.0004	.1529	
-.5000 .6441	.0000	.5089	.0686	7.4214	.0000	.3738	
-.5000 .8836	.9709	.7591	.0632	12.0196	.0000	.6346	
-.5000 ----	-.6607	.3542	.1455	2.4350	.0157	.0675	

Table 2: Effect of PCB on turnover intention at each level of tenure (CE) for male and female

Hypothesis 3 predicted that gender moderated the relationship between psychological contract breach and turnover intention. However results showed that there was no significant moderating effect for gender on the relationship (table 1; int_2: p= 0.9216).

DATA LIST FREE/PCB Gender CE TI. BEGIN DATA.			
-.6956	-.5000	-.6607	1.4270
.0000	-.5000	-.6607	1.6626
.6956	-.5000	-.6607	1.8982
-.6956	-.5000	.0000	1.3806
.0000	-.5000	.0000	1.7346
.6956	-.5000	.0000	2.0886
-.6956	-.5000	.9709	1.3124
.0000	-.5000	.9709	1.8404
.6956	-.5000	.9709	2.3684
-.6956	.5000	-.6607	1.8830
.0000	.5000	-.6607	2.1294
.6956	.5000	-.6607	2.3758
-.6956	.5000	.0000	1.8366
.0000	.5000	.0000	2.2014
.6956	.5000	.0000	2.5662
-.6956	.5000	.9709	1.7685
.0000	.5000	.9709	2.3072
.6956	.5000	.9709	2.8460

Table 3: Values of TI at various levels of PCB, Gender and Tenure

The chart (figure 2) built based on table 3 values, showed no difference in the slopes for male and female. This clearly indicated that gender did not moderate the relationship between psychological contract breach and turnover intention.

Figure 3 explained the moderating effect of tenure on PCB-TI relationship. The slope at high tenure level was found to be more than that at average level which, in turn, was more than the slope at low level of tenure. Figure 4 indicated how male faculty members perceived the relationship between psychological contract breach and turnover intention at three different levels of tenure. For female faculty members the corresponding perception was indicated by figure 5, exhibiting a significant moderating effect of tenure.

However, it is interesting to notice that the slope among female is much higher than that among male, indicating a larger impact of PCB on turnover intention among female faculty members compared to their counterparts.

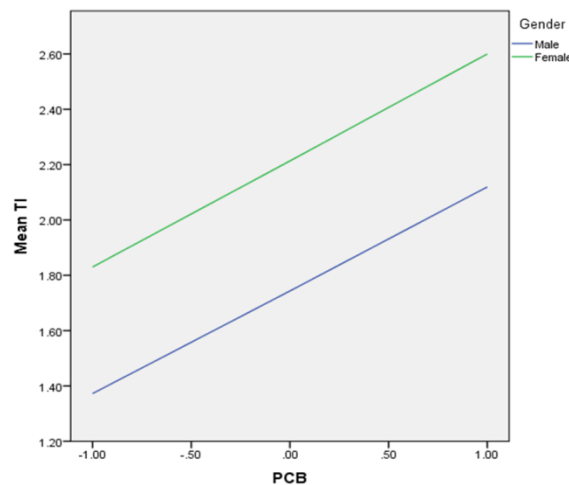


Figure 2: Slopes for male and female

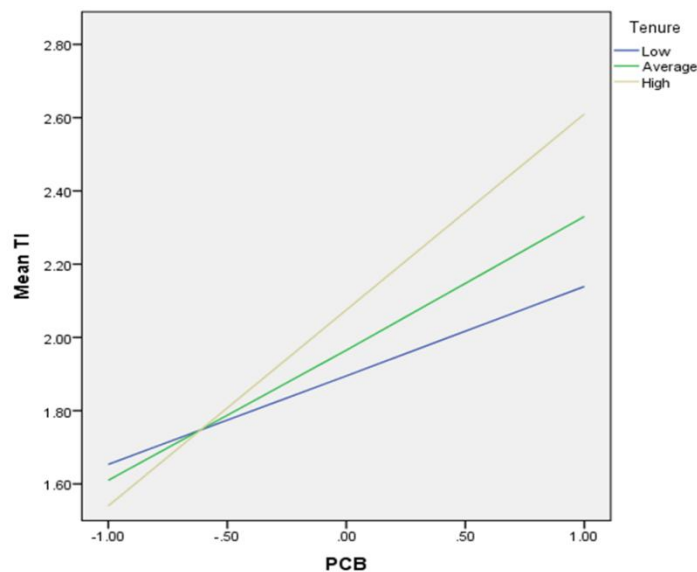


Figure 3: Slopes at three different tenure levels

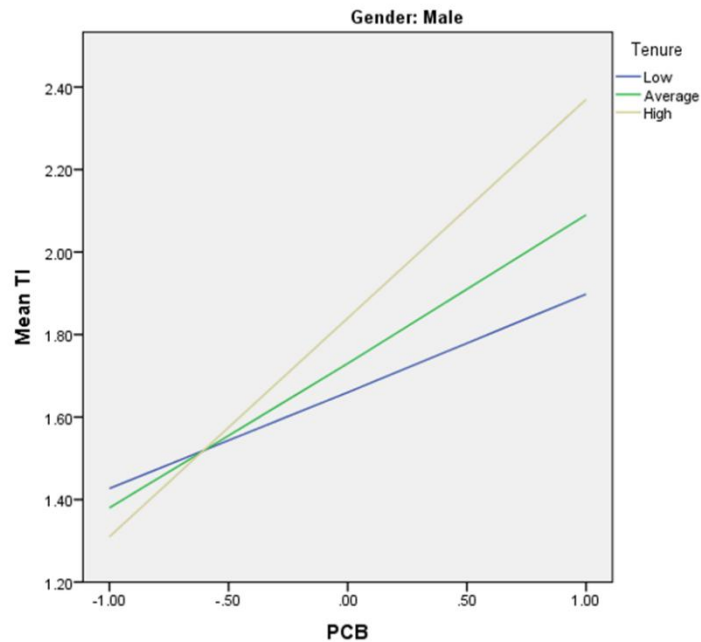


Figure 4: Moderating effect of tenure among male

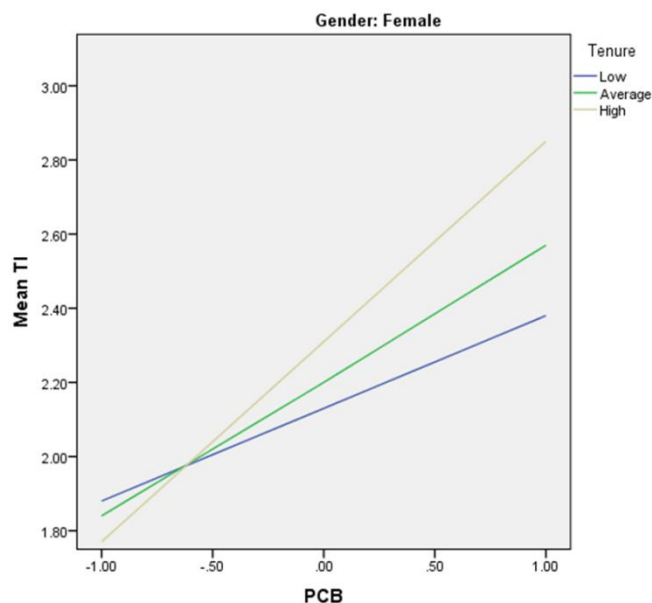


Figure 5: moderating effect of tenure among female

8.0 DISCUSSION AND CONCLUSION

The findings of this study have revealed that there was a significant relationship between psychological contract breach and turnover intentions. A breach of psychological contract led to increased turnover intentions among the teachers. This observation made by this study becomes considerably important taking into consideration the moderating effect of tenure. Tenure

moderated the relationship between psychological contract breach and turnover intention. At a high level of tenure or as the number of years of experience in the institution increased, the effect of psychological contract breach on turnover intention increased. As the number of years of experience went down, it was noticed that the effect was also diminishing. Conversely, the gender was found to have no moderating effect on the PCB – TI relationship. However, it was observed that the effect of psychological contract breach on turnover intention was higher among female faculty members than that was seen among male faculty members

This study has several managerial implications. The knowledge that a breach of psychological contract can lead to negative reactions from the college teachers should prompt the managements of the self-financing colleges to look into their style of relationship with the teachers. A healthy and positive relationship with the teachers where they have more autonomy, their work being appreciated, they enjoy working, they get paid commensurate their work, will enhance the teachers' satisfaction and will reduce their intention to leave. Being aware that a breach of contract perceived by female faculty members will have a more damaging effect than that could be caused by male members, the management should be more tactful and gentle in their approach towards them. As PCB increases, at a higher level of tenure, the turnover intention will be more irrespective of the gender. This is another important area wherein the management should take a serious look at, as experienced employees show more tendency to leave the organization at a high psychological contract breach level compared to less experienced employees. The usual propensity of management to give more importance to the new comers or young employees should be reassessed by the management.

This study has some limitations. The findings may not be applicable to the teachers of the government colleges as it has used only private self-financing colleges for the study. The study has taken into consideration only one organization outcome – turnover intention. Studies have shown that there are other possible outcomes such organizational commitment, organizational citizenship behavior, job satisfaction and cynicism. For further research study, these dependent variables can be considered and the role of the moderating variables on the relationships between PCB and the new dependent variables can be tested. Moreover, new individual variables- educational qualification, age – can be taken as moderators for study. The two dimensions of PCB, which are relational contract breach and transactional contract breach, can be included for future studies

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EX POST EFFECTS OF INDIA ASEAN FREE TRADE AGREEMENT

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ABSTRACT

Ex post effects of the India–ASEAN Free Trade Agreement reveal that India's balance of trade with ASEAN has deteriorated, there is weak correspondence between tariff reforms and trade expansion. Since goods with higher tariff had lower trade therefore import weighted reductions in tariffs are lower than simple averages. It is observed that tariff reduction schedule implies an inverted duty structure. In almost all industries across the board, India's imports increases at a faster rate than its exports. India's imports of primary goods have increased rapidly, and ASEAN's imports of processed goods have increased most rapidly.

KEYWORDS: *Partial reform of tariff, free trade agreement, compensation principle, India, ASEAN*

1. INTRODUCTION

India's economic engagement with ASEAN began with India's Look East Policy of 1991. There was rapid progress thereafter: India became a partial dialogue partner of ASEAN in 1992, full dialogue partner in 1995, summit-level partner in 2002, and it signed a framework agreement on comprehensive economic cooperation along with a free trade agreement (FTA) for a limited number of goods with Thailand in 2003. The FTA with ASEAN in 2009 was the culmination of this effort toward complete trade integration with the ASEAN region.

Negotiations before the agreement were long and tortuous. More than 15 meetings of the trade negotiations committee were required to reach a consensus on the tariff-reduction schedule. Eventually, India gave a single set of tariff offers to nine of the ASEAN countries and a separate offer to the Philippines. All ASEAN countries gave separate offers to India except Singapore, with whom India has had zero tariff rates since 2005. Each of these offers consist of individual tariff-reduction schedules on about 9700 tariff lines according to the Harmonized System (HS) 8-digit level.

The FTA generated considerable interest among researchers, especially in India. The research yielded useful insights on the scenario that is likely to emerge owing to the signing of the agreement. For example Pal and Dasgupta (2008) highlighted significant complementarities between India's service-oriented economy and ASEAN's light manufacturing-driven economy. Pal and Dasgupta (2009) argued that in the short run, India will benefit from the agreement, but various sectors like plantation commodities, textiles, auto components would likely face competition from their ASEAN counterparts. Bhattacharyya and Mandal (2010) estimated that India's balance of trade will deteriorate with most ASEAN countries because of the agreement. Francis (2011) concluded that several semi-processed or processed agricultural products will be adversely affected by this deal. However, tariff liberalization will lead to India's deeper integration in production networking. Bhattacharyya and Mandal (2014) estimated the effect of the agreement on all six-digit industries and concluded that most of them, including the most debated ones, will be unaffected by the agreement.

On welfare, it was concluded that although welfare for both parties is likely to increase owing to the agreement, ASEAN is expected to benefit more than India (Ahmed [2010]; Nag and Sikdar [2011]). At the industry level, it was observed that while the fishery (Chandran and Sudarsan [2012]) and plantation sectors (Veeramani and Saini [2011]) would likely benefit from the agreement, the tea sector (Nagoor and Kumar [2010]) may be adversely affected.

The entire literature on the agreement is conjectural in nature, focusing on the *likely* impact of the agreement on the economy and particular industries within it. However, four years have elapsed since the implementation of the agreement. Trade and tariff data of the countries concerned for these years can now be accessed from the World Integrated Trade Solution (WITS) website of the UN¹. In this study, we use this data to assess the actual benefits accrued by India and ASEAN in these four years. In particular, we highlight three issues in this paper: the magnitude and the nature of the progress in tariff reduction, actual impact on trade and how the changes in imports are related to tariff changes.

The rest of the paper is arranged as follows. Section 2 describes the nature of the agreement. Section 3 deals with the actual changes in the tariff structure thus far. Section 4 highlights the effect of the agreement on trade. Finally section 5 concludes the paper.

2. NATURE OF AGREEMENT

The agreement divides tariff lines into five subgroups, four of which are as follows: Normal Tracks 1 & 2, Sensitive Track, and Exclusion List. The fifth subgroup is different for India and for ASEAN. For India, the fifth subgroup is called “Special Product,” while for ASEAN, the fifth subgroup is called “Highly Sensitive List.” For the normal tracks, tariffs are being reduced to zero in a phased manner by 2016. However, the pace of tariff reduction is higher for the first normal track than that for the second. Tariffs for products under the sensitive track will be reduced to 5%. For the exclusion list there is no reduction in tariff. For special products and products under the highly sensitive list, the tariff reduction is between 5% and 55%.

At the time of implementation of the FTA, India’s average tariff to ASEAN countries (13%) was much higher than ASEAN countries’ tariffs to India (8.2%). Hence, with the FTA in place, India will have to reduce tariffs at a faster pace than the ASEAN countries. This trend is apparent from Tables 1 and 2, whether we consider the simple average of tariffs across commodities or the import weighted average². Because the magnitudes of the offers fall when we consider the weighted average rather than the simple average, all countries have made higher offers for goods in which trade is relatively low. This is more so for the ASEAN countries than for India.

Thailand has made the highest offer to India among the ASEAN countries. The less developed and new ASEAN members such as Laos and Cambodia have made the lowest offers. India has extended a single offer to all ASEAN countries except Philippines, and the offer to Philippines is substantially lower than that to the rest of the ASEAN countries.

Tables 3 and 4 show that the reduction schedule implies an inverted duty structure, where the pace of reduction for final goods is significantly greater than that for intermediate goods and raw materials. The inverted duty structure is not observed in the base year 2007 for oilseeds, fats & oils, and textiles; however, these goods do face an inverted duty structure in the latter phase of tariff reduction (2012 and 2016). In addition, the tables reveal that the highest inverted duty structure is observed in two industries: beverages & tobacco and dairy products.

The simple average country j is calculated as:

$$\frac{[\sum_{i=1}^n (t_{base}^{ij} - t_{final}^{ij}) / t_{base}^{ij}]}{n}$$

Where t_{base}^{ij} is the base year tariff of commodity (at HS 6 digit) i and t_{final}^{ij} is the final year tariff for i . n indicates the number of tariff lines. The import weighted average is calculated as:

$$\sum_{i=1}^n \left[\text{Imp}_{base}^{ij} / \sum_{i=1}^n \text{Imp}_{base}^{ij} \right] [(t_{base}^{ij} - t_{final}^{ij}) / t_{base}^{ij}]$$

Where Imp_{base}^{ij} is the import of the i th product in the base period for the j th country, and $\sum_{i=1}^n \text{Imp}_{base}^{ij}$ represents the total imports of j . Note that if the simple (weighted) average is greater than the weighted (simple) average, more offers have been given on goods that have large trade volumes.

1. Extent of Tariff Reduction

Tables 5 to 7 summarize the levels of tariff reductions. Note that given the offer structure, tariffs will have to be eliminated by 2013 for products under normal tracks between India and ASEAN 5 (Brunei, Indonesia, Malaysia, and Thailand).³ Table 3 reflects this fact. As per the offer schedules, the pace of tariff reduction is much slower for Cambodia-Laos-Myanmar-Vietnam (CLMV) countries compared with the ASEAN 5 countries. Therefore, their average tariffs have reduced the least. The lowest decrease is for Myanmar across tracks. With average tariffs of 10.6% and 7.2%, respectively, Thailand and Malaysia had the highest average tariffs in 2007 among the ASEAN 5 countries. Hence, their declines are the highest.⁴ India had the highest average base tariff in 2007 (12.6 percent). Since its rank is third in terms of tariff reductions, the pace of reduction for India is clearly slower than that for Thailand and Malaysia.

By 2014, India had eliminated tariffs in 2168 of the 5458 tariff lines of the 6-digit HS. However, as can be inferred from tables 5 to 7, no major industry is fully represented in this set. For India, capital and durable goods, especially in the non-electrical machinery industry, have experienced maximum tariff declines. Tariffs have reduced by 100% in as many as 445 6-digit HS products from the non-electrical machinery industry. Primary goods such as wood and paper also experienced steep declines. The lowest declines were in passenger motor cars and household consumption goods such as beverages & tobacco, oilseeds & fat, coffee & tea, and dairy products.

For ASEAN, because the CLMV countries have been allowed to reduce tariffs at a much slower pace, no product has seen a 100% tariff reduction. For ASEAN 5, only six 6-digit HS products have experienced 100% tariff reduction. Therefore, India's pace of decline in the initial period was much higher than that of ASEAN. In 2014, India's average tariff was 6.2% compared to ASEAN's 5.2%. The gap in average tariff between India and the ASEAN has thus almost been eliminated in the first five years of the agreement.

ASEAN's steepest tariff declines were in roughly the same category of products as that of India. Non-electrical machinery, wood & paper, and manufactures not elsewhere specified rank high in terms of tariff reduction for both parties. The only exception seems to be the confectionaries industry, which ranks high for ASEAN but not for India.

4. Trade Response

First, between 2010 and 2014, India's balance of trade has deteriorated in the aggregate owing to deterioration of trade balance with Malaysia, Thailand, Indonesia, and Brunei (table 8). Therefore, India's imports from ASEAN have increased faster than ASEAN's imports from India. Are these import changes consistent with the tariff-reduction schedules? Our expectation is that imports will change to a greater extent for normal track products, to a lesser extent for sensitive track products, and to the least extent for highly sensitive products. Table 9 indicates that the maximum rise in India's imports from ASEAN 9 is in the special product category list, where tariff reduction is very low. In case of trade with the Philippines, India's imports have increased to a greater extent in product lines with no reduction in tariffs. Thus, changes in import trends are unrelated to tariff changes. In fact, the track-wise rank correlation between percentage reduction in tariff and percentage increase in imports for India is only 0.3, while the correlation between change in tariff and change in import is -0.44. The same tendency is noted for ASEAN countries as well. Brunei and Indonesia's imports from India have increased more for products in the exclusion list. In the case of the Philippines and Thailand, the maximum percentage change

in imports is observed in the products covered under the sensitive or highly sensitive list. The sole exception here is Malaysia, where the maximum increase in imports is observed in the normal tracks. All CLMV members, except Vietnam, show the maximum rise in imports from India between 2007 and 2012 in ST products. These products are subjected to very small tariff reductions. In contrast, Vietnam's imports have increased significantly for products with no tariff reductions. The track-wise rank correlation between percentage reduction in tariff and percentage increase in imports for ASEAN is -0.1 and the correlation between track-wise change in tariff and change in import is -0.04. Therefore, imports have not responded to tariff changes for the ASEAN countries.

In 2010, India's import from ASEAN (US \$29496 mn) was greater than ASEAN's import from India (19784 million US \$). Although India reduced tariff at a faster pace, India's imports have increased more (12447 million US \$) than ASEAN imports (9525 million US \$) in 2013. The increase comes from primary goods such as coal, petroleum oil, copper ore, copper waste and scrap, and natural rubber (at the 6-digit level). Interestingly, the tariffs on two of these products, coal and copper ore, declined sharply (63% and 50%) between 2010 and 2013, while the tariffs on the other three products did not decline. Similarly, ASEAN's aggregate import has increased most rapidly for processed goods such as pxylene, polished diamonds, steel pipes (thickness less than 3 mm), and cathodes and sections of cathodes. For these goods, tariff reductions between 2010 and 2013 were 8%, 9%, 14%, and 8%, respectively. In fact, the simple correlation between the percentage tariff reduction and percentage import increase at the 6-digit HS in 2013 was merely 0.01 for India and 0.03 for ASEAN.⁵

5. CONCLUDING COMMENTS

Ex post results of the India-ASEAN FTA reveal that as far as trade and tariff concessions are concerned, ASEAN has benefitted more than India. Because India has agreed to reduce tariffs to a greater extent than the ASEAN countries through this agreement, India appears to be the keener party. The ex post results of the agreement studied here, however, cannot rationalize this keenness. It appears that political economy has played a crucial role in shaping the agreement. For instance, lobbying by interest groups or political compulsions could have played a crucial role in shaping the agreement for India.

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Tables

Table 1: Simple average of tariff reduction in India–ASEAN FTA

Year	India's Offer to ASEAN	ASEAN's Offer to India	Bhutan to India	Cambodia to India	Indonesia to India	Laos to India	Malaysia to India	Myanmar to India	Philippines to India	Thailand to India	Vietnam to India
2007-10	15.25	10.01	10.43	0.00	14.15	5.01	17.25	0.00	6.51	18.02	8.75
2010-12	28.76	16.86	12.06	10.64	28.04	5.77	35.68	6.79	6.27	34.07	11.45
2012-16	65.37	50.86	38.77	31.71	62.85	4.81	90.40	22.01	38.59	91.72	36.86

Source: Authors' Own Calculations

Table 2: Weighted average of tariff reduction for India's offer

Year	India's Offer to ASEAN	ASEAN's Offer to India	India to Brunei	India to Cambodia	India to Indonesia	India to Laos	Malaysia to India	Myanmar to India	Philippines to India	Thailand to India	Vietnam to India
2007-10	8.07	4.50	7.27	3.35	0.00	2.90	11.02	7.73	5.95	11.08	11.75
2010-12	15.17	7.19	6.30	10.83	25.85	5.30	22.34	13.65	7.97	22.22	20.43
2012-16	43.63	22.27	28.48	37.46	55.16	27.46	59.32	46.12	21.62	59.64	54.31

Source: Authors' Own Calculations

Table 3: Inverted duty structure in Indian industries—India's offer To ASEAN 9 (Ratio of Tariffs)

Industry	2007	2012	2016
Ratio of Tariff between FG and IG			
Beverages and Tobacco	0.7	0.7	0.6
Dairy Products	0.7	0.6	0.5
Fruits, Vegetables, Plants	0.9	0.9	0.8
Oilseeds, Fats, and Oils	1	0.7	0.7
Textiles	1	1	0.7
Wood, Paper, etc	0.9	1	2.4
Ratio of Tariff between FG and RM			
Cereals and Preparations	2	1.2	0.8
Leather, Footwear, Etc	0.5	0.3	0.2
Oilseeds, Fats, and Oils	1.2	0.9	0.8
Ratio of Tariff between IG and RM			
Leather, Footwear, Etc	0.4	0.3	0.1

Source: Authors' Own Calculations

Note: RM – Raw Materials, IG – Intermediate Goods, FG – Final Goods.

Table 4: Inverted duty structure in Indian industries—India's offer to Philippines (Ratio of Tariffs)

Industry	2007	2012	2016
Ratio of Tariff between FG and IG			
Coffee, Tea	0.9	0.9	0.8
Minerals and Metals	0.9	0.9	0.9
Oilseeds, Fats, and Oils	0.6	0.4	0.3
Other Agricultural Products	0.8	0.9	0.1
Textiles	1	1	0.9

Wood, Paper, etc	0.9	0.9	1
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Source: Authors' Own Calculations

Note: IG – Intermediate Goods, FG – Final Goods.

Table 5: BEC category-wise percentage reduction in tariffs from 2007 to 2014

Product	India	Brun ei	Indo nesia	Mala ysia	Philip pines	Thai land	Cam bodia	Lao s	Myan mar	Vietn am
Capital goods (except transport equipment)	72.08	39.31	34.68	71.15	26.16	83.62	31.61	35.48	9.91	34.77
Durables	67.29	17.13	37.18	56.31	36.76	77.20	31.73	26.48	20.89	32.67
Goods not specified elsewhere	74.39	0.00	30.25	12.87	36.13	100.00	35.34	1.72	0.00	41.40
Industrial	62.98	100.00	58.21	66.02	24.95	35.89	32.74	21.33	2.49	40.81
Mainly for household consumption	36.47	0.00	31.71	86.48	16.92	60.20	31.26	31.10	18.64	33.51
Mainly for industry	22.71	0.00	50.84	75.75	12.49	57.26	29.01	33.76	17.35	38.66
Motor Spirits	0.00	0.00	12.70	100.00	32.76	78.00	16.22	27.92	0.00	NA
Non-durables	48.47	2.08	26.12	49.29	32.94	67.95	29.17	36.84	15.27	32.36
Non-industrial	58.96	100.00	30.00	19.38	24.70	9.93	33.20	28.49	11.83	46.88
Others	63.00	0.00	82.73	82.40	35.24	100.00	14.05	38.42	0.00	31.26
Parts and accessories	64.66	30.83	33.09	60.61	29.54	65.34	30.71	35.14	13.98	37.39
Passenger motor cars	10.11	100.00	32.97	30.60	9.63	0.00	30.24	3.15	0.00	NA
Primary	58.82	53.19	67.10	67.61	28.29	70.47	25.18	34.40	16.51	36.17
Processed	61.09	28.92	42.76	44.40	28.74	74.45	22.96	38.72	17.79	36.58
Semi-	55.1	5.11	23.28	47.90	30.17	66.2	30.89	36.	22.67	34.83

durables	8					1		59		
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Source: Authors' Own Calculations.

Note: NA – No tariff lines in this category

Table 6: MTN category-wise percentage reduction in tariffs from 2007 to 2014

Product	India	Brun ei	Indo nesia	Mala ysia	Phili ppin es	Tha ilan d	Ca mbo dia	Laos	Myanmar	Vietna m
Animal Products	55.03	0.00	80.23	100.00	15.42	55.23	31.06	28.97	33.39	34.41
Beverages and Tobacco	11.91	0.00	6.93	91.30	13.37	54.37	31.88	18.53	6.67	18.30
Cereals and Preparations	26.77	0.00	55.78	60.14	17.89	60.90	31.03	39.50	21.40	39.08
Chemicals	65.74	2.44	45.68	26.75	25.13	78.03	22.83	39.13	14.63	33.93
Clothing	45.90	0.00	8.33	40.63	29.53	63.96	32.19	47.40	23.56	31.16
Coffee, Tea	14.25	0.00	79.18	89.49	2.80	27.39	33.22	32.64	22.46	29.52
Cotton	49.41	0.00	100.00	0.00	30.77	0.00	14.29	32.50	NA	35.71
Dairy Products	22.32	0.00	36.73	88.82	10.26	15.45	34.50	41.18	10.53	34.17
Electrical Machinery	60.21	0.69	37.01	77.79	32.74	82.71	30.12	34.02	14.85	32.68
Fish and Fish Products	52.38	0.00	40.40	95.83	28.22	72.55	32.89	42.62	15.53	31.44
Fruits, Vegetables, Plants	36.71	0.00	50.83	85.65	14.34	69.46	27.00	30.39	29.56	39.53
Leather, Footwear, Etc	51.33	2.82	47.94	47.14	34.24	56.18	28.65	35.64	17.91	37.13
Manufactures, not elsewhere	73.51	30.14	40.92	62.59	38.89	89.34	32.23	23.30	19.22	34.45

specified										
Minerals and Metals	71.16	15.38	38.57	34.20	28.78	62.09	24.79	37.18	10.03	32.10
Non-electrical Machinery	71.56	56.53	34.20	67.21	25.44	83.52	31.81	36.09	6.75	32.92
Oilseeds, Fats, and Oils	11.98	0.00	57.07	96.65	9.22	59.60	20.90	38.05	2.19	43.08
Other Agricultural Products	50.34	0.00	66.20	63.64	22.88	69.91	29.76	32.38	9.80	41.24
Petroleum	0.00	0.00	12.00	100.00	32.99	77.97	15.91	28.57	0.00	NA
Sugar and Confectionaries	38.05	0.00	90.74	100.00	9.30	46.93	14.29	44.00	32.47	36.02
Textiles	54.74	0.00	36.50	59.72	32.24	72.82	20.66	44.21	23.27	43.36
Transport Equipment	42.14	100.00	39.22	52.20	21.13	22.87	31.14	18.52	4.93	42.04
Wood, Paper, etc	68.95	56.32	51.29	66.47	29.26	91.81	26.14	31.06	22.18	36.67

Source: India-ASEAN FTA Schedule

Note: NA – No tariff lines in this category

Table 7: Track-wise percentage reduction in tariffs from 2007 to 2014

Countries	NT-1	NT-2	ST	SP	HSL	EL
India to ASEAN	75.65	52.00	34.82	20.45	NA	0.00
Brunei	100.00	65.15	30.49	NA	NA	0.00
Indonesia	93.36	57.14	32.84	NA	11.49	0.00
Malaysia	99.48	63.97	47.25	NA	16.40	0.00
Philippines	36.39	32.65	26.09	NA	9.62	0.00
Thailand	99.39	68.33	50.46	NA	10.33	0.00
Cambodia	29.64	28.14	22.27	NA	0.00	0.00
Laos	44.13	30.51	27.24	NA	NA	0.00
Myanmar	22.74	22.88	13.52	NA	NA	0.00

Vietnam	41.96	29.29	29.10	NA	4.28	0.00
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Source: India–ASEAN FTA Tariff Schedule

Note: NA – No Tariff Lines in this track

Table 8: India's trade balance with ASEAN 6 (Million US\$)

Country	2010	2014	Extent of Deterioration
Brunei	-185.89	-900.17	714.28
Cambodia	53.41	137.64	-84.23
Indonesia	-5138.3	-10740	5601.88
Laos	-11.94	3.98	15.92
Malaysia	-2440.6	-6286.3	3845.68
Myanmar	-849.57	-524.22	-325.35
Philippines	407.16	1036.22	-629.06
Singapore	1803.09	2607.2	-804.11
Thailand	-1801.2	-2242.4	441.18
Vietnam	1482.08	3744.83	-2262.75

Source: World Integrated Trade Solution (WITS) Database

Table 9: Track-wise change in India's imports from ASEAN 9, Philippines and ROW(2007–2012)

Country	Track	% of Tariff Lines	% Change in Tariff	% Increase in Imports from ASEAN9
India to ASEAN 9	NT-1	63.89	58.61	88.24
	NT-2	10.29	51.90	115.37
	ST	14.83	30.40	63.25
	SP	0.33	13.64	435.97
	HSL	NA	NA	NA
	EL	10.66	0.00	26.14
India to Philippines	NT-1	63.77	32.15	89.13
	NT-2	10.36	23.03	344.71
	ST	14.86	18.68	59.73
	SP	0.33	10.91	*
	HSL	NA	NA	NA
	EL	10.67	0.00	525.20
Brunei	NT-1	68.48	51.61	264.91
	NT-2	11.21	40.44	455.32
	ST	7.43	22.64	651.67
	SP	NA	NA	NA
	HSL	NA	NA	NA
	EL	12.88	0.00	632.06
Indonesia	NT-1	41.93	56.09	266.13
	NT-2	4.69	38.38	202.01

	ST	39.78	22.99	168.99
	SP	NA	NA	NA
	HSL	6.34	7.32	150.42
	EL	7.26	0.00	290.77
Malaysia	NT-1	65.37	53.93	101.12
	NT-2	12.14	44.01	-1.96
	ST	12.85	31.63	50.46
	SP	NA	NA	NA
	HSL	1.01	10.60	86.44
	EL	8.64	0.00	28.94
Philippines	NT-1	58.90	15.24	60.60
	NT-2	16.67	20.41	36.36
	ST	6.76	15.88	143.62
	SP	NA	NA	NA
	HSL	4.43	5.93	-44.43
	EL	13.23	0.00	119.10

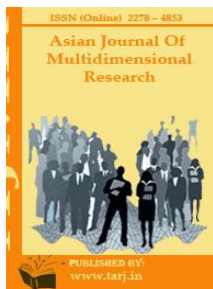
Table 9 contd...

Country	Track	% of Tariff Lines	% Change in Tariff	% Increase in Imports from ASEAN9
Thailand	NT-1	66.75	57.90	61.09
	NT-2	8.84	47.83	-66.00
	ST	11.50	32.71	159.13
	SP	NA	NA	NA
	HSL	0.30	6.19	359.65
	EL	12.61	0.00	201.49
Cambodia	NT-1	80.06	14.48	292.14
	NT-2	4.06	13.34	-64.86
	ST	13.65	11.37	306.86
	SP	NA	NA	NA
	HSL	0.23	0.00	59.52
	EL	2.00	0.00	30.05
Laos	NT-1	68.70	24.26	358.69
	NT-2	8.75	20.06	458.16
	ST	19.79	15.53	2191.40
	SP	NA	NA	NA
	HSL	NA	NA	NA
	EL	2.76	0.00	*
Myanmar	NT-1	56.75	10.21	110.54
	NT-2	5.88	13.80	192.37
	ST	16.90	6.56	295.35
	SP	NA	NA	NA

	HSL	NA	NA	NA
	EL	20.48	0.00	143.06
Vietnam	NT-1	59.51	22.99	38.00
	NT-2	8.59	18.89	72.03
	ST	6.95	13.26	126.34
	SP	NA	NA	NA
	HSL	5.80	5.39	103.33
	EL	19.14	0.00	137.47

Source: Authors' own calculations based on data available from World Integrated Trade Solution (WITS) Database

Note: * – Imports for this track were zero in 2007, NA – no product in this particular track



HRD CULTURE AND CLIMATEA CASE STUDY OF SOUTH EASTERN CENTRAL RAILWAY

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ABSTRACT

The HRD climate of an organization plays a very important role in ensuring the competency, motivation and development of its employees. The HRD climate can be created using appropriate HRD systems and leadership style of top management. The HRD climate is both a means to an end as well as an end in itself. In the recent past simple instruments have been developed to measure the HRD climate in organizations. Climate is the atmosphere in which individual helps, judge, reward, constrain and find out about each other. It influences morale and the attitudes of the individual towards his work and his environment. Human resource development deals with competence building culture building and commitment building. Competence and commitment can be built on a continuous basis in a certain type of culture. The Railway Board is responsible for administration and management of Indian Railways. The Board operates under the supervision of the Union Minister of Railways who is assisted by the Minister of State for Railways. Human resource challenges are critical for the efficient functioning of the railways. At present, the railway has total staff strength of 1.6 million. They are being equipped to cope with the changing environment, with the induction of better technology, work practices, automation and computerization to ensure safe, reliable train operations and services. An amount of Rs. 21 crores has been sanctioned for implementation of an enterprise resource planning covering all functions of the human resource management system prevalent in the Indian railways. This would not only provide adequate transparency to

the employees through prompt, user friendly self service, but is also expected to implement the best practices in the HR field and enable detailed analysis of the human resource skills.

KEYWORDS: *Competency, Instruments, Computerization, Adequate*

INTRODUCTION

The HRD climate of an organization plays a very important role in ensuring the competency, motivation and development of its employees. The HRD climate can be created using appropriate HRD systems and leadership style of top management. The HRD climate is both a means to an end as well as an end in itself. In the recent past simple instruments have been developed to measure the HRD climate in organizations. These instruments are being widely used to assess periodically the climate, maintain profiles and design interventions to further improve it. The organizational culture plays a significant role in making organizations get the best out of themselves. Even if the climate does not show any direct linkage at a given point of time, logically it makes sense to make a good HRD climate for the benefit of the organization. Most professional organizations, multinationals and well run organizations are known for their culture. They have a capability to sustain themselves against many difficulties and challenges due to their culture. The culture provides the energy needed to function well by ensuring as it were a proper circulation of the blood through all the organs. The culture also acts as oxygen in the case of emergency. The HRD culture is one that results from the beliefs of the top management initially and subsequently from the HRD systems and practices.

ORGANIZATIONAL CLIMATE

Perception about an organization's goals and about decisions that a manager should take to achieve these goals come not only from formal control system but also through informal organizations. Both the formal and informal structure combine to create what is called organizational climate. The term 'climate' is used to designate the quality of the internal environment which conditions in turn the quality of cooperation, the development of the individual, the extent of members dedication or commitment to organizational purpose, and the efficiency with that purpose becomes translated into results. Climate is the atmosphere in which individual helps, judge, reward, constrain and find out about each other. It influences morale and the attitudes of the individual towards his work and his environment. Human resource development deals with competence building culture building and commitment building. Competence and commitment can be built on a continuous basis in a certain type of culture. If the milieu is good, a number of things can happen. Hence, creating a culture becomes important in any organization. The HRD culture should have the following characteristics:

It should be a learning culture

It should facilitate the identification of new competencies of people (individuals, dyads and teams) on a continuous basis

It should facilitate bringing out the hidden potentials and new talents of people

It should have in built motivational value. In other words, it should have a self sustaining motivational quality. People are committed to what they do and they need not be told to act. They act

It should enable people to take initiative and experiment. Initiative and experimentation are the corner stone's for development. They enable individuals, teams and organizations to discover new potential in them

It should bring joy and satisfaction in work. Work should not become drudgery. It is made enjoyable by a good work culture. Relationship matters and has an enabling capability

It should enhance creativity and the problems solving capabilities of people

It should create team spirit and morale

It should enhance the action orientation of individuals, dyads and teams

Organizational Profile

Indian Railways the biggest public sector undertaking of the country plays a vital role in the socio-economic development of the nation. The first train ever to run was on 16th April 1853 Bombay to Tanna. Indian Railways always worked on the premise that there is no competition for their service, Indian Railway are the second largest rail route system in the world under unitary management. One of the sixteen zones of railway in India, the South Central Railway was inaugurated in the year 1966, on the second day of the month of October. It is one of the fastest growing zonal railways on the Indian railway system with a significant presence in all market segments of the transportation service sector.

Railway Administration

The Railway Board is responsible for administration and management of Indian Railways. The Board operates under the supervision of the Union Minister of Railways who is assisted by the Minister of State for Railways. It comprises of a Chairman, Financial Commissioner for Railways, and five other financial members. Co-operation between public and railway administration is second through various committees including the National Railway users committee, zonal railway user consulting committees and the divisional railways users consulting committees.

Human Resources in SECR

Improved resource management, through increased wagon load, faster turnaround time and a more rational pricing policy led to a perceptible improvement in the performance of the railways during 2012-13, 2013-14, 2014-15, 2015-16. During April-November 2016, the total revenue earning freight traffic grew at 8.2 percent as compared to 9.19, 11.02, and 13.4 percent during the corresponding period of the last year.

Human resource challenges are critical for the efficient functioning of the railways. At present, the railway has total staff strength of 1.6 million. They are being equipped to cope with the changing environment, with the induction of better technology, work practices, automation and computerization to ensure safe, reliable train operations and services. An amount of Rs. 21 crores has been sanctioned for implementation of an enterprise resource planning covering all functions of the human resource management system prevalent in the Indian railways. This would not only provide adequate transparency to the employees through prompt, user friendly self service, but is also expected to implement the best practices in the HR field and enable detailed analysis of the human resource skills.

NEED FOR THE STUDY

Very few studies have been made on Human Resource Development. No research has been made on HRD culture and climate in SECR. Therefore, it has been undertaken this study to fulfill the following objectives.

OBJECTIVES OF THE STUDY

1. The primary objective is to understand HRD culture and climate in South Eastern Central Railway
2. To know the elements of HRD culture and climate in SECR
3. To study the motivational framework for human resource climate in SECR
4. To know the perceptions of employees, regarding HRD culture and climate in SECR
5. To measure the HRD climate prevalent in SECR
6. Suggestions to improve the HRD culture and climate in SECR

SCOPE OF THE STUDY

The scope of the present study is limited to the HRD culture and climate in SECR, which is an important element in HRD with a positive contribution.

METHODOLOGY

This is an exploratory and analytical case study. The methods adopted to collect research data are as follows:

1. **Primary data:** Primary data were collected through questionnaire. Questionnaires were administered on the employees and personal discussion with the officials of SECR at Bilaspur
2. **Secondary data:** Secondary data were collected mainly from the Annual reports, Memorandums, Special Railway Reports and Articles, Other publications of the books and data were also taken various trade and economic and south central railway journals.
3. **Sample design:** in order to evaluate the human resource culture and climate in south central railway has been chosen. The SECR is the largest services sector in India. A sample size of 175 employees representing 6.47% of the total 2704 employee force at different basis. To give a caution to indifferent attitude of the respondents 6.47% stand by sample was also selected on random basis.
4. **Tools and Techniques:** The data collected through various sources have been analyzed and tabulated by various statistical tools like simple average, percentage method, etc., to make projection and to draw meaningful conclusion.

ELEMENTS OF HRD CLIMATE

The elements of HRD climate can be grouped into three categories: General climate, OCTAPACE culture and HRD mechanisms.

General Climate

A general supportive climate is important for HRD if it has to be implemented efficiently. Such supportive climate consists of not only top management, line management's commitment but good personal policies and positive attitudes towards development. Successful implementations of HRD involves as integrated look at HRD and efforts to use as many HRD mechanisms as possible. These mechanisms include performance appraisal, potential appraisal, career planning,

performance rewards, feedback and counseling, training, employee welfare for quality work life, job rotation, etc.

OCTAPACE Culture

OCTAPACE culture is essential for facilitating HRD.

O-Openness

Openness can be defined as a spontaneous expression of feeling and thoughts, and the sharing of these without defensiveness. Openness is in both directions, receiving and giving. Both these may relate to ideas (including suggestions), feedback (including criticism), and feelings. For example, openness means receiving without reservation, and taking steps to encourage move feedback and suggestions from customers, colleagues and others. Similarly, it means giving, without hesitation, ideas, information, feedback, feelings, etc. Openness may also mean spatial openness, in terms of accessibility. Installing internal E-mailing may be a step in this direction; everyone having a computer terminal has access to information which he may retrieve at any time. Offices without walls are another symbolic arrangement promoting openness. In some organizations, even the chief executive does not have a separate executive office; floor space is shared by other colleagues at different levels in an organization. The willingness to share and these openness results of openness, there should be more unbiased performance feedback. Indications of openness in an organization will productive meetings and improved implementation of systems and innovations.

C-CONFRONTATION

Confrontation is the culture of facing issues squarely. People discuss issues with very little fear of hurting each other. Even if one may have to hurt the other, the issue is handled and not put under the carpet. People can be relied upon to treat issues not as a personal assault but as focus areas needing improvement. The outcome of confrontation will be better role clarity, improved problem solving and willingness to deal with problems and with “difficult” employees and customers. There will be willingness of teams to discuss and resolve sensitive issues. The indications, which are also outcomes, can be improved by periodical discussions with clients, bold action, and not postponing sticky matters.

T-TRUST

Trust deals with a culture of people believing each other and acting on the basis of verbal messages and instructions without having to wait for written instructions or explanations. There is no need for monitoring and controls. There are no over heads to check if people mean what they say. The word given by individuals, dyads or teams is relied on. In such a culture, both trust and trust worthiness are of highest order.

Trust is taking people at their facing value and believing what they say. Trust is an extremely important ingredient in the institution building process. The outcome of trust includes higher empathy, timely support, reduced stress, and reduction and simplification of forms and procedures. Such simplification is an indicator of trust and of reduced paper work, effective delegation and higher productivity.

A-AUTHENTICITY

Authenticity is speaking the truth fearlessly and keeping up the promise made. It is indicated by the extent to which people mean what they say and do what they say. In a way, it is of a higher order than trust and trust worthiness. Individuals, dyads and teams can be counted upon not to make false promises. They never promise or commit to things just to please others. They also make full efforts to implement their promise. They do not need any follow up and if they fail to deliver, it is understood that it is due to some extraordinary circumstances beyond their control.

P-PROACTIVE

A proactive culture promotes initiatives and exploration on the part of all employees. A proactive culture encourages everyone to take initiative and make things happen. New activities and new ways of doing things are encouraged. Such probations can be in any area including role making (giving new interpretations to one's role for achieving organizational or team goals), role taking (taking new initiatives, initiating new activities, changing the old methods of work), work methodology, cost reduction, quality improvements, culture building, HRM, etc.

A-AUTONOMY

Autonomy is using and giving freedom to plan and act in one's own sphere. It means respecting and encouraging individuals and role autonomy. It develops mutual respect and is likely to result in willingness to take on responsibility, individual initiative, better succession planning. The main indicator of autonomy is effective delegation in organization, and reduction in references made to senior people for approval of planned actions.

C-COLLABORATION

Collaboration is giving help to, and asking for help from, others. It means working together (individuals and groups) to solve problems and team spirit. The outcome of collaboration includes timely help, team work, sharing of experience, improved communication and improved resource sharing. The indication could be productivity reports, more meetings, involvement of staff, more joint decisions, better resource utilization and higher quality of meetings.

E-EXPERIMENTATION

Experimenting means using and encouraging innovative approaches to solve problems and using feedback for improving, taking a fresh look at things, and encouraging creativity. We are so caught up with our daily tasks that we often use traditional, tried and tested ways of dealing with problems. Experimentation is the orientation on the part of the employees to try out new ways of doing things and take new decisions. It characterizes a risk taking culture in the organization. Without risk, there is no growth. Without experimentation, there is very little scope for renewal, rejuvenation and simplification of life.

Openness and confrontation go together. Autonomy and collaboration go together. Trust and authenticity go together probation and experimentation go together. Thus, these four pairs are the four corner stone's of HRD culture.

Motivational Framework of HR Climate

The emphasis is on perceived attributes and the working of subsystems. One conceptual framework of climate emphasizes motivational linkages. This framework seems to be quite relevant for studying organizational climate.

To recapitulate, the six motives are characterized by the following concerns:

1. **Achievements:** Characterized by concern for excellence, competition with the standards of excellence set by others or by oneself, the setting of challenging goals for oneself, awareness of the hurdles in the way of achieving these goals, and persistence in trying alternative paths to one's goals.
2. **Affiliation:** Characterized by concern for establishing and maintaining close, personal relationship, a value of friendship and a tendency to express one's emotion.
3. **Influence:** Characterized by concern with making an impact on others, a desire to make people do what one think is right, and an urge to change matters and develop people.
4. **Control:** Characterized by concern for orderliness, a desire to be and stay informed, and an urge to monitor and take corrective action when needed.
5. **Extension:** Characterized by concern for others, interest in super ordinate goals and an urge to be relevant and useful to large groups, including society.
6. **Dependence:** Characterized by a desire for the help of others in one's own self development, checking with significant other (those who are more knowledgeable or have higher status, experts, close associates, etc.), submitting ideas or proposals for approval, having an urge to maintain an "approval" relationship.

SURVEY RESULTS

1. **HRD climate in SCR:** The HRD climate is essential for developing human resources. Thus, management should assess the organization climate through the HRD climate survey. The survey should identify the factors which shall affect the HRD programs. The maximum number i.e., 164 (93.17%) of respondents were say HRD climate in SECR is very effective for development of the people in acquiring knowledge and skills and only i.e., 11 (6.28%) of respondents are not agree the present HRD climate in SECR.
2. **Top management orientation:** Supportive and employee oriented leadership helps the organization for smooth flow of work, development of good organization culture and commitment on the part of the employees. The majority of i.e., 158(90.28%) of respondents say top management encourages the employees to drive sense of achievement/accomplishment and only i.e., 17 (9.7%) of respondents are dissatisfied with top management in SECR.
3. **Climate development:** This aspect speaks about interest of seniors in developing employees, helping employees to develop competencies, fostering a facilitative environment for learning and giving importance to the welfare of the employees. The maximum number of i.e., 140 (80%) of respondents were says that, the climate prevailing in the organization is effective to put ones efforts for the organizational development and only 35 (20%) of respondents are not satisfied with development aspects in SECR.
4. **Climate trust:** Trust, openness and transparency foster development which is found to be good in the organization. Majority of 125 (71.42%) respondents are openly say SECR working climate and supervision is trustable and only 50 (28.57%) are opinioned that some time it is not trustable.
5. **Communication and feedback:** Communication and feedback system within the organization act as a facilitating process for better acceptance of decisions in implementing change and solving work related problems. Hence, 155 (88.57%) of respondents are highly satisfied to communication system in SCR and 11 (6.28%) of respondents are satisfied and only 9 (5.14%) of respondents are not satisfied.

6. Reward system: From the survey it was found that the reward system in SECR is very fair both extrinsic and intrinsic.
7. Supervision: A participative and supportive style helps to develop superior subordinate relationship and increase group cohesiveness. It is found that majority of 158 (90.28%) of respondents say employees supervision system is good, 15 (8.57%) of respondents say very well and only little extent i.e., 2 (1.14%) respondents said badly.

FINDINGS

The present study is undertaken in south central railways at Bilaspur, with a primary objective of understanding HRD culture and climate in railways. Some interesting aspects are revealed by the respondents. Here, some of the major findings are summarized.

1. It is found that HRD culture and climate in SECR is very important aspects of employees as well as organization development, so it reveals that majority of respondents accepted that, HRD climate and culture in SECR is acquire knowledge and skills of the people.
2. Maximum numbers of respondents were satisfied with the HRD climate and culture in SCR.
3. It is found that top management system in SECR is supportive and employee oriented, it helps the organization for smooth flow of work.

SUGGESTIONS

There is a need to make broad base and strong culture and climate of HRD is SECR. Here some suggestions are:

1. Employee should not feel isolated in decision making process. To build a good relationship in as organization there should be involvement of employees in various activities. Therefore, it is suggested that the workers participation in management is to be strengthened.
2. There are mixed responses about the welfare facilities offered by SECR to employees. The SECR should take very care to evaluate the facilities provided immediately if some problems arise.
3. The personnel policies should be more employees friendly. The promotion policy, reward system and career development opportunities are to be reviewed from time to time to help the employees.

CONCLUSION

The present study identified that developing HRD instruments for creating involvement and developing competency building better performance reward relationship would faster a better HRD culture and climate. The HR culture is a system of shared beliefs and attitudes that develop within an organization and guide the behavior of its employees. It is also known as “corporate culture” and has a major impact on the performance of organizations and especially on the quality of work life experienced by the employees at all levels of the organizational hierarchy.

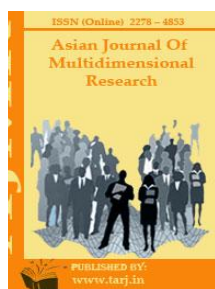
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KEY WORDS

- **HRD – Human Resource Development** (HRD) is the framework for helping employees to develop their personal and organizational skills, knowledge, and abilities.

- **Organizational Climate** – Organizational climate can be defined as a set of attributes specific to a particular organisation that may be induced from the way that organisation deals with its members and its environment. For the individual members within the organisation, climate takes the form of a set of attitudes and experiences which describe the organisation in terms of both static characteristics (such as degree of autonomy) and behaviour outcome and outcome- outcome contingencies.
- **Collaboration** – the action of working with someone to produce something
- **Organizational profile** – **Organizational profile** or company **profile** essentially contains brief information about the history and evolution of the company, the performance history and anticipated performance in the future, the reputation of the company and details of the goods and services provided by them
- **Affiliation** – the state or process of affiliating or being affiliated.
- **Proactive** – (of a person or action) creating or controlling a situation rather than just responding to it after it has happened
- **Autonomy** - Self-government; freedom to act or functionindependently



LITERATURE REVIEW ON ONLINE SHOPPING BEHAVIOR OF FEMALES

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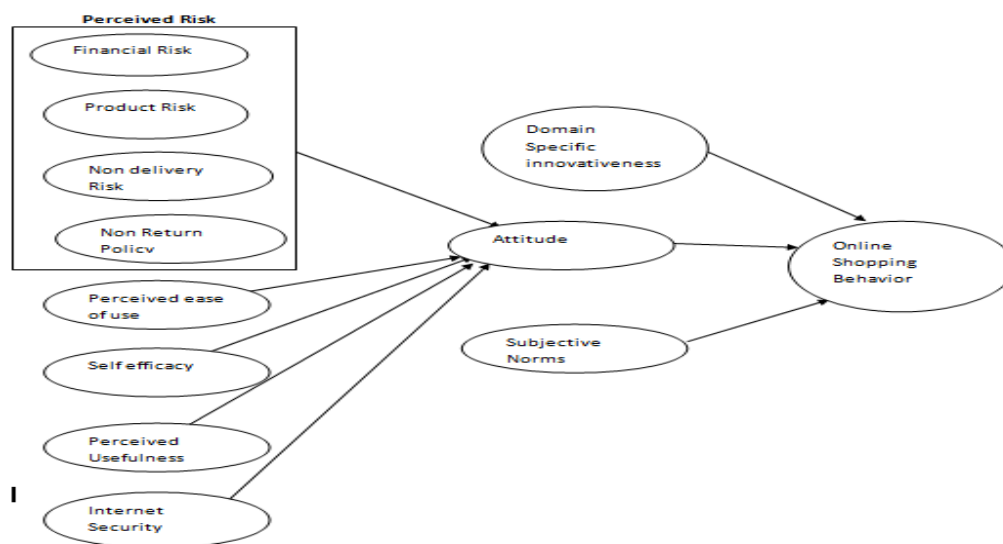
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ABSTRACT

In the era of technological advancement, the growth of E-commerce is low in the developing countries like India. But out of the populations of 1 arab,4 carore internet users are there which contributes only 34.4% population penetration towards online usage (June 2017 Data www.internetworldstats.com). The growth is still below the expected level. In India, now a day's more females taking up jobs, which bring the changes in their shopping patterns. It can be seen that they are going for online purchase. Hence there is a need to understand their purchase intentions and consumer behavior of online purchase. The researcher has undertaken an empirical study to identify the antecedents and prominent factors which influence online shopping behavior of females. The researcher provides a support to the study by showing that today's females embryonic life styles, ideals, priorities, and host of other societal changes have given wider choices and priorities to females which needs to be researched in the context of India and specially Delhi and NCR. These researches are based on two important models: Theory of planned Behaviour and Technology Acceptance Model. An attempt has been made by the researcher to compile the different research studies done in this area, so that it can be of help to online marketers in India to recognize the factors influencing Indian female consumers' perception to buy online. Based on the review of literature in this area a theoretical model has been made as follows which will be validated and prove to be a correct theoretical model based on literature review. After finalizing a proposed theoretical model the various research studies, which have identified the different constructs have been reviewed through various articles found in journals, reports, webinars collected through various online databases like elsevier, emerald,

science direct, IEEE and the like. The various constructs used in the proposed model are researched as follows:



KEYWORDS: Online shopping, Females, TAM, Theory of planned behavior

INTRODUCTION

I- Perceived Risk: Perceived risk refers to the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision (Cox and Rich, 1964). Lee et al (2001), stated perceived risk associated with product /service and include functional loss, financial loss, time loss, opportunity loss. Perceived risk considered as the main barrier to online shopping and primarily hindrance to the growth of e-commerce (Bhatnagar et al., 2000; Kau et al., 2003; Forsythe & Shi, 2003; Kim et al., 2008; Forsythe & Shi 2003; Culnan 1999; Lian & yen 2014). Hsu S.H (2012) in his study bring into being that perceived risk negatively influenced the shopping behavior and is the major barricade to E-shopping. Also said the same by (Lee & Hwang 2009; Thakur & Srivastava 2015). Faqih ,K.M. (2013), the empirical findings documented that Perceived risk is a major obstacle in online shopping adoption ie lower the perceived risk higher would be the trust in online shopping and maximum enrichment in online purchase intention. Nathan (2008) investigation found that Perceived risk influence consumers' intellectual capacity and trust in online shopping. Some of the studies (Ratchford et al 2001; Sukpanich and Chen 1999; ha et al 2001) also suggested the same. Sinha& Kim (2012), investigated that Indian males are extra apprehensive towards perceived risk but not the Indian females as they perceive online shopping a part of societal movement ie if others are doing they will not mind till the time it is convenient for them to do online. Almousa, M (2014) identified that US consumers perceived less overall risk to online shopping. Further (Sinha & Singh 2014; Fogg et al 2010; Gupta & Nayyar 2011; Lian & Yen 2014) found that insight towards online threat varies with age and suggested that young generation are hardly bothered about security and reliability issues of internet technologies and are further leaning towards online shopping than older counterparts . Myers & Wimsatt (2012) stated that perceived risk has possibly minimized due to acquaintance of consumers with online shopping. Perceived risk is a broader

term and defined its various sub factors are: Product risk, financial risk, non delivery risk, non return policy, convenience risk, time risk, information security risk, psychological risk etc however researcher had taken few sub factors of perceived risk which are four below: 1- Product risk, 2- financial risk, 3- non delivery risk, 4- non return policy

The studies related to them are discussed as follows:

A-Product Risk: Horton (1976) defined the product risk as the doubt in the brains of the consumer that whether merchandise will execute as anticipated. (Hussein et al, 2012; Haider & Nasir, 2016) found that maximum the product risk more the negative effects on online shopping behavior. Tandon et al (2016) found that online purchasing pertain a high level of product risk. Negahdari (2014) the study explored that male customers have stronger online buyer satisfaction as compared to females when shopping for tangible products. Dai , Bo et al (2014) in their study of perceived risk relating to apparel product found that previous experience with apparel products, if is good will further their confidence in continue buying apparel online. Sinha & Singh (2014) found that product risk is the most dominating factor among the respondents of all age groups but becomes more considerable in older age groups respondents. Lian et al (2008), study results showed that the product risk varies with nature of product and associated service type at the time of online shopping. For e.g. while shopping electronic products as compared to FMCG product.

B-Financial risk: The financial risk is the fear of financial loss generated from online shopping (Jacoby & Kaplan 1972). (Hussein et al 2012; Masoud 2013; Haider & Nasir 2016) declared in their study found that perception of financial risk negatively influence the attitude of customer's towards online shopping. Arshad et al (2015) in the study found that lesser the financial risk greater the optimistic response from online buyer. Dai , Bo et al (2014) in his study of perceived risk with different category of product found that previous experience with apparel products leads to reduction of financial risk. KIYICI, D.M. (2012) in his study found that females perceive higher financial risk than males. Xin, L.G (2009) explored that the respondents who use online shopping occasionally are highly anxious about credit card usage than the regular ones. Hsu et al (2006) customers fear that online shopping involves exchange of confidential data and therefore higher level of financial risk. Other studies of (Senecal 2000, Borchers 2001, Bhatnagar et al 2002; Adnan 2014) supported the above findings.

C-Non delivery risk: Dan et al(2007), defined non-delivery risk as the potential fail of product delivery which caused by merchandise lost, goods damaged and delivered to the wrong place after confirmation of the online order. Delayed and wrong delivery is one of the prime concern and complaints by Indian online shoppers (Saroja, 2010). In the current environment of startups new and new companies are creating their websites but they are shut down on daily basis which has increase the NDR as the product ordered by online shoppers may not delivered (Torkzadeh & Dillion 2002). Haider & Nasir (2016) found that non delivery risk negatively affect the attitude towards online shopping. The above results are further supported by (Hussein et al 2012; Masoud 2013). Shanthi & Kannaiah (2015) revealed that less delivery time becomes the leading factor in encouraging online shopping. Sinha & Singh (2014) found that Delivery risk is the most dominating among the respondents of all age groups. Adnan (2014) found non delivery risk has a negative force on online buying behavior. Kar & Bhoi (2014) found that the most important criteria online shopping behaviour is delivery of the purchased goods on time. Sinha & Kim

(2012), found that on time delivery is a considerable factor affecting attitude toward using Internet as shopping medium.

D-Non Return Policy Risk: Tandon et al (2016) found that maximum customers if not satisfied with the product, look for convenient return policy and money refund to encourage online shopping. Haider & Nasir (2016) revealed in their study relating to factors affecting online shopping behavior of Pakistani consumers found that effective return policy has a positive influence on consumer online buying behavior. Karim, (2013) found in his study of customer satisfaction that Non Return policy is the important constraint for customers to go for online shopping. Sarwar et al (2013) found in their study of relating to the optimal return period to encourage online shopping of Bangladeshi consumers, found that a good return policy helps the consumers to replace the defective product if it is found at the time of online purchase. According to Forrester consulting (2008), in their study found that return policy should be in accordance with the product type and further to gain complete advantage in case of women apparels by offering a convenient money back policy helps the women apparel retailers. Contradictory to the above mention studies Hussein et al (2012), in their study identified that convenient return policy does not affect the attitude towards online shopping. Sinha & Kim (2012) stated that return policy does not have a significant impact on Indian consumers irrespective of gender.

It can be interpreted from the above discussion that perceived risk and attitude have an inverse relationship, higher the perceived risk, lower would be the attitude towards online purchasing. The four risks Product risk, financial risk, Non delivery risk, Non return policy, are further influenced by many factors like: age, gender, usage of internet and the nature of product etc. other factors which influence the online shopping behavior of females are:

II- Self efficacy

Internet self efficacy is defined as a faith in one's capability to systematize and effectively perform the use of internet (Eastin 2002; O'cass & Fenech 2003; Wei & Zhang 2008; Harnandez et al 2011). Mang- Hsiang Hsu & Chao- Min- Chiu (2004) distinguished between the two types of self efficacy: general internet self efficacy and web specific self efficacy and proved that they are meaningful construct in the context of E-services on the web. The same has been further identified by the studies of (Thangaraja & Lakshmi 2016; Yi & Hwang 2002; Eastin 2002; O'cass & Fenech 2003). Further (Conaru 2013; Cho & Jialin (2008) suggested that self efficacy is important in predicting online shopping and has indirect influence on consumers intentions towards online shopping. Xin (2009) found that people who shop online regularly found themselves more competent in using internet for shopping thereby increasing their general internet self efficacy in comparison to non users/occasional users. Gongan & Li, (2009) stated in their study that higher the self efficacy lower would be the anxiety of online shopping. They further suggested that E- retailers, if in display can show use instructions of online shopping can enhance the self efficacy of online shoppers. Further the study of (Teo 2006; Hsu & chiu 2004), also proved that higher the Internet self efficacy reduces the fear of online shopping. KIYICI (2012) in his study found that the participants with higher monthly income and more internet self efficacy have positive attitude and intention to shop online. Faqih (2013), empirical findings revealed that higher the internet self efficacy, the individual will perceive the system easy to operate and useful. This study further brought about that internet self efficacy has no direct impact on purchase intention among Jordan customers. This is because online shopping involves transactions which can be learned only when online shopping is done again and again. On the

other hand yue-yang chen et al (2009) further supported that internet self efficacy does not have much influence in using the internet for shopping rather those online retailers who provide guidelines and tutorials to complete the transactions are found to be helpful in online shopping behavior. (Keisidon, 2011). Dulle & Majanja, (2011) in their study revealed that self efficacy does not effect the behavioral intentions and usage of internet. George, J (2004) found in his study that self efficacy of using the internet for online purchase and perceived behavioural control is related with each other.

III- Perceived Ease of Use

Perceived ease of use for E-shopping refers to the degree to which the prospective consumer expects the online purchases to be free of efforts(Koufaris 2002; Taylo & Todd 1955a; Teo 2002). Purwaningsih & Adison (2016) in their study of consumers' interest in Zalora a online Store found that Perceived ease of use is an important factor also act as a mediator between consumer usage and consumer decision making and hence leads to increased intention to shop online. Same is supported by (Al Azzam 2014). Further Hajiha et al (2014) discussed in their study that perceived ease of use in coordination with perceived value (cost benefit analysis) by the customer will generate a positive reaction to E-shopping. Jiyoung Cha (2011), found ease of use, affect intention to purchase real items through the Internet. Xin (2009) in his study of online users and non users that the individual who shop online, use to have more internet expertise than the people who do not shop online and thus influencing their online shopping. Yi & Fan, (2011) found that product Reviews and experiences shared by customers who have shopped online positively affect on perceived ease of use behaviour. Cheema et al (2013), empirical findings revealed that more the customers find ease in the using the new technology or channel that decrease the associated risk more the willingness will be there to adopt it. Further perceived ease of use contributes to the intention to shop online. Further declared that perceived ease of use significantly give a boost to the perceived usefulness. Hirst & Omar (2007) Women who shop for apparel online although are aware of some of the discouraging features of online shopping like products ordered may not same as delivered but , irrespective of these features they prefer to purchase online. (Khare& Rakesh 2011), found that among student's, males are more willing to use new technologies, while females show resistance towards new technology usage. Faqih (2013), empirical findings proved that perceived ease of use have a less impact on purchase intention. Ha & Stoel (2008), found perceived ease of use does not influence attitude toward e-shopping. Almousa (2014), found that customers' use of online transactions and customers' perceived ease has a little association. Deborah & Almousa (2013,) suggested that US customers' are technology savvy and do not find any difficulty in operation as compared to Saudi Arabian customer and hence in US perceived ease of use is not found important as compared to Saudi Arabian in affecting online shopping behavior.

IV- Perceived Usefulness

Perceived usefulness for online purchases is defined as the potential customers subjective possibility in using the internet will efficiently facilitate his/her purchasing (Koufaris 2002; Taylor & Todd 1955a; Teo 2002). Hajiha et al (2014), declared that Perceived usefulness with perceived value is the most important determinants of online shopping behavior. Further supported by the studies of (Al Azzam 2014; Chew et al 2006). Faqih (2013), empirical findings suggested that there is a direct relationship between perceived usefulness and purchase intention this is because when the customer finds the online channel as potential and beneficial, will

definitely go for online purchase. Chiu, Y et al (2005) found that perceived usefulness influenced attitude towards online shopping behaviour is similar for males and females. Maghrabi & Dennis (2010), found that perceived usefulness reflects the utilitarian aspects of online shopping and therefore is an important criterion for female consumers when they select online stores that increases their satisfaction. Yi & Fan (2011) found that perceived ease of use and perceived usefulness go hand in hand and have a positive impact on each other. For e-tailors to increase their competitive advantage focus have to be there on Perceived ease of use and perceived usefulness. However the product reviews and experience by customers who purchased online positively influenced the perceived usefulness. Almousa (2014) revealed in his study that perceived usefulness affect purchases done online. However there exist a reciprocal relationship between perceived risk and perceived usefulness i.e higher the perceived risk lower would be the perceived usefulness for purchase decisions. Hence E-tailors need to reduce the perceived risk to increase the perceived usefulness. Deborah & Almousa (2014), empirical findings suggested that US customers' find online shopping as convenient and useful medium of shopping as compare to Saudi Arabian customer hence perceived usefulness was important factor for Saudi Arabian customer as compare to US customers. Cheema et al (2013), stated that perceived usefulness have no association with online shopping intentions in 21st century as more and more customers are become internet savvy.

V- Internet Security

Individual consciousness of security is conceptualized as the level to which consumers consider that the internet is secure for transmitting sensitive information for trade dealings (Kim & Shim 2002). Karim, (2013) found in his study of customer satisfaction that security issues are the main inhibition for the customers to go for online purchase. The same proved by the studies of (Khalil 2014; Lee et al 2011 ; Chang & Chen 2009; Cho et al 2009; Zorotheoes 2009; Liu et al 2008; Yang & Jun 2002; Liao & Cheung 2001; Salisbury et al 2001) they found that transmitting the sensitive information such as credit card number etc across the internet is risky and thereby decreases the online shopping behavior. (Janda et al 2002; Zhiming Zhang, et al 2001). Hsu, S (2012) in his study found that security risk negatively impact attitude towards online shopping. Further supported by the studies of (Lian, J, 2008; Masoud 2013; Keisidou 2011). Arshad et al (2015), in the study of impact of perceived risk on online shopping found that security risk need to be minimum in order to encourage online shopping behavior. Also internet security risk vary across people with different educational background, cultural backgrounds and other demographics. (Hsu, 2006; Peslak, 2006; Thakur & Srivastava (2015), discussed in their study that security risk is significant.. Dai, B et al 2014) in his study found that higher the online shopping experience lower would be the privacy risk i.e internet security risk. Achmad et al (2012) identified in their study of Indonesian customers that privacy concerns is the factor which increases the risk perception in doing the transactions online. they revealed that consumers who are internet savvy can easily identify the security risk associated in dealing with online vendor and there privacy risk decreases with the subsequent online transactions. Gurung (2007) found that privacy issues causes higher risk perception than the security issues. Sipior et al (2008) stated in their study that when the customers are given high privacy risk coverage regarding not disclosing their private information to any outsider, would have a high tendency to purchase from the online merchant. Negahdari (2014), study explored that male customers are shown concern for security issues than their female counterparts.

VI- Subjective Norms

Subjective norms is a normative conviction- an individual sensitivity to whether natives who are vital to them assume that they should purchase online and whether they get support of these major people who matter to them in going for online shopping like friends, peers, neighbor etc. Islam, S (2015) found that opinion of friends and peer group matters a lot in influencing the online purchase behavior of consumers' thus subjective norm is a most important influencing factor of online shopping behavior. Further supported by the studies of (Marjolein Kramer; Dennis 2010; Al swidi et al 2012; wang 2008; yulisari et al 2011; Hussein et al 2012). Ketabi et al (2014), declared in their study found that associates and pals have a considerable effect on students' subjective norms in E shopping behavior and also revealed that subjective norms does affect E- trading intentions . Maghrabi & Dennis (2010) empirically poist that Subjective norms straightly and ultimately effect the females persistence intention to shop online in saudi Arabia. Zhang, X et al (2007), stated in their study of impulse purchasing behavior that during the online buyer seller transaction, impulsivity, plays a major role and absolutely connected with subjective norms and the subjective norms directly influence the purchase intention, which is higher for males' customers than females. However Sinha & Kim (2012), on the contrary empirically diagnosed that the opinion of friends and peers/colleagues i.e Subjective norms are not important for Indian customers and does not affect the online purchase behavior of both genders. George, J (2004), revealed that subjective norms does not affect the internet purchasing among students do not pay much attention to their parents, friends in shaping their e- shopping behavior.

VII- Domain Specific Innovativeness

Hussain et al (2012) DSI is the degree to which an individual is relatively ahead in adopting an innovation than other members of his system. Islam (2015), declared in his study of factors affecting online shopping behavior that there exist a direct relationship between DSI and OSB ie higher the domain specific innovativeness, higher the effect on online shopping behavior. It is expected that persons with high DSI has more tendency to shop online. Citrin, A et al (2000), found in their study that Adoption of Internet shopping among the customers is absolutely prejudiced by domain-specific innovativeness. In addition it acts as a mediator between adoption of the Internet for purchasing and continue Internet usage. Domain-specific innovativeness has a much more effect than cognitive innovativeness on consumer adoption of the Internet for online purchase this is because of consumers who are purchasing products online may not be generally innovative, but they are innovative in the domain of the W WW, so prone to trading over the internet. Thakur & Srivastava (2015), found that Domain Specific innovativeness persuade e-shopping acceptance. Sinha & Kim (2012) revealed that technology innovativeness is found more in case of males as compared to Indian females this is because of Indian males are more active adopting the new technologies and developments. Cha (2011) , found that male college students considering with less experience, perceived usefulness, easy to use, enjoyable, and with less security issues are more likely to purchase real items via the Internet. Hussein et al (2012), in their research identified that DSI positively affect online shopping behavior (Hsu 2012; Lian, J 2014, Tzu Ming Lin 2008).

VIII- Attitude

Attitude towards buying on internet are defined as a consumers encouraging or discouraging mind-set about performing the purchasing behavior on the internet (Schlosser 2003). Islam (2015), indicated that consumer with positive attitude will significantly have the higher online shopping behavior. Matic & Vojvodic (2014), in their research postulated that, if the customer

found online purchasing a secure medium of shopping then their attitude will incline towards online shopping. Zhiming et al (2001), conducted a study on apparel buying among university students and inferred from the result that university students does not show a very vivacious attitude towards online shopping of apparels. They do not prefer online purchasing of the clothes or brand which has their brick and mortar retail outlets because security issues were found important in formation of positive attitude. Gurung (2007), declared that attitude is much more important factor towards online shopping. Al Swidi et al (2012), identified that attitude towards online shopping behavior significantly influence online shopping behavioral intentions (wang 2007; Abdul-Muhmin 2011; Hsu, S 2012; Hussein et al 2012; Ketabi et al 2014). Almousa (2014), explained that attitude towards buying on internet will depend on the least perceived risk associated in online transactions by the respondents. Lower the perceived risk higher, will be the attitude towards online shopping. In contradiction to the above statement (Tamimi 2011) found that the perception of risk does not affect the attitude towards online shopping. Supported by the studies of Achmad et al (2012), who found that as consumers are internet savy, perceived less risk the process of online transactions. further suggested that stronger the attitude towards online shopping, better consumer intentions will be to go for online transactions. Deborah & Almousa (2014), postulated in their study that US customers' have higher positive attitude towards online shopping as compared to Saudi Arabian customer. Khare& Rakesh (2011), stated that male students have more positive attitude towards online shopping compared to female students. Opposite to the above studies Sinha & Kim (2012), proved in their study that Indian females has much positive attitude than males towards online shopping.

IX- Online Purchase Intention

Customer online purchase intention in the E-tailing environment determines the strength of a consumer's intention to carry out a particular purchasing behavior via the internet (Salisbury et al, 2001). Matic & Vojvodic (2014), found in their study that intentions towards online purchasing increases with the reduction in the insecurity of the online shopping environment. Insecurity reduces when purchases are made repeatedly. Dai, B et al (2014), in their study revealed that for apparels purchase product risk and financial risk perception pessimistically persuade consumers online purchase intention. They also found that increased privacy risk leads to decrease online purchase intention (Almousa 2014). Deborah & Almousa (2014) , revealed that US customers' have higher intentions for online shopping than Saudi Arabian customer. Achmad et al (2012) identified that the young consumers (20-25) have impulsive behavior, the intention to carry out online transaction is associated with waive off of risk perception which leads to higher intention for online shopping. Kwek et al (2010), postulated that the shopping orientations in terms of impulse purchase, quality orientation, brand orientation positively affect online purchase intentions and also suggested that the past purchase experience and trust support the customers in dropping the doubts involved in purchasing and encourage the online purchase intention. Tahir & Saiyed (2016), reveled in their study that brand image and social influence does not affect online purchase intention of Indian customers as they do not pay much attention to referent groups and also stated that e word of mouth and prior experience are the upcoming determinant in encouraging online purchase intentions in Indian scenario.

X- Online shopping Behavior

OSB refers to the progression of purchasing products or services via the internet. The process consists of five steps similar to those associated with traditional shopping behavior (Lin and Lai 2000). Matic & Vojvodic (2014), research indicated that lack of confidence in the internet procedure influences the online purchase decisions. Al Azzam, (2014), found that perceived ease of use; perceived behavioral control, attitude, and perceived usefulness are indispensable antecedents in formatting online end user behavior. Ketabi, et al (2014), findings indicated that online retailers should avoid from giving deceitful information and web unreal advertisement which leads to increase in online shopping behavior. Masoud (2013), study revealed that higher the perceived risk (financial risk, product risk, delivery risk, and information security risk) lower online shopping behavior. The results showed that there are two dimensions, perceived time risk, and perceived social risk, but have no impact on online purchasing. Hussein et al (2012), results indicated that customer with high domain specific innovativeness; attitude and subjective norms definitely shape E- shopping behaviour of consumers.

SUMMARY

The literature review gives the insight of online shopping in India, specially the factors influencing the purchase behavior of Indian females. It is also clear from the review that attitude of females are affected by age, cultural background, perceived ease of use and other factors. The younger generation is more likely to purchase online as they have less perceived risk and proficient in online shopping as compare to older counterparts. Security and instructions of use can change the behavior towards using the internet as a medium for shopping.

S.No	Author Name	Year	Variable
1	Bhatnagar et al	2000	Perceived risk, Financial risk
2	Kau et al	2003	Perceived risk
3	Forshyte & Shi	2003	Perceived risk
4	Kim et al	2008	Perceived risk
5	Bo Shi	2002	Perceived risk
6	Culnan	1999	Perceived risk
7	Hsu, S	2012	Perceived risk, Attitude, IS, DSI
8	Faqih, K	2013	Perceived risk , Self Efficacy, PEOU, PU
9	Nathan	2009	Perceived risk
10	Ratchford et al	2001	Perceived risk
11	Sukpanich and Chen	1999	Perceived risk
12	ha et al	2001	Perceived risk
13	Sinha & Kim	2012	Perceived risk ,Non Delivery Risk, Non Return Policy, SN, DSI, Attitude
14	Almousa M	2013	Perceived risk PEOU, PU,

			Attitude, OPI
15	Sinha & Singh	2014	Perceived risk, Product Risk, Non Delivery Risk
16	Fogg et al	2010	Perceived risk
17	Gupta & Nayyar	2011	Perceived risk
18	Myers & Wimsatt	2012	Perceived risk
19	Horton	1976	Product Risk,
20	Haider & Nasir	2016	Product Risk, Financial risk, Non Delivery Risk, Non Return Policy
21	Hussein et al	2012	Product Risk, Financial risk, Non Delivery Risk, Non Return Policy, SN, DSI, Attitude, OSB
22	Tandon et al	2016	Product Risk ,Non Return Policy
23	Negahdari	2014	Product Risk, IS
24	Dai, B et al	2014	Product Risk, Financial risk, OPI, IS
25	Lian et al	2008	Product Risk
26	Masoud	2013	Product Risk , Financial risk ,Non Delivery Risk, IS, OSB
27	Arshad et al	2015	Financial risk, IS
28	KIYICI, D	2012	Financial risk ,Self Efficacy
29	Xin, L	2009	Financial risk, PEOU, Self efficacy
30	Hsu et al	2006	Financial risk, IS
31	Senecal	2000	Financial risk
32	Borchers	2001	Financial risk
33	Adnan	2014	Financial Risk, Non Delivery Risk
34	Saroja	2010	Non Delivery Risk
35	Torkzadeh & Dillion	2002	Non Delivery Risk
36	Shanthi & Kannaiah	2015	Non Delivery Risk
37	Kar & Boi	2014	Non Delivery Risk
38	Karim,	2013	Non Return Policy, IS
39	Sarwar et al	2013	Non Return Policy
40	Forrester consulting	2008	Non Return Policy

41	Eastin	2002	Self Efficacy
42	O'cass & Fenech	2003	Self Efficacy
43	Wei & Zhang	2008	Self Efficacy
44	Harnandez et al	2011	Self Efficacy
45	Mang- Hsiang Hsu & Chao- Min- Chiu	2004	Self Efficacy
46	A. Thangaraja & Shubha Lakshmi	2016	Self Efficacy
47	Yi & Hwang	2002	Self Efficacy
48	Cho & Jialin	2008	Self Efficacy
49	Conaru	2013	Self Efficacy
50			
51	Gongan & Li	2009	Self Efficacy
52	hand yue-yang chen et al	2009	Self Efficacy
53	Ellisavet et al	2011	Self Efficacy , IS
54	Dulle & Majanaja	2011	Self Efficacy
55	George, J	2004	Self Efficacy , SN
56	Purwaningsih & Adison	2016	PEOU
57	Al Azzam,	2014	PEOU, OSB, PU,
58	Hajiha, A. et al	2014	PEOU, PU
59	Cha, J	2011	PEOU, DSI
60	Yi & Fan	2011	PEOU, PU
61	Cheema et al		PEOU, PU
62	Hirst, & Omar	2007	PEOU, PU
63	Khare & Rakesh	2011	PEOU, Attitude
64	Ha & Stoel	2008	PEOU
65	Deborah & Almousa	2014	PEOU, PU, Attitude, OPI
66	Koufaris	2002	PEOU, PU
67	Taylor & Todd	1955a	PEOU, PU
68	Teo	2002	Self Efficacy, PEOU, PU
69	P M Shingi	2006	PU
70	Chiu, Y et al	2005	PU

71	Talal & Charles	2011	PU, SN
72	Kim & Shim	2002	IS,
73	Khalil, N	2014	IS
74	Kim & Lee et al	2011	IS
75	Chang & Chen	2009	IS
76	Cho et al	2009	IS
77	Zorotheoes	2009	IS
78	Liu et al	2008	IS
79	Yang & Jun	2002	IS
80	Liao & Cheung	2001	IS
81	Salisbury et al	2001	IS , OPI
82	Janda et al	2002	IS
83	Zhang,Z et al	2001	IS , Attitude
84	Lian,J	2007	IS ,DSI
85	Peslak	2006	IS
86	Achmad et al	2012	IS , Attitude, OPI
87	Gurung	2006	IS , Attitude
88	Sipior, j et al	2008	IS
89	Islam	2015	SN, DSI, Attitude
90	Marjolein Kramer; Dennis	2010	SN
91	Al-swidi et al	2012	SN , Attitude
92	wang	2008	SN , Attitude
93	yulisari et al	2011	SN
94	Ketabi et al	2014	SN ,Attitude, OSB
95	Zhang,X et al	2007	SN
96	Citrin, A et al	2000	DSI
97	Tzu Ming Lin	2008	DSI
98	Schlosser	2003	Attitude
99	Matic & Vojvodic	2014	OPI, OSB
100	Abdul-Muhmin	2011	

101	Tamimi	2011	Attitude
102	Pearson & Miller	2001	OPI
103	Kwek et al	2010	OPI
104	Tahir & Saiyed	2016	OPI
105	Lin and Lai	2000	OSB

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REPAYMENT BEHAVIOR OF COMMERCIAL VEHICLE LOAN BORROWERS WITH SPECIAL REFERENCE TO NAMAKKAL DISTRICT, INDIA

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ABSTRACT

Vehicle Financing Industry is having an enormous scope and it is expected to grow at a rate of 13 percent Compounded Annual Growth Rate during the year 2016 to 2026. The purpose of this research article is to investigate the repayment behavior of the commercial vehicle finance borrowers in Namakkal district. The data was collected from vehicle finance borrowers of Namakkal district. A structured questionnaire was developed with the help of existing research articles. The sample respondents were selected based on convenient sampling method. Questionnaire interview method was used for primary data collection. The secondary data used in the research article was collected from business magazines, text books, business dailies, etc. IBM SPSS software was used for analyzing the collected data, analytical tools like simple percentage analysis, weighted average method and multinomial regression were used in this research. The repayment behavior of the vehicle finance borrowers were classified as normal repayment, pre closure of loans, Delinquent payment and Default. These classifications of the repayment behavior were considered to be the dependent variable and the factors influencing the

repayment were considered to be the independent variables. The results reveal that the determinants of repayment behavior were interest rate of the loan, loan to value ratio, tenure or duration of repayment, flexibility in payment option, loan type and type of commercial vehicle the borrower is using. The relative importances of each of the factors that affect the repayment behavior of the borrowers were also analyzed using weighted average method.

KEYWORDS:*Behavioral Finance, Repayment Behavior, Vehicle Finance borrowers.*

INTRODUCTION

Namakkal district is located in the state of Tamil Nadu, India. It is one of the well-known districts for lorry building and poultry farming. The external body for trucks and lorry external body building. Thirechengode, a town in Namakkal district is well known for its truck body building throughout the country. The truck body builders manufacture the chases for trucks, tankers, trailers and rig units. The finished products of these truck building industries are then exported to other countries from Namakkal. Truck building is followed as a primary occupation in Namakkal district right from the year 1956. This truck body building industry in Namakkal provides employment for more than twenty five thousand people directly and indirectly. There are about four hundred industries in Namakkal which are directly and indirectly involved in truck body building.

Apart from truck building Namakkal district is also well known for its poultry farming. The MSMEs of Namakkal district produces 65 percent of total egg output of Tamilnadu. Therefore this district is a hub for Micro Medium and Small scale Enterprises (MSMEs) that produces truck bodies and poultry. The finished goods of these MSMEs has to be transported to other part of the district, other parts of the state and the nation. Thus the commercial vehicles play a vital role in transporting the finished goods of the MSMEs to other parts of the country. This mutual dependence on other small scale enterprises produces an economic ripple effect, which is helpful in keeping economic wellbeing of the Namakkal district healthy. When there are increased number of MSMEs, there will be greater need for external sources of fund for running the business efficaciously. This sources of funds required for the MSMEs are supplied through banks, Non-Banking Financial Corporations (NBFCs) and some unorganized financial intermediaries. The scope of this research is limited to the banks and NBFCs. The research did not cover the repayment behavior of the vehicle finance borrowers in unorganized financial intermediaries.

The repayment behavior of commercial vehicle finance borrowers is classified in to four types namely

1. Normal Repayment
2. Pre closure of Loans
3. Delinquent
4. Default

The normal repayment behavior is simply paying the dues of the loan as prescribed by the lender. There will not be any delay in repayment or cheque bounces in case of the commercial vehicle finance borrower. This normal repayment behavior is encouraged and appreciated by the lenders since there is not hiccups in the repayment of loans.

The pre closure of loans can happen during the tenure of loan payment, the pre closure can be because of several reasons, the commercial vehicle finance borrower may tend to eliminate the relationship with his lender or there may be enormous cash flow in a particular year, which the borrowers did not expect or any other change in the share holding pattern. This pre closure of loans will be accompanied with a penalty by the lenders to the borrowers. Since there is a chance of forgone opportunity in case of collecting funds and regular payment from the borrower, this behavior is less preferred by lenders when compared with normal repayment of loans.

Delinquency is delayed payment of the loan dues. The delinquency behavior is basically due to the lack of financial discipline by borrowers or delay in getting the money from its business creditors. This delinquent behavior is less attractive and not appreciated by the lenders.

Finally default behavior is the least attractive behavior of the commercial vehicle finance borrower by the lenders. In which the lenders delay their payment of their dues more than one hundred and eighty days. In case of default the loan will become a non performing asset for the bank, which will chew a major chunk of the lenders profit.

REVIEW OF LITERATURE

Wind (1978) in the article titled “On the interface between organizational and consumer buying behavior” investigated the relevance of organizational buying behavior and customer buying behavior. The contributions of the research article include the differences and commonalities between the consumer behavior and organizational behavior in the context of buying center, decision stages and roles in buying center.

Webster et al., (1972) in the research article titled “A general model for understanding organizational buying behavior” has suggested a model for organizational buyers and organizational decision making process. The dimensions of the model are defined in the research article and implications on the marketing strategy were developed.

Kohli (1989) in the article titled “Determinants of influence in organizational buying: A contingency approach” analyzed the purchase decision in the organizations. The individual influence in a purchase decision has been investigated by the author and the research article proposed and validated the different types of power and influence in group settings.

Zorn *et al.*, (1989) in the article titled “Mortgage borrower repayment behavior: a microeconomic analysis with Canadian adjustable rate mortgage data” has analyzed the probability of default with mortgage borrower repayment behavior. The authors concluded that the default rate of adjustable rate mortgage borrowers have more chance to prepay when compared to the fixed rate mortgage borrowers.

Archer (1993) in the research article titled “Integrating Optimal Call and Empirical Models of Prepayment” has investigated the prepayment behavior of residential mortgage borrowers. The article has analyzed the empirical results of integrated pricing model and compared the simulated prices of the theoretical model.

Mawson and Fearne (1997) investigated the organizational buying behavior in restaurant chains. The authors used buy grid model and presented the results of six different case studies. The authors finally concluded that the factors influencing the organizational buying behavior of chain of restaurants are volume, quality, consistency and competitive prices.

Kristensen *et al.*, (1999) measured the impact of buying behavior on customer satisfaction. The authors have suggested several suggestions to improve customer satisfaction, customer value. The authors have discussed several expectation of the customers such as predictive contra normative expectation, expectations hierarchy, time for measuring expectations, etc., the research article concluded that the buying behavior has a significant impact on customer satisfaction.

Söderlund, *Met al.*, (2001) in the article titled “Predicting purchasing behavior on business-to-business markets” measured the customers repurchase intentions of the customers. The research article concluded that past behavior of the organization is a better predictor of organizational repurchase intentions.

Bennett *et al.*, (2001) has investigated the propensity to refinance home loans. The authors analyzed the intrinsic benefit to trigger refinancing has been reduced due to combination of technology and structural changes. The technological innovation has made the mortgage business more competitive. The authors concluded that the credit ratings have a significant influence on the need for refinancing.

Li *et al.*, (2102) analyzed the loan level data of national mortgage lender in China and investigated the probability of prepayment in case of mortgage borrowers. The researchers used logit model for analyzing the data and concluded that borrowers have heterogeneous prepayment behavior and the repayment behavior is less sensitive to loan to value ratio.

Monga (2012) in the article titled “Car market and buying behavior – A study on customer perception” analyzed the gap between expectations of the customer and the market offerings in the passenger car segment. The author finally concluded that the passenger car industry is growing in double digit and the car industries has an enormous opportunity to convince their customers about passenger car personality and how it suits the customers personality traits.

Shende (2014) in the article titled “Analysis of research in consumer behavior of automobile passenger car customer” has explored the consumer behavior in case automobile industry. The author studied the purchase decision process and its interaction with behavior patterns across segments of passenger car such as hatch back, Sports utility vehicles and Multi utility vehicles.

The parameters that are affecting the prepayment behavior was analyzed with the help of existing literature and were identified to be interest rate of the loan borrowed, duration or tenure of repayment, loan to value ratio, flexibility in repayment availed by the borrower during the time of purchase, type of loan borrowed, type of commercial vehicle used by the borrower.

For convenience of analysis the interest rate of the loan borrowed is divided in to two categories first category of loan interest rate is named as low interest rates and the second as high interest rates. The interest rate of the loan is directly influenced by the credit worthiness of the borrowers, the interest rate for high net worth and credit worthy borrowers were classified as low interest rates, whereas the if credit worthiness of a borrower is low, then the banks are taking higher risk, resulting in high interest rates. To be precise the interest rates that are less than or equal to 14 percent are classified as low interest rates and the interest rates that are more than 14 percent are classified as high interest rates.

The loan to value ratio one of the determinant in deciding the repayment behavior of the borrowers, the ratio of value of loan to the value of underlying collateral or asset is mentioned as Loan to Value (LTV). For performing multinomial regression the loan to value ratio is divided in

to four categories. The loan to value ratio less than 40 percent, from 41 percent to 60 percent, 61 percent to 80 percent and loans more than 80 percent of the underlying asset.

The commercial vehicle borrowers are categories in to two as borrowers who are using light commercial vehicles and heavy commercial vehicles. The borrowers who are using buses, trucks, and tankers are classified as heavy commercial vehicle borrower and the borrowers who are using mini trucks are classified as light commercial vehicle borrowers. The type of loan applied for is classified as commercial loan for new vehicles, commercial loans for used vehicles and top up loans for the borrowers in case of their financial down phase.

The duration or tenure of repayment is classified in to three categories, if the duration of the loan repayment is less than or equal to five years it is classified as short duration, if the duration of the loan repayment is between five to ten years it is classified as medium duration and if the duration of the loan repayment is more than ten years then it is classified as long duration. At times the lenders offer flexibility in repaying the loan, the commercial vehicle finance borrowers can make use of this flexible repayment option to repay their loans according to their business cycle, availing the flexible payment option is also considered as an important factor in repayment behavior and hence included in the research study.

NEED FOR THE STUDY

The commercial vehicles play a vital role in transporting the finished goods of the MSMEs to other parts of the country. This mutual dependence on other small scale enterprises produces an economic ripple effect, which is helpful in keeping economic wellbeing of the Namakkal district healthy. When there are increased number of MSMEs, there will be greater need for external sources of fund for running the business efficaciously. This sources of funds required for the MSMEs are supplied through banks, Non-Banking Financial Corporations (NBFCs) and some unorganized financial intermediaries. The scope of this research is limited to the banks and NBFCs. The research did not cover the repayment behavior of the vehicle finance borrowers in unorganized financial intermediaries.

RESEARCH OBJECTIVES

The research aims to offer an in-depth analysis and understanding about the repayment behavior. The primary objective of the research is

- To investigate the repayment behavior of the commercial vehicle finance borrowers
- To analyze the relative importance of the factors influencing repayment behavior of vehicle finance borrowers.
- To provide valuable insights about the financial behavior of the commercial vehicle finance borrowers.

RESEARCH METHODOLOGY

The research study is descriptive in nature, the data used in the research are both primary and secondary. The secondary data required for the research is collected from existing literature, business magazines and books. The primary data required for the research is collected with the help of structured questionnaire. The questionnaire was then subjected to questionnaire interview method for data collection. The sample respondents required for the research study was selected based on convenient sampling method. One hundred and sixty six responses from various types of commercial vehicle borrowers were collected based on the questionnaire interview method.

The collected responses are then recorded in IBM SPSS software for further analysis. Multinomial regression was used to analyze the repayment behavior of the vehicle finance borrowers. To analyze the relative importance of the underlying factors that determine the repayment behavior vehicle finance borrowers weighted average method was used.

ANALYSIS AND RESULTS

The result of the descriptive analysis is shown in the Table 1. There are 59 borrowers among the 166 sample respondents who pay the loan repayment due regularly. The normal repayment behavior accounted for 35 percent of the total sample respondents. The borrowers who opted for preclosure of loans were found to be 25.9 percent of the total sample respondents. There are 29.5 percent of the sample respondents who showed delinquent behavior and 15 percent of the sample respondents have defaulted during the repayment of loans. The frequency and percentage analysis for other variables used in the research are shown in the table below.

Table 1: Table showing frequency and percentage analysis of sample respondents

Factors		Frequency	Percentage
Repayment	Normal Repayment	59	35.5%
	Pre closure	43	25.9%
	Delinquent	49	29.5%
	Default	15	9.0%
Total		166	100
Type of CV	LightCV	86	51.8%
	HeavyCV	80	48.2%
Total		166	100
Loan To Value Ratio	Less than 40 percent	45	27.1%
	41 to 60 percent	54	32.5%
	61 to 80 percent	35	21.1%
	More than 80 percent	32	19.3%
Total		166	100
Loan Type	New CV	57	34.3%
	Used CV	53	31.9%
	Top up loan	56	33.7%
Total		166	100
Interest Rate	Low	69	41.6%
	High	97	58.4%
Total		166	100
Duration	Short	49	29.5%
	Medium	60	36.1%
	Long	57	34.3%
Total		166	100
Flexible payment	Yes	97	58.4%
	No	69	41.6%
Total		166	100

From the model fitting information table. The dependent variable in the proposed model is prepayment behavior and the predictor variables are .From the results of multinomial logistics it was inferred that the predictor variables is impacting the preferred drink.

From the results of model fitting information provided in Table 2, it was inferred that the proposed model with the predictor variables is statistically significant when compared with the null model with no predictor variables at 0.001 level of significance.

Table 2: Table showing model fitting information

Model	Model Fitting Criteria			Likelihood Ratio Tests		
	AIC	BIC	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	465.231	474.567	459.231			
Final	537.421	1069.571	195.421	263.811	168	.000

The null hypothesis for interpreting the goodness of fit table is that the model is adequately fit. The Pearson significance value in the Goodness of Fit table (**Table 3**) is 0.914 which is greater than 0.05. Hence the null hypothesis is accepted. From the results of Goodness of fit table it is clear that the model is adequately fit.

Table 3: Table showing Goodness of Fit

	Chi-Square	Df	Sig.
Pearson	292.658	327	.914
Deviance	195.421	327	1.000

The R square equivalent of linear regression in case of multinomial regression is pseudo R-Square. The Pseudo R-Square value will provide useful information about the percentage of variance explained by the predictor variables. From the Nagelkerker results of the pseudo R-Square table it is clear that 84.9 percentage of variance in the repayment behavior is explained by the six predictor variables.

Table 4: Table showing Pseudo R-Square Values

Cox and Snell	.796
Nagelkerke	.849
McFadden	.574

Likelihood Ratio Table

The results of Likelihood ratio was shown in the Table 5. All factors has significant value less than 0.05, from the results of likelihood ratio table it can be inferred that all the variables significantly impact on repayment behavior of commercial vehicle finance borrowers.

Table 5: Table Showing Likelihood Ratio Tests

Effect	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood of Reduced Model	Chi-Square	df	Sig.
Intercept	342.251 ^a	0.000	0	
CVtype	264.553	69.132	3	.000
LTV	223.646	28.225	9	.005
Loantyp	229.811	34.390	6	.001
InterestRat	232.150	36.729	3	.000
Duration	218.648	23.227	6	.009
Flexipay	226.531	31.110	3	.002

Pre closure Behavior of Vehicle finance borrowers

For analyzing the payment behavior of vehicle finance customers, the normal payment of loans is categorized as the reference category. From the results of multinomial regression it can be inferred that borrowers who are using light commercial vehicle are preferring pre closure of loans 0.076 times less than normal payment of loans.

Table 6: Table showing Multinomial Regression Results of Pre Closure Behavior.

Repayment ^a		B	Std. Error	Wald	df	Sig.	95% Confidence Interval for Exp(B)	
							Lower Bound	Upper Bound
PreClosure	Intercept	-.694	.745	.868	1	.351		
	[CVtype=1.00]	-.076	.430	.031	1	.000	.399	2.153
	[CVtype=2.00]	0 ^b			0			
	[LTV=1.00]	.311	.637	.238	1	.014	.392	4.751
	[LTV=2.00]	.616	.631	.951	1	.025	.537	6.379
	[LTV=3.00]	1.051	.709	2.200	1	.006	.713	11.471
	[LTV=4.00]	0 ^b			0			

[Loantyp=1.00]	-.584	.534	1.198	1	.009	.196	1.587
[Loantyp=2.00]	-.286	.504	.322	1	.047	.279	2.018
[Loantyp=3.00]	0 ^b			0			
[InterestRat=1.00]	-.623	.432	2.081	1	.026	.230	1.251
[InterestRat=2.00]	0 ^b			0			
[Duration=1.00]	.637	.549	1.346	1	.049	.645	5.544
[Duration=2.00]	.402	.517	.603	1	.016	.542	4.117
[Duration=3.00]	0 ^b			0			
[Flexipay=1.00]	.170	.454	.140	1	.008	.487	2.888
[Flexipay=2.00]	0 ^b			0			

In case of loan to value category, the respondents were divided in to four categories, the LTV 1 represents the borrowers who have borrowed 30 to 40 percent of the value of the underlying assets. From the above table it was inferred that the borrowers who have availed 30 to 40 percent of the original value of the asset is preferring pre closure of loans 0.311 time more when compared to the normal loan payers. And those who borrowed 60 to 80 percent of the underlying asset are preferring to pre close the loans 1.051 times more when compared to the normal loan payers. Whereas in case of interest rates the borrowers are willing 0.623 times less to pre close the loans when compared to the normal loan payers. Which means decreasing the interest rates will result in decrease in the behavior of pre closure of loans.

Delinquent Behavior of Vehicle Finance Borrowers

The delinquent behavior of vehicle finance borrowers was analyzed using multinomial regression and the results are given in the Table 7. From the coefficient values of the table it can be inferred that the borrowers who are using light commercial vehicles are preferring delinquency 0.688 times less when compared to the normal payment of loans. Tenure or duration loan also has a significant impact on the delinquency behavior of vehicle loan borrowers. From the results of the multinomial regression it can be inferred that the loan borrowers with 5 to 15 years of tenure of repayment prefer delinquency behavior 0.620 times less when compared to Normal borrowers.

Table 7: Table Showing Multinomial Regression Results of Delinquent Behavior

Repayment ^a		B	Std. Error	Wald	df	Sig.	95% Confidence Interval for Exp(B)	
							Lower Bound	Upper Bound
Delinquency	Intercept	.343	.644	.284	1	.594		
	[CVtype=1.00]	-.688	.421	2.680	1	.019	.220	1.145
	[CVtype=2.00]	0 ^b			0			

[LTV=1.00]	-.344	.623	.305	1	.028	.209	2.403
[LTV=2.00]	.624	.576	1.174	1	.090	.604	5.767
[LTV=3.00]	1.032	.673	2.352	1	.025	.751	10.502
[LTV=4.00]	0 ^b			0			
[Loantyp=1.00]	.685	.504	1.847	1	.038	.739	5.332
[Loantyp=2.00]	-.187	.540	.121	1	.007	.288	2.388
[Loantyp=3.00]	0 ^b			0			
[InterestRat=1.00]	-.968	.435	4.941	1	.006	.162	.892
[InterestRat=2.00]	0 ^b			0			
[Duration=1.00]	-.217	.513	.179	1	.046	.295	2.200
[Duration=2.00]	-.620	.494	1.574	1	.021	.204	1.417
[Duration=3.00]	0 ^b			0			
[Flexipay=1.00]	-.072	.435	.028	1	.008	.397	2.182
[Flexipay=2.00]	0 ^b			0			

Default behavior of Vehicle Finance Borrowers

From the results of multinomial regression as shown in table 8 it is clear that the vehicle finance borrowers who got new commercial vehicle loans are 0.678 times less likely to default than the borrowers who pay the due normally and the borrowers who bought used commercial vehicle loans are 0.796 times more likely to default when compared with the borrowers who pay the loan dues normally. The borrowers who adopted flexible payment option are 0.555 times less likely to default when compared to the borrowers who pay the loan in normal intervals.

Table 8: Table Showing Multinomial Results of Default Behavior Of Vehicle Finance Borrowers.

Repayment ^a		B	Std. Error	Wald	df	Sig.	95% Confidence Interval for Exp(B)	
							Lower Bound	Upper Bound
Default	Intercept	-2.077	1.124	3.418	1	.006		
	[CVtype=1.00]	-.099	.616	.026	1	.005	.271	3.028
	[CVtype=2.00]	0 ^b			0			
	[LTV=1.00]	.351	.947	.137	1	.007	.222	9.101
	[LTV=2.00]	.089	1.016	.008	1	.003	.149	8.007

[LTV=3.00]	1.706	1.002	2.902	1	.008	.773	39.220
[LTV=4.00]	0 ^b			0			
[Loantyp=1.00]	-.678	.722	1.218	1	.027	.539	9.123
[Loantyp=2.00]	.796	.874	.603	1	.043	.091	2.814
[Loantyp=3.00]	0 ^b			0			
[InterestRat=1.00]	-.517	.634	.664	1	.004	.172	2.068
[InterestRat=2.00]	0 ^b			0			
[Duration=1.00]	.315	.756	.174	1	.006	.312	6.024
[Duration=2.00]	-.338	.740	.209	1	.064	.167	3.043
[Duration=3.00]	0 ^b			0			
[Flexipay=1.00]	.555	.666	.695	1	.004	.472	6.431
[Flexipay=2.00]	0 ^b			0			

DISCUSSION

The classification table is developed based on the predictions made by the proposed model. The classification table clearly depicts the accuracy of the model. From the results of the classification table it can be inferred that the proposed model can predict 70.5 percent of Normal repayment behavior, 72.1 percent of pre closure behavior, 69.8 percent of delinquency behavior and 75 percent of the default behavior with respect to the vehicle finance borrowers.

Table 9: Classification Table

Observed	Predicted				
	Normal	Prepay	Deliq	Default	Percent Correct
Normal Repay	31	6	4	3	70.5%
Pre Closure	6	31	2	4	72.1%
Deliquesce	6	4	30	3	69.8%
Default	2	4	3	27	75.0%
Overall Percentage	27.1%	27.1%	23.5%	22.3%	71.7%

The overall accuracy of the proposed model was found to be 71.7 percent. Therefore it can be inferred that the model can predict the repayment behavior of the vehicle finance borrowers almost 72 percent of time. The accuracy of the model can be further improved by adding some more relevant predictor variables from the real time data.

From the results of weighted average method, the relative importance of underlying factors that determine the repayment behavior were identified. The factors interest rate on loan purchased,

the loan to value ratio and flexibility in payment option were considered to be the most important factors that determine the repayment behavior of the vehicle finance borrowers.

LIMITATION AND SCOPE FOR FURTHER RESEARCH

The research was carried out in Namakkal District in India, hence the results of the research study is restricted to the geographical location. The study can be extended to other parts of the country and an integrated survey among the vehicle finance borrowers will provide a better insight about their repayment behavior. The research was carried out with the help of cross sectional data, in future similar type of study can be carried out with the help of longitudinal data to understand the dynamics in the behavior of vehicle finance borrowers. This research was carried out among the commercial vehicle finance borrowers of banks and non-banking financial services, hence the results of the research study is restricted to the industry, generalizing the results to other industries may not be possible.

CONCLUSION

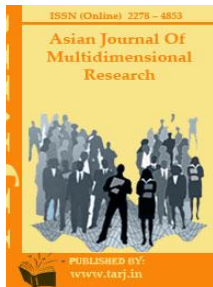
The research will have a significant impact for the academicians and researchers to analyze the financial behavior of the vehicle finance borrowers. The research will help the bankers and the policy makers by proposing a model that can predict the prepayment behavior of the vehicle finance customers. The bankers can easily classify the vehicle finance borrowers and can better manage their customers.

The research has contributed to the field of behavioral financial in at least two different ways, the research article basically answered two research questions “What are the factors influencing the repayment behavior of the vehicle finance borrowers?” “What is the relative importance of the factors influencing the repayment behavior of vehicle finance borrowers?” Thus the research has extended the understanding about the vehicle finance borrowers in the field of behavioral finance.

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IMPLEMENTATION OF BEST PRACTICES IN BOUNDARY-LESS ORGANIZATIONS: MOTIVATING EMPLOYEES IN TURBULENT TIMES

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ABSTRACT

Companies around the world are cutting back their financial-incentive programs, but few have used other ways of inspiring talent. Some nonfinancial motivators are more effective than extra cash in building long-term employee engagement. A recent McKinsey Quarterly survey views three noncash motivators — praise from immediate managers, leadership attention, and a chance to lead projects or task forces — as no less or even more effective motivators than the three highest-rated financial incentives: cash bonuses, increased base pay, stock options.

Ways to reward, motivate employees

1. Establish an action plan.
2. Be creative in determining rewards.
3. Group rewards may be appropriate, but don't undermine individual initiative.

Tips for Motivating Employees

- Ask what they want out of work
- Match motivators to the organization or department culture
- Use flexibility wisely
- Don't rely on stock options
- Offer help with career goals
- Help employees learn.

It turns out that people are motivated by interesting work, challenge, and increasing responsibility. Herzberg's work influenced a generation of scholars and researchers--but never seemed to make an impact on managers in the workplace, where the focus on motivation remained the "carrot-and-stick" approach.

Four fundamental emotional drives that underlie motivation are:

- Drive to acquire (the acquisition of scarce material things, including financial compensation)
- Drive to bond (developing strong bonds of love, caring and belonging)
- Drive to comprehend (to make sense of the world so we can take the right actions)
- Drive to defend (defending ourselves and our accomplishments)

In summary, the implications for managers in organizations are significant. Leaders today must be not just cognizant of the latest research on motivation, but take action to make those organizational and relationship changes to take advantage of this research.

KEYWORDS:*Inspiring Talent, Motivating Employees, Emotional Drives, Leaders, Advantage*

1. INTRODUCTION

Organisations around the world are cutting back their financial-incentive programs, but few have used other ways of inspiring talent. Numerous studies have concluded that for people with satisfactory salaries, some nonfinancial motivators are more effective than extra cash in building long-term employee engagement. Many financial rewards mainly generate short-term boosts of energy, which can have damaging unintended consequences. There are three noncash motivators — praise from immediate managers, leadership attention (for example, one-on-one conversations), and a chance to lead projects or task forces — as no less or even more effective motivators than the three highest-rated financial incentives: cash bonuses, increased base pay, and stock or stock options (exhibit). These three nonfinancial motivators play critical roles in making employees feel that their companies value them, take their well-being seriously, and strive to create opportunities for career growth. These themes recur constantly in most studies on ways to motivate and engage employees. There couldn't be a better time to reinforce more cost-effective approaches. Money's traditional role as the dominant motivator is under pressure from declining corporate revenues and increasing scrutiny by regulators and the general public. Companies have nowadays cut remuneration costs by 15 percent or more. Strong talent management is also critical to recruit new ones who have been laid off from their employers or who feel disenchanted with them. Nonfinancial ways to motivate people require more time and commitment from senior managers.

However, some far-thinking companies are working hard to understand what motivates employees and to act on their findings. One global pharmaceutical company conducted a survey that showed that in some countries, employees emphasized the role of senior leadership; in others, social responsibility. The company is now increasing the weight of engagement metrics on its management scorecard so that they are seen as core performance objectives. The big challenge for companies is to work equally as hard at understanding what satisfies employees as we do for customers. Businesses need to segment their workforces, identify which motivators really switch people on, and provide the right offer.

Top managers and executives say that nonfinancial incentives and rewards are the most effective motivating factors for their employees. Yet these same top people continue to award themselves huge salaries and unjustifiably large stock options and performance bonuses. Why do they think that nonfinancial rewards work for other people, but not for themselves? Perhaps, with appropriate acknowledgement of the Roman origins of the word 'salary,' we should take their views with a grain of salt!

— Richard Rudman

Meaningful work, specific goals, celebrating success, and heartfelt and personal thank-you work very effectively. The handwritten personal note is effective — even with younger generations who have never written or received a note — it's a total and very positive surprise.

CHALLENGE: WHAT TO AVOID, WHAT TO DO TO MOTIVATE YOUR EMPLOYEES

What motivates your employees to come to work? To apply their talents to their jobs? To do better? To achieve more?

So, the first way to motivate employees is to keep consciousness, paradigm shifts and other jargon out of your workplace. Speak and write memos to your employees in plain, straightforward English.

What else to do? Define exactly what it is you want to motivate your employees to do. Or what behavior you want to stop.

Next, consider carefully what you can use or do to motivate.

There are *internal and external* motivators or rewards. An *internal* motivator is something inside the employee that causes them to want to do better or causes them to want to continue working. An *external* motivator comes from outside the employee.

Examples: Work that matches what an employee most wants to do (a woman wanting to spend time with animals working as a veterinarian) is an internal motivator. Work that helps an employee achieve a career goal is an internal motivator. Giving an employee a bonus or a plaque is an external motivator. External motivators are weaker, less effective, than internal motivators.

Money in the form of raises and bonuses is usually not a very good motivator. The more money a person is making (generally) the less will raises and bonuses motivate. Obviously there are exceptions. Money motivates low-paid workers more than it does highly paid workers. And money often is a motivator for outside sales people. Money, basically, is the way we keep score in the work or career game. People want money to satisfy their basic needs...and then they want more of it as a way of keeping score. As a way of measuring how much they are being appreciated...compared to others in the workplace or compared to friends. So it is a weak, and not a lasting, motivator.

What you want to do is create a work environment and culture that increases opportunities for internal motivation. Plus a work environment and culture that includes sufficient external motivators to satisfy employees' basic needs and their need to keep score.

So, what kind of work environment and culture?

Employees want to believe that their views and opinions count, that management listens to them. They want opportunities for personal and career growth. They want opportunities to do what they do best. They want work that matches their behavior style. (Example: a talkative extrovert

wants outside sales work or public relations work, not production line work). They want appreciation from management when they do well.

What can you do to have this kind of work environment and culture? Some examples. You could have one of, or a combination of, the following: Open book management, Kaizen (continuous improvement), activity-based management (*ABM*) and activity-based costing (*ABC*), and a pay and reward system based on the gains you want (gainsharing). [I'm right on the edge of jargon here. If you've got less-buzzy-sounding words to use in place of continuous improvement and gainsharing, let me know.]

How might all this work together to create a workplace where employees (1) feel challenged to do their very best (the internal reward) and (2) know they will get rewarded with some kind of share of the gain (the external reward) for meeting the challenge?

You could use open book management, Kaizen, *ABM* (one or a combination) to set your gain sharing goals. One or more of these approaches would set the short-term and long-term goals that employees, teams, and the business or organization will gain. Then you tie pay and rewards to the gains made.

FOUR WAYS TO REWARD, MOTIVATE EMPLOYEES

Every small business wants motivated employees. They work more efficiently and produce better results. Using monetary and other rewards to improve motivation is a simple idea, but doing it fairly and effectively can be challenging.

The majority of small businesses "distribute payments to whoever is the golden child of the week," says Daniel P. Moynihan, a principal and senior consultant at Compensation Resources in Upper Saddle River, N.J.

How can you create a compensation program that motivates employees, results in a more productive staff and is administered fairly and effectively? The secret, it seems, lies in the details. Here are four steps to follow.

1. Establish an action plan. While the goals that you want to achieve may vary from one project or staffer to another, the process that you follow can be duplicated each time. Andrew Birol, president of Birol Growth Consulting in Cleveland, breaks the process down into five steps: These are the most important details of any compensation plan. You must always reward top performance and must be as clear as possible to your staff on just what you consider top performance. You also must have a plan and culture that motivates less-than-top performers to strive to do better. Communication is the key ingredient for the entire program. Harvey Wigder, principal of Fulcrum Resource Group in Newton, Mass., points out that much of the program's success will hinge on people getting a clear and consistent message and understanding the objectives. "Obviously, everybody likes it if the company is successful and there are plenty of profits that they can give out," Wigder says. "[But] at least if people are communicated to and if they understand the ground rules, they know that if things don't work they're not going to get incentives."

2. Be creative in determining rewards. Before you launch the plan, decide the reward. If you've relied on bonuses or profit sharing in the past — and they work — then, by all means, continue to use them. However, Moynihan suggests keeping a notebook on your employees to distribute these cash rewards fairly. Here you can keep notes on their performance, both good

and bad, throughout the year. That way, you can reward people for longer-term performance rather than skipping them because of a mistake they made last week. If cash flow is a problem — as it is with many small businesses — look to other ways to offer rewards. In fact, some human resource experts believe that non-cash rewards can have a greater impact for the employees. "All of the great behaviorists have said that you have to go out of your way to recognize and just give praise. That doesn't cost you anything to give praise. But if you do go out of your way to give a non-cash reward along with that praise — that's just gold," says Brent Longnecker, president of Longnecker & Associates in Houston. In his own business, Longnecker has found that offering flexible working hours and the occasional Friday afternoon off have proven to be great rewards. With the extra time, employees can take care of errands and enjoy a full weekend. On Monday, they return relaxed and ready to work. Regardless of the reward you choose to give, both Longnecker and Moynihan point out that they must be random and occasional. Once you start handing out gift certificates on a weekly basis, they become an expectation rather than a reward.

3. Give employee rewards your personal touch. Part of the recognition factor in rewarding employees is your involvement. If you want to send your employees out for lunch, then make the arrangements yourself. "One of the coolest things that I've seen done is where owners or executives of a company actually take on a job that they would normally have their subordinates doing," Birol says. "If you're having a luncheon, have the executives cook the food. Show by activity that you really are all on the same team." It's also important when dealing with non-cash rewards that you tailor them to the individual as much as possible. Put another way: Offering a movie buff an afternoon at the golf course might not have the impact you were hoping for. "If you customize something to people's preferences, you'll usually get eight to 14 times the value of what you paid," Longnecker says. He also points out that if the reward comes from you, their boss, it will mean that much more to your employees, even more than if you had handed them a bonus in their paychecks.

4. Group rewards may be appropriate, but don't undermine individual initiative. One final issue is deciding the scope of your compensation plan. In a bid to be fair, and to keep the program simple, it may seem logical to offer group rewards and to leave individual rewards for things such as base pay. However, that can emphasize group achievement at the expense of individual initiative. With that in mind, Birol says that a plan should ideally operate on two levels, covering both individuals as well as the group as a whole. "You make one-third based on the individual's tangible performance, and the remaining two-thirds based on the group accomplishing and achieving whatever it was charged with doing," Birol says. "From there, you have everyone rank their peers."

10 TIPS TO MOTIVATE EMPLOYEES

By Margaret Steen on November 28, 2007

Almost all employees want to do interesting work, secure a good salary and earn recognition for their contributions. But motivating employees takes more than money and an occasional "thank-you." It requires a strategy tailored to each worker's needs.

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In HR, you work with your company's managers to get the most out of your employees. Here are 10 ways to make your motivational techniques work for every employee.

1. Ask what they want out of work. Just knowing that an HR manager or boss is interested in a worker's goals will make many employees feel better about their jobs. It can be difficult to get a quick and accurate answer to this question, however. Some workers may say that they want to work on a prestigious project, for example, only to discover once they have been assigned to the project that it isn't what they expected.

It may help to ask a more specific question. Have workers describe a previous project that they felt good about, then see what aspects of that can be repeated, suggested Michael Beasley, a career-development and executive coach who owns Career-Crossings in Portola Valley, Calif.

2. Consider each employee's age and life stage. There are exceptions to every generalization, of course, but workers nearing the end of their careers are often less focused on the next promotion than those who are just starting to climb the corporate ladder. Younger workers may also be less accustomed than older ones to waiting patiently in a job they don't find interesting.

3. Match motivators to the company or department culture. Again, there are exceptions, but engineers are likely to be motivated by working on cutting-edge projects. On the other hand, sales professionals tend to use money as a way to measure how well they're doing.

4. Pinpoint each employee's personality. Some people love public praise; others are mortified by it and would much prefer a sincere, in-person "thank-you." Make sure you take this into account if you are planning a ceremony to give awards or other recognition.

5. Use flexibility wisely. Allowing employees to telecommute some of the time or to set their own office hours can have big benefits. It makes employees' lives more manageable — and it shows them that they are trusted.

Still, as with other motivators, one size does not fit all. Some jobs simply can't be done effectively outside the office. And some workers actually like going in to the office to escape the distractions of home or to preserve a line between home and work. "As long as the commute is not bad, some people would rather go in to work," said Marianne Adoradio, a Silicon Valley recruiter and career counselor.

6. Put money in its place. How well does money motivate workers? The answer isn't simple. An employee who demands a raise might really be unhappy because his or her suggestions are being ignored, for example. And surveys and experts offer different answers about how important money is, depending on how the question is phrased.

Dee DiPietro, founder and CEO of Advanced-HR Inc., described money as "a baseline": too little of it can make workers feel unappreciated and resentful. "You don't want compensation working against you as a motivator," she said. "People just don't want to feel like their employer is taking advantage of them." However, motivation to work hard rarely comes solely from

money. If your employees are being paid fair salaries and still seem unwilling to go the extra mile, throwing more money at them is unlikely to be the answer. **7. Don't rely on stock options.** If money is an unreliable motivator, stock options are even less likely to motivate most workers. Employee worth goes up and down with a company's stock price — something very few workers feel they can control.

DiPietro considers options “more of a retention tool” because they vest over several years. But she said that most employees simply lump them together with their salary when they consider how much they're being paid for their work. “People tend to look at the whole cash package,” she said.

- 7. Offer help with career goals.** When you ask workers what kind of work they enjoy, also find out about what they're hoping to do in the future. Giving workers opportunities to build the skills and make the connections they need to get ahead in their careers will build loyalty and motivation.
- 8. Help employees learn.** It's very important for workers to keep learning new skills on the job. With people changing jobs more often than they used to and companies no longer promising long-term employment, younger workers in particular realize that continuing to learn is the way to stay employable, said Leslie G. Griffen, managing partner of Career Management Associates, in Overland Park, Kan.
“Kids today are really under pressure to keep adding knowledge,” Griffen said. “I think learning is huge: the ability to gather new knowledge on the job.”

Organized classes and seminars are one way to help with this, as are tuition-reimbursement programs. But in many cases, it's a matter of listening to what skills a worker is interested in acquiring, then giving the person a chance to work on a project that will develop those skills.

10. Recognize that motivation isn't always the answer. If your motivation efforts aren't working, it may not be your fault. “Not everyone can be motivated for that particular job,” Beasley said. If an employee would really rather be doing something else, it may be best to encourage him or her to pursue something new.

HOW TO MOTIVATE EMPLOYEES: WHAT MANAGERS NEED TO KNOW

How to motivate employees--what managers need to know

Published on February 13, 2010 by Ray Williams in Wired for Success

How many management articles, books, speeches and workshops have pleaded plaintively, "How do I get employees to do what I want?"

Motivating people to do their best work, consistently, has been an enduring challenge for executives and managers. Even understanding what constitutes human motivation has been a centuries old puzzle, addressed as far back as Aristotle. Now brain science is giving us some new insights into motivation.

When Frederick Herzberg researched the sources of employee motivation during the 1950s and 1960s, he discovered a dichotomy that still intrigues and baffles managers: The things that make people satisfied and motivated on the job are different in kind from the things that make them

dissatisfied. Ask workers what makes them unhappy at work, and you'll hear them talk about insufficient pay or an uncomfortable work environment, or "stupid" regulations and policies that are restraining or the lack of job flexibility and freedom. So environmental factors can be demotivating, but even if managed brilliantly, fixing these factors won't motivate people to work harder or smarter.

It turns out that people are motivated by interesting work, challenge, and increasing responsibility--intrinsic factors. People have a deep-seated need for growth and achievement. Herzberg's work influenced a generation of scholars and researchers--but never seemed to make an impact on managers in the workplace, where the focus on motivation remained the "carrot-and-stick" approach, or external motivators.

What do we mean by motivation? It's been defined as a predisposition to behave in a purposeful manner to achieve specific, unmet needs and the will to achieve, and the inner force that drives individuals to accomplish personal and organizational goals. And why do we need motivated employees? The answer is survival. Motivated employees are needed in our rapidly changing workplaces, and to be effective, managers need to understand that and do something about it.

A review of the research literature by James R. Lindner at Ohio State University concluded that employee motivation was driven more by factors such as interesting work than financial compensation. John Baldoni, author of **Great Motivation Secrets of Great Leaders**, concluded that motivation comes from wanting to do something of one's own free will, and that motivation is simply leadership behavior--wanting to do what is right for people and the organization.

More recently, due to the expanding field of neuroscience, we've acquired new insights into the motivation issue. In the July, 2008 issue of the **Harvard Business Review**, authors Nitin Nohria, Boris Groysberg and Linda-Eling Lee describe a new model of employee motivation. They outline the four fundamental emotional drives that underlie motivation as: The drive to acquire (the acquisition of scarce material things, including financial compensation, to feel better); the drive to bond (developing strong bonds of love, caring and belonging); the drive to comprehend (to make sense of our world so we can take the right actions); and the drive to defend (defending our property, ourselves and our accomplishments).

Nohria and associates argue that managers who try to increase motivation must satisfy all of these four drives. Best practice companies have initiated reward systems based on performance; addressed the bond drive by developing a corporate culture based on friendship, mutual reliance, collaboration and sharing; addressed the drive of comprehend by instituting job design system where jobs are designed for specific roles, and those jobs are meaningful and foster a sense of contribution to the organization. And finally to address the defend drive, best practice companies restructure their leadership approaches to increase transparency of all processes, ensure fairness through the organization and build trust and openness with everyone.

In his new book, **Drive**, Daniel Pink, author of **A Whole New Mind**, describes what he says is "the surprising truth" about what motivates us. Pink says that true motivation boils down to three elements: Autonomy, the desire to direct our own lives; mastery, the desire to continually improve at something that matters to us, and purpose, the desire to do things in service of something larger than ourselves. Pink, joining a chorus of many others, warns that the traditional "command-and-control" management methods in which organizations use money as a contingent reward for a task, are not only ineffective as motivators, but actually harmful.

And brain science is now giving us some physiological clues as to how motivation works. Consider this: 98% of everything scientists know about the human brain has been discovered in the last 6 years; 80% of what scientists thought was true about the human brain before 1995 has now been found to be false, or misleading.

A U.S. National Institute of Health Study using brain scans, has found that the neurotransmitter dopamine is central to the human brain network governing motivation as well as reward and pleasure. Joseph Le Doux, in his book, **Human Emotions: A Reader**, describes new recent brain research that has shown that emotions are the driver for decision-making, which includes aspects of motivation.

In summary, the implications for managers in organizations are significant. Leaders today must be not just cognizant of the latest research on motivation, but take action to make those organizational and relationship changes to take advantage of this research.

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HISTORY OF INDIAN DRAMA AND THEATRE

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ABSTRACT

The word “drama” has its origin in Greek. It is originated from word “dra” meaning “do”. In this way, ‘doing’ or ‘action’ is column beam of the whole dramatic premise. Aristotle has also acknowledged action as the predominating component of drama. Narrative holds much importance in fiction, but action and dialogue hold paramount significance in drama. Drama is a representational art, a visible and audible narrative presenting virtual, fictional characters within a virtual, fictional universe. It is appropriate to say that the composition of drama is more difficult task than other forms of literature. The playwright has to coordinate various elements like dialogue, music, plot, metaphoric construction, psyches of the characters and audience, paraphernalia and stage craft along with the unity of time. Drama serves varied functions- providing for the instruction, entertainment, enlightenment, happiness, peace and moral upliftment. It teaches one one’s duty and reveals one’s sorrow. “As against every play performed or published, three novels or six collections of poetry (including anthologies) were published” (Kumar 1). Women’s theatre in India has also seen some degree of activity, although one could hardly refer to it as ‘feminist’ theatre in the given ‘Western’ sense of the term. “Modern Indian dramatic writing in English is neither rich in quantity or, on the whole, of high quality, Enterprising Indian have for nearly a century attempted drama in English-but seldom for stage production” (226).

KEYWORDS: Ancient, Drama, Theatre, Form, Tradition, Language, Music.

INTRODUCTION

HISTORY OF INDIAN DRAMA AND THEATRE:

The history of Indian drama dates back to the Vedic times. The *Rigveda* is the most ancient and the oldest of the Vedic collections. It consists of a very important *Samhita* which has fifteen hymns. These hymns are written in a dialogue form. These dialogues contain very important material for drama. O. P. Budholia has a point when he observes:

The history of drama is as old as the existence of man on this earth. Indian drama has got its divine origin and hence it includes in its purview the cultural significance and an inclusion of the various forms of emotions for its performance, the realistic overtones and the distinguishing features such as the traditional heritage, folklore, the oral signs of literature, myth and mythopoeic vision, secular and religious approaches to life, the art of dance and music, the arousal of latent and the rasa-realization and finally an inherent message in the text. (1)

Bharata's *Natyashastra* (200 BCE - 200 CE) is an ancient Indian treatise on the performing arts, encompassing theatre, dance and music. It explains the birth of drama and also elaborates all the aspects of Indian drama- stage setting, plot construction, characterization, dialogue, acting and music. The first chapter of Bharata's *Natyashastra* gives us the myth of the origin of drama. The chapter itself has been attributed to 500 BC though the other chapters of the book may be of later date.

The *Natyashastra* delineates a detailed theory of drama comparable to the *Poetics* (335 BCE) by Aristotle. Bharata refers to *bhavas*, the imitations of emotions that the actors perform, and the *rasas* (emotional responses) that they inspire in the audience. He argues that there are eight principal *rasas*: love, pity, anger, disgust, heroism, awe, terror and comedy. Further, he says that plays should mix different *rasas* but be dominated by one. Each *rasa* experienced by the audience is associated with a specific *bhava* portrayed on stage.

It was a time when the moral fibre of the society had weakened, irrational passion held sway and people had surrendered themselves to their baser instincts. Knowledge of the Vedas(which presumably could have saved the situation) being restricted to the upper strata of the society, a medium was required that entertained and could restore the health of the society by reaching out to all the people, regardless of their position in the social hierarchy. On being implored by Indra and the other gods to provide such an instrument, Brahma, the father of the universe, took the text from the *Rigveda*, the art of performance from the *Yajurveda*, the song from the *Samveda* and *rasa* (aesthetic experience) from the *Atharvaveda* and created a fifth Veda called the *Natyaveda*.

But Indra realized that the gods were unable (or unfit) to deal with the new form and passed it on to a human preceptor, Bharata. And Bharata, with the help of his hundred sons and some nymphs specially created by Brahma for the purpose, staged the first play.

The play was performed on the occasion of the Banner Festival, held to celebrate Indra's victory in a battle over the demons. The theme of the play was the victory of the gods over the demons, the event which the festival was meant to celebrate. They did not please the demons who were present. They took umbrage and using supernatural powers, 'paralysed the speech, movement as

well as the memory of the actors'. Indra, engaged by the mischief of the demons, laid into the demons with his thunderbolt, killing many. But the demons persisted in their obstructive tactics.

At this point, Bharata again approached Brahma, whose immediate reaction was to suggest that a theatre building should be built within which the performance could proceed uninterrupted. He placed the various gods at the vulnerable points of the building to ensure security. And then he addressed the demons on the nature of drama; in it (Natyashastra) there is no exclusive representation of you or the gods, he said, 'for the drama is a re-enactment of the state of Three Worlds'. Drama serves varied functions- providing for the instruction, entertainment, enlightenment, happiness, peace and moral upliftment. It teaches one one's duty and reveals one's sorrow. There is no maxim, no learning, no art or craft, which is not found in drama. For it is the joys and sorrows of human nature expressed through gestures and other techniques.

India Drama in English emerged on the scene when Krishna Mohan Banerjee wrote *The Persecuted or Dramatic Scenes Illustrative of the Present State of Hindoo Society in 1813*. However, the real journey of Indian Drama in English began with Michael Madhusudan Dutt's *Is this Called Civilization?* It appeared on the literary horizon in 1871, and was not followed by sustainable creative effort for decades. It was during the early twentieth century that Indian Drama in English evolved under the influence of British Drama, and the theme central to the stage were either related to the socio-political conditions of India or borrowed from the Western theatre. In the pre-independence era, Indian Drama in English shone faintly in the works of Rabindra Nath Tagore, Sri Aurobindo, T. P. Kailasam and Harindranath Chatopadhyay. Their plays were engaging, but they cannot be considered as original contributions to Indian Drama in English for a variety of reasons. The onset of cinema also added competition, and Indian Drama in English had to compete with other genres of writing such as poetry and novel as well. "As against every play performed or published, three novels or six collections of poetry (including anthologies) were published" (Kumar 1). After independence Indian Drama in English had to struggle a lot for acknowledgement as for the Indian audience then, English was a foreign and forced language. So the playwrights preferred to write in regional languages, and hence writing in English became a challenge because of its limited audience.

Even though English language acted as barrier initially and there was paucity of founds, the seed of Indian Drama in English germinated. As the regional theatre scaled the charts of popularity, the frail kernel of Indian Drama in English found its sunlight in innovative writers. The spirit of Indian Drama in English was revived and strengthened by an array of writers such as Asif Currimbhoy, Nissim Ezekiel, Partap Sharma and Gurcharan Das. Various theatre organizations like Indian National Theatre Association, Indian Peoples Theatre Association and National School of Drama were instituted in various parts of India, to sponsor plays in all languages, including English. These institutions not only raised funds, but also motivated writers and directors to devote time and potential towards the development of Indian Drama.

Indian Drama in English in sixties and seventies comprised plays that were based on nationalistic or patriotic themes, but as English was not still the language of the masses then, they did not appeal to the audience. Asif Currimbhoy's play *The Doidrummers* (1960), *The Dumb Dancer* (1961), *Goa* (1964) and *The Hungry Ones* (1965) received critical acclaim but were commercially unsuccessful. Though his plays were rich in content, theatrical devices, and covered a wide range of themes from history, politics, society, religions and metaphysics, they were not readily accepted. In 1968, the Theatre Group Bombay announced the Sultan Padamsee

Award for Indian plays in English which gave the much needed encouragement to the floundering genre. Nissim Ezekiel wrote plays in English that portrayed his observations of the oddities in human life and behavior, providing glimpse of a cross-section of contemporary society. His plays *Nalini*, *Marriage Poem* and *Sleepwalkers* drew attention. Other playwrights who kept the Indian Drama alive were Badal Sircar, Vijay Tendulkar and Girish Karnad, mainly through English translations of their works originally produced in different regional languages. Marathi playwright Vijay Tendulkar's plays *Silence! The Court is in Session* (1968), *Sakharam Binder* (1972) and *The Vultures* (1982) illustrate the complexity of human life. However, their Marathi productions are more popular than the translations. Girish Karnad, the Jnanpeth Award winner for his outstanding contribution to literature, produced *Yayati*, *Tughlaq* and *Hayavadana* in Kannada, which were later translated into English. Commenting on the playwriting of that era, K. R. S. Iyengar says, "Modern Indian dramatic writing in English is neither rich in quantity or, on the whole, of high quality, Enterprising Indian have for nearly a century attempted drama in English-but seldom for stage production" (226).

The image of Indian theatre came into emergence out of Sanskrit drama and its traditions. The folk performances are still found in rural India. Modern Indian Theatre is predominantly urban, influenced by Western traditions and it tries to find its own appropriate place. Modern drama is a part of the larger Indian theatre which is clearly defined by Mahesh Dattani in his plays. Modern drama was influenced by many of its traditional forms. The present study studies the place of English Language drama in pre-independence India, a genre that recently retains a somewhat mingle nature, especially so when one juxtaposes it with the flourishing tribe of Indian novelists who write in English.

Modern theatre in India is not a rural phenomenon. It owes its origin to the growth of large urban settlements like Calcutta, Madras, and Bombay beginning in the eighteenth century, under the British, who had established secure centres of trade by the mid-nineteenth century. By the last part of the nineteenth century, drama in Indian languages, began to be performed particularly in Kolkatta. By the time India finally achieved independence; theatre was struggling to survive in the face of the tremendous popularity of cinema. Modern theatre in India has however, come a long way. In Kolkatta, perhaps the hub of this form, substantial employment is generated through art and entertainment. The Star, Circarena, Rangmahal, Biswaroopa, Minerva, Rangana, Bijon, Tapan and Muktangan are a few examples of theatre that is self-sustaining and active, and an audience that is faithful. In fact, the scenario is such that one could easily venture to say that mostly all modern Indian theatre is amateur urban theatre. Mumbai too, has its share of quality theatre coming from its amateur groups, over five hundred in number. The plays performed in theatre in various languages like Marathi, Gujarati, Hindi, English, and south Indian elements. Women's theatre in India has also seen some degree of activity, although one could hardly refer to it as 'feminist' theatre in the given 'Western' sense of the term. Women's theatre, using the same techniques in performance and production, comes together with the street theatre movement. This theatre is a kind of protest which raised voices in performance against the exploitative regimes that aim to subjugate women, through enactment of dowry deaths, female infanticide, domestic abuse and prostitution. Thus, it can be said that drama is an integral part of our society.

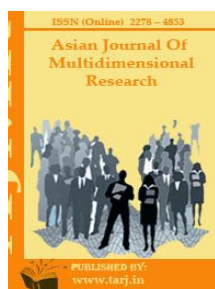
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IMPORTANCE OF PACKAGING IN BRAND PROMOTION

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ABSTRACT

Packaging is the technology of enclosing or protecting products for distribution, storage, sell, and use. Packaging also refers to the process of designing, evaluating, and producing packages. Packaging is an integral marketing strategy to glamorize a product in order to attract the consumer's attention. Many consumers will judge a product by its packaging before buying it, so creating compelling and alluring stationary will build first time buyers intrigue. The packaging design role has become quite important in marketing and it is also used for convenience and information transmission. Marketing competition in this day & age are quite stiff, and as a result, businesses & other organizations are frantically trying to find new ways to get customers to purchase their products, therefore by utilizing excellent packaging, companies can bring more customers' in. Nothing tends to get an attention of customer the same way that outstanding packaging design can. At the point of purchasing a product packaging is what serves as a direct link between the product within and the customer looking to make a purchase. This research paper throws light on the fact that Packaging has a better reach than advertising does, and can set a brand apart from its competitors. Therefore, it is critical for the package designer to conduct a deep research into the consumers' emotional appeal before carrying out product design, due to which marketer use various psychological tricks to influence the overall behavior of the consumers. Most items include their serial and lot numbers on the packaging, and in the case of food products, medicine, and some chemicals the packaging often contains an expiry/best-before date, usually in a shorthand form. Packages may indicate their construction material with a symbol.

KEYWORDS: Packaging, Advertisement, Marketing, Decision making

INTRODUCTION

Packaging design is the most important factor in marketing as consumer will first get to know about your business from product packaging design. Manufacturers are annually spending over \$150 billion in product packaging globally. This roughly corresponds to about 7 to 10 cents that goes into bringing a product to the market. Much of the packaging design aims to make products look attractive, make consumption convenient or protecting from possible damages. Packaging is literally the product identity.

Marketing & advertising will both play important roles in influencing the buying intention of the customer, but neither of these roles are nearly as close to your product as the packaging is, because the decision to make a purchase during a shopping experience is made specifically at the store level & not at the marketing or advertising level. Packaging in different serving sizes can extend a product into new target markets or help to overcome cost barriers.

Product packaging has become an integral part of any shopping experience when most of the buying decisions purely made on the bases on product packaging design. Presentation is also the only way to stand against competition in this perfectly-competitive marketplace. As a marketer and manufacturer, packaging thus becomes a crucial part of the process. If the packaging is not doing anything, when it comes to drawing attention to the product, then probably nobody is going to buy the product. Whether the brand packaging is designed for business to business or consumer retail sales, packaging is everything when it comes to truly reflecting the brand.

Having a good packaging design will continue to work for company and product for many years to come, which will allow it to build a large amount of loyalty all along the way.

DESIGN ELEMENTS OF PACKAGING

An important part of the product decision making process is the design of the packaging. An effective packaging strategy can contribute to the firm's competitive advantage. A good packaging strategy will endeavor to produce packaging that is unique, functional, safe, easy to remove, promotes product benefits and promotes the brand. Packaging design, which upgrades the brand image value of its products in an artistic form and is for the purpose of commodity sales, is a combination process of art & natural science. Excellent product packaging is a link that delivers the products' information & consumers' purchasing desire, and it should include the arts, materials, psychological, market and many other factors. Therefore, it is critical for the package designer to conduct a deep research into the consumers' emotional appeal before carrying out product design, due to which marketer use various psychological tricks to influence the overall behavior of the consumers.

Design A package designer aims for the following goals: (1) to attract the buyer; (2) to communicate message to the buyer; (3) to create desire for the product; (4) to sell the product; and (5) differentiation.

Attraction of the Buyer: Package must have enough shelf impact to stand out among a myriad of packages. The package must draw attention to itself. This can be done through the effective choice of colour, shape, copy, trademark, logo, and other features.

Communication to the Buyer: Every packaging element communicates something, so the image projected by the package must converge with the image being sought for the product. The package design must show at once the intended use, method of application and intended results.

A container of talcum powder should not look like as if it contains scouring powder, nor should face cream jars resemble shoe polish containers. All necessary information must be clearly visible or implied through the design. This communication may either be direct or subtle. Direct communication describes the product, its benefits and how to see it. Indirect communication uses colour, shape, design forms and texture to convey intrinsic attributes like purity, value, fun, elegance, femininity or masculinity. Here colour is seen to be the primary aspect involved in subtle consumer communication. Failure to consider cultural factors may be disastrous. Still another communication role of packaging is providing information to the consumer through the label or immediate package.

Creating a Desire for the Package: The package can convince the consumer that the product could fill the need or satisfy an inner desire. Packages usually add value like the convenience now being offered by microwaveable packaged foods. A shampoo or lotion bottle can be shaped in such a way that its normal position is inverted (less time to remove a viscous product), or it can be easily hung on the shower handle. Special pump dispensers have promoted the liquid soap form over the traditional bar soap. Convenience must also consider the ease of disposability of the package. Advances in packaging technology have kept pace with the demand for convenient packaging. In addition, rising consumer affluence appears to show that consumers are willing to pay more for convenience, appearance, dependability, and prestige of better packages.

Selling the Product: Package must not only sell the product but also should create desire for repeat purchases. This can be in the form of reusable features, special giveaways or easy.

Differentiation: Packaging can also differentiate one brand of product from another brand. Because the product packaging can contain company names, logos and the color scheme of the company, it helps consumers to identify the product as it sits among the competition's products on store shelves. For example, as a shopper walks through the coffee aisle of the local grocery store, the bright orange, pink and white packaging of the Dunkin' Donuts coffee brand may be easily recognizable for the consumer to grab on his way by the coffee shelf. The shopper may identify with the company brand, which propels them to buy the product. If the product packaging changes, it may alter the brand perception of the company, which doesn't mean that the consumer would not still purchase the product, but it may delay the purchase until the person is able to identify the product according to its new packaging.

The packaging industry is constantly coming up with new techniques to improve the quality of products final appearance while launching them in the market. Since, overall appearance of the products significantly impacts the marketing part, commercial product manufacturing companies are very careful about the packaging services they hire. Packaging is a technical activity, which requires the technical perception of materials and processes. The designers are also involved in making decisions in a constantly changing and complex series of issues. Furthermore, designers are being expected to gain a deep understanding of society, needs and desires of the consumers. Designers, get the education of designing products and packages considering people in a society, which provide a focus point to their designs. With the aid of knowing consumers' needs designers be able to communicate with them in the correct path.

Thus, designers are not only expected to be commercially alerted, technologically updated and socially aware, but also to be creative thinkers and expert communicators. Another key area is about branding and brand names, which has become more than a graphic device in order to demonstrate their quality. Going back again to the designer's role, they are expected to translate

the brand values by the means of sensitive and creative design skills to the consumer interface presented packaging.

The elements of a package design or packaging design toolbox are Material Choices, Color, Text, Logo and Illustration. Decisions regarding the shape of the package cannot be considered separately from the material of the package. Material choices may be dependent upon various issues like the type of substrate material, type sizes, run length and cost constraints. Careful design of packaging, including aesthetics, colour schemes, shape and form, often leads to a desire to learn more about the product inside. The choice of a culturally acceptable colour scheme that targets potential customers is also an important aspect of packaging.

COLOR

Color is used for a variety of specific purposes. It creates moods, it draws attention, it emphasizes, and it intensifies memorability. Color can be used as a cue, to either associate with or symbolize something else. In packaging, the first objective of the color is to command the eye. Next the package color is chosen for its ability to be associated with certain desired qualities such as elegance, naturalness, softness, and so on. The notion that color preferences are formulated through associations is a potentially important finding for marketing practitioners interested in determining colors for products. Rather than examine general color preferences among consumers, it may be preferable to learn consumers' color associations as a basis for understanding the emotional aspects of color. For example, Marketers can also use the theory of associations to create meanings for particular colors or to develop a brand image around a color.

TEXT

Another important section is related to typography that gives strength in meaning and understanding to viewers. In order to choose a typeface, designer should consider the nature of the product and it appeals to the market that can easily communicate with viewer.

LOGO

Logo is a mathematical element (ideogram, symbol, emblem, icon, sign) that, together with its logotype forms a trademark or commercial brand. Today there are many corporations, products, brands, services, agencies and other entities using an ideogram or an emblem or a combination of sign and emblem as a logo. As a result, only a few of the thousands of ideograms people see are recognized without a name. It is sensible to use an ideogram as a logo, even with the name, if people will not duly identify it. Currently, the usage of both images and the company to emphasize the name instead of the supporting graphic portion and making it unique, by its non-formulaic construction via the designable use of its letters, colors and any additional graphic elements. Logos and symbols are often applied to packaging, especially by companies that regard their products as a 'brand'. Branded products often have an advantage over non-branded products.

IMAGE/ILLUSTRATION

An essential element that is required in most of packaging designs is including images or illustrations as an integral part to design. Packages in supermarket environment should have the ability to communicate information quickly with no need to read the package in detail. Most of the time, images transfer a wide set of messages and information more effectively than texts.

That is the reason why experts in this field call packaging as “mini-advert”. However, advertisements provide time for the eye to follow shorter for scan and understands. This is the reason that package aims are to drawing the purchasers’ attention by the image and then guide them to information.

THE PURPOSES OF PACKAGING

The role of packaging in marketing has become quite significant as it is one of the ways companies can get consumers to notice products.

With the increased importance placed on self-service marketing, the role of packaging is becoming quite significant. For example, in a typical supermarket a shopper passes about 600 items per minute, or one item every tenth of a second. Thus, the only way to get some consumers to notice the product is through displays, shelf hangers, tear-off coupon blocks, other point-of-purchase devices, and, last but not least, effective packages. Considering the importance placed on the package, it is not surprising that a great deal of research is spent on motivational research, color testing, psychological manipulation, and so forth, in order to ascertain how the majority of consumers will react to a new package.

Based on the results of this research, past experience, and the current and anticipated decisions of competitors, the marketer will initially determine the primary role of the package relative to the product. Should it include quality, safety, distinction, affordability, convenience, or aesthetic beauty? Common uses of packaging include:

Physical protection: The objects enclosed in the package may require protection from, among other things, mechanical shock, vibration, electrostatic discharge, compression, temperature, etc.

Information transmission: Packages and labels communicate how to use, transport, recycle, or dispose of the package or product. With pharmaceuticals, food, medical, and chemical products, some types of information are required by governments. Some packages and labels also are used for track and trace purposes.

Convenience: Packages can have features that add convenience in distribution, handling, stacking, display, sale, opening, re-closing, use, dispensing, reuse, recycling, and ease of disposal.

Barrier protection: A barrier from oxygen, water vapor, dust, etc., is often required. Permeation is a critical factor in design. Some packages contain desiccants or oxygen absorbency to help extend shelf life. Modified atmospheres or controlled atmospheres are also maintained in some food packages. Keeping the contents clean, fresh, sterile and safe for the intended shelf life is a primary function.

Enhancing Product Appeal: Packaging, by offering features such as colorful printing and design, convenient handling, stunning layout and display, and a sense of style and fashion, boost the commercial appeal of products and create a highly respectable image for the respective companies.

Information transmission: Packages and labels communicate how to use, transport, recycle, or dispose of the package or product. With pharmaceuticals, food, medical, and chemical products, some types of information are required by government legislation. Some packages and labels also are used for track and trace purposes. Most items include their serial and lot numbers on the packaging, and in the case of food products, medicine, and some chemicals the packaging often

contains an expiry/best-before date, usually in a shorthand form. Packages may indicate their construction material with a symbol.

Marketing: Packaging and labels can be used by marketers to encourage potential buyers to purchase a product. Package graphic design and physical design have been important and constantly evolving phenomena for several decades. Marketing communications and graphic design are applied to the surface of the package and often to the point of sale display. Most packaging is designed to reflect the brand's message and identity.

Security: Packaging can play an important role in reducing the security risks of shipment. Packages can be made with improved tamper resistance to deter manipulation and they can also have tamper-evident features indicating that tampering has taken place. Packages can be engineered to help reduce the risks of package pilferage or the theft and resale of products: Some package constructions are more resistant to pilferage than other types, and some have pilfer-indicating seals. Counterfeit consumer goods, unauthorized sales (diversion), material substitution and tampering can all be minimized or prevented with such anti-counterfeiting technologies. Packages may include authentication seals and use security printing to help indicate that the package and contents are not counterfeit. Packages also can include anti-theft devices such as dye-packs, or electronic article surveillance tags that can be activated or detected by devices at exit points and require specialized tools to deactivate. Using packaging in this way is a means of retail loss prevention

Packaging is now a part of the products themselves and it will play an even more important function than in raising product value and appeal. Packaging now supports our lifestyles, playing a strong supporting role behind the scenes in enriching our lives.

CONCLUSION

Packaging plays an important role in the marketing context. The right packaging can help a brand carve a unique position in the marketplace and in the minds of consumers. Packaging has a better reach than advertising does, and can set a brand apart from its competitors. It promotes and reinforces the purchase decision not only at the point of purchase, but also every time the product is used. Packaging in different serving sizes can extend a product into new target markets or help to overcome cost barriers.

The research conducted on packaging shows that buyer attraction was a important factor in the package design and the companies are innovating new ways and means to attract customers through its attractive package design. Respondents also seem to give weight age to the communication and convenience in handling of the package. Respondents did not give due weight age to the environmental considerations and disposability of the package which indicates that awareness needs to be created among people so that they prefer packages that are easily disposable and are environmental friendly. Also research indicated that if the branded products are given to the people in ordinary packaging they are more likely to accept it because the branded products reduce the perception of the customers and they are more likely to give weightage to branded product than to the package. The shape of the package was the significant attribute of communication through the package and an innovative pack design can help to set a brand apart from its competitors. The marketing world is full of examples of brands that have used packaging to carve a unique position in the marketplace.

The findings also shows that ease of handling the packages and protection are also weighed highly by respondents and thus it indicates towards the reasoning that most of the toothpastes have become soft plastic tubes rather than that old tin tube toothpaste used by companies like colgate. Also the soap dispenser is innovations for the ease usage of liquid soaps. The respondents gave due weighted to the protection aspect of packaging also and it suggests that most of the syrup bottles are colored either dark brown or dark green so as to protect it from sunlight. The pulse oxymeter test showed that the respondents were more inclined towards the packages like coke, maggi, attractive shoe packages and attractive polybags. It also suggests that respondents may more likely to be attracted towards the edible items and their packages.

Packaging is now a part of our lives and something that is not going to go away any time soon. Unfortunately, however, nobody really pays much attention to it, never giving it any thought. Actually, though, packaging is a mirror that vividly reflects the lifestyles and ideas of each generation. Packaging can even drive the brand choice . As the market becomes more competitive and shelf space is at a premium, products need to be able to stand out from the crowd and packaging needs to provide more than just functional benefits and information. Under time pressure and in low involvement purchases, less time is spent looking at the detail and information provided on packaging. Packaging in combination with an advertising campaign and the right price, a product can be successful. Packaging, pricing and advertising alone will not secure success, if the product does not live up to expectations.

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GLOBALIZATION: MYTH OR REALITY

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ABSTRACT

Globalization is often portrayed as an effect of the end of cold war because this led to its further geographical spread, But sometimes, it needs to be understood as one of the factors that contributed to the end of cold war. It was the Soviet Union's marginalization from the process of globalization that revealed and intensified its weaknesses. But one should also keep in mind that post-cold war era saw much transformation in the world scenario. It was the age of digital technology, internet, cable networks and fiber optical, which enhanced the efficiency of communication. Advanced technology, a liberalized market, a relatively stable political scenario and independent nation-states decided to come under the aegis of certain intergovernmental organizations were important factors that led to emergence of globalization. In this paper, an attempt has been made to weigh the effectiveness, and advantage and disadvantage of globalization. Today globalization has generated massive transformation in all the existing social institutions, as well as economic, political and cultural sphere. No aspects of our life have remained untouched by it. It has created in the present time new patterns of livelihood, governance, leisure and identities or in other words it has created a new way of life. The major institutions which were formed with the emergence of modernity, namely capitalism, industries, and nation-states are witnessing immense changes in their characters. Therefore, their role and the way they carried it out has also changed. The old structure and the old identities that provided a firm anchor to our societies are getting eroded. The fragmentation in the cultural landscape of class, gender, sexuality, ethnicity, race and nationality give fixity to social individuals. Even in the arena of economy and polity, we cannot avoid the risks that are in store for us. But we cannot deny the benefits of globalization. As like countries of the world getting closed and the state boundaries are slowly getting lax. Countries are cooperating with each other on issues like

human rights, environmental problem, terrorism, etc. So there is a need to make a balance between its benefits and the risks produced by it. There is a need to put on a new pair of lenses to study the present scenario.

KEYWORDS: *Globalization, Marginalization, Individuals, Modernity, Terrorism,*

INTRODUCTION

Globalization is a new term that has found significant place in the lives of the people. By globalization, one means shedding down the walls of distrust and the barriers of suspicions between countries, to make a bridge where ideas and beliefs can across the border. It also means increasing the interdependence, connectivity and integration on a global level with respect to the social, cultural, political, technological, economic and ecological level. It is a process of interaction and integration among the people, companies and government of different nations, a process driven by international trade and investment and aided by information technology.¹

There is a tendency to regard the current high degree of globalization as simply a consequence of the end of the cold war. This is especially so with regard to the geographical extent of globalization. It must be kept in mind that the post cold war era saw much transformation in the world scenario.²there has been a boom in the global information, communication and transportation technologies. It was an age of digital technologies, cable network, internet and fiber optics, which enhanced the efficiency of communication. Thus the stage was set for the phenomenon that led to the emergence of 'one world'.Advance technology, a liberalized market, a relatively stable political scenario and independent nation states deciding to come under the aegis of curtain intergovernmental organization, were important factors that led to the emergence of globalization.³But at the same time globalization need to be understood as one of the factors that contributed to the end of cold war. Because globalization developed out of the core of western capitalist states that formed during the cold war. This because such a powerful forces that it finally both weakened the other cold war increasingly irrelevant.⁴

If globalization was both an element of the pre-existing cold war system and also stands out sharply as an element of the contemporary order, it needs to be seemed as a point of continuity between the two periods.

Today globalization has generated massive transformation in all the existing social institutions, as well as the economic, political and the cultural spheres. Globalization is one such phenomenon that has created in the present time new patterns of livelihood, governance, leisure and identities or in other words it has created a new way of life.⁵

BENEFITS OF GLOBALIZATION:

Globalization has been one of the most hotly debated topics in the international environment over the past few years. This process has effected the environment, the culture, the political system, the economic development and the human physical well being in societies around the world.

In economic field, globalization has converted the world into a single unified global market in recent years. The experts in the field of finance and telecommunication have gained the terms life 'death of distance' and the 'end of geography' to explain this phenomenon of economic prosperity where geo-graphical location makes no fines.⁶Financial flows in terms of bonds and

equities across the national boundaries have increased immensely. Each day, the volume of the trade has been increasing more than 100 times (from \$95 billion to \$15 trillion) between 1955 to 2010.⁷ Increased trade led to as ever increasing network interdependency in the countries of the world. Globalization helps to connect people all around the world. It allow goods and services to be manufactured in not just one part of the world, but all over, making them more accessible to more diverse amount of people. It increases the services of trade, technology growth and the world market.⁸ There has been a remarkable growth in such trade and exchanges, not only in traditional international trade in goods and services, but also in exchanges of currencies, in capital movements, in technology transfer, in people moving through international travel and migration and in international flows of information and ideas.⁹

Politically, globalization has an important role to play in maintaining sound and healthy relationship among world wide countries, to preserve international place and harmony. Globalization works for the betterment of the existing political relationship among different nation-states across the globe. Globalization leads to the creation of a world government which works for the normalization of the existing interactions among countries on political level.¹⁰ Under globalization politics can take place above the state through political integration scheme such as the EU and through the intergovernmental organization as the IMF, WTO and the World Bank. Political activity can transcend national boundaries through global movement and NGOs.¹¹ National boundaries no longer hold good. The internal –external divide has been washed away by the high waves of globalization. The level of interconnectedness has so much intensified due to globalization that a decision takes by one state leaves its impacts on others.¹² The best part of the globalization is that the countries of the world have realised that instead of trying to prove their supremacy in an arm, they must come together for something that would bring in prosperity for all of them.

Globalization has also contributed in generating awareness about environmental issues on the global platform. It has started the age of transnational environmental groups by persuading vast majority of people to care about and take actions to protect the earth's ecosystem. They have helped spread 'ecological sensibility'.¹³ It is also true that globalization helped environmental issues to emerge on a global platform. Globalization has also facilitated the growth of transnational green politics and interventions by NGO's to raise public awareness, influence international conferences and even monitor the implementation of agreements by states.¹⁴

Our culture and our societies are also not untouched by the process of globalization. The impact of globalization on the culture is immense and diverse. It has affected the cultural aspect of people in different ways. Today's culture is western dominated culture that has been very overwhelming and prominent all over the globe. It has influenced our food habits, our music, and our dressing style or in other words it has changed our way of living.¹⁵ Today, the people of the world are more closer to each other because of rapid growth in IT and tourism and participating in a 'world culture'.

COSTS OF GLOBALIZATION:

Globalization has its effects on the every aspects of human being. But it involves not only benefits but also has costs and potential problem that some critics see as great perils.

Despite, globalization contributed to the increased levels of economic growth, there can be substantial equality problems in the distribution of gain from globalization among individual, organization, nations and regions.¹⁶ Indeed many of the gains have been going to the rich nations

or individuals, creating greater inequalities and leading to potential conflicts nationally or internationally. Some argue that globalization is a kind of imperialism by which the developed countries of 'First World' are exploiting the developing or non-developed countries of 'Third World'.¹⁷

Another aspect of globalization is the loosening of national boundaries and decline of sovereignty of nation-states. Some political scientists argue that globalization is weakening nation-states and that global institutions gradually will take over the function and the power of nation state.¹⁸ One more feature of their globalization trend is the dominance of superpowers like the US. Critics of globalization say that the global North has a greater say in the global government and the developing South have ended up with their sovereignty hijacked by the superpowers of the world. Globalization makes them subordinates to the American power, either deliberately through natural approvals and alliance or forcefully through threats.¹⁹

Globalization is also accused for the environmental degradation. No doubt it has contributed in generating awareness about environmental issues on the global platform. It has also divided the world into North and South on environmental issues. The global North is exploiting the global South at the cost of their development. Free trade has given license to the North to dump their toxic wastes in the South.²⁰ US who produced 275 million toxic wastes every year, exports its waste to the South. Though everyone is talking about global warming and environmental degradation but no one takes the responsibility to curb it and instead blame one another. Besides this, the level of interconnectedness has so much intensified due to globalization that damage caused by one state can draw the entire world into a state of suffering.²¹

These same kinds of effects, we can see on our culture and society. Today the western culture has been dominating and overwhelming the world. Some call it 'Americanization' of the world while others give it the name of 'Cultural imperialism'.²² Globalization is transforming the world into a consumerist society that blindly follows the American way of living. It is the darker side of cultural imperialism. Our older structures are undergoing change; the older identities that provided a firm anchor are getting eroded.²³

Thus, globalization is such a confusing phenomenon that has changed the entire world. Our way of life as well as the major institutions which were formed with the emergence of modernity namely capitalism, industries and nation states are witnessing immense change in their character. The world is now a 'global village' and the people of the world are more closer to each other. But at the same time, we cannot avoid the dark side of the coin. Globalization has changed our culture and moral values. Even in the arena of economy and polity we have not been able to foresee the risks that it are in store for us. There is a need to study this term in present economic. There is a need to make the balance between its benefits and the risks produced by it, instead of shutting our door to globalization. The problem caused by globalization can be solved with the co-operation and efficiency of the countries.

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WOMEN EMPOWERMENT: A MYTH & REALITY

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ABSTRACT

During the independence movement, women were visible and active as nationalists, and as symbols of “Mother India”. Gandhi, in particular, was instrumental in creating space for women through his non-violence (and some would argue feminized) mode of protest. Gandhi’s legendary salt march initially excluded women, but due to demands from women nationalists he later realized the power of women organizers at the local level. His inclusion of women, however, was not located within a gender equality framework, but was a means to achieving a stronger and unified Indian state. The inclusion of women in the nationalist movement was also to debunk the British colonial assertion of “needing to save the poor, vulnerable women” of pre-independence India. As in many nationalist movements, women in India took part in the struggle, in turn propelling a women’s rights movement. And, as seen historically in many post-colonial countries, the nationalist women’s movement in India was confronted by the rebuilding of a patriarchal nationalist state. Women revolutionaries gave way to their male counterparts who (as a result of Partition politics) created a strong, male, and Hindu “New India”. The first post-independence Lok Sabha (the People’s Council or the Parliament) had 4.4% women. The period between the early 1940’s and late 1970’s saw an emergence of the Indian women’s movement, but it was not until the 1980s that the women’s movement gained real momentum.

KEYWORDS: Empowerment, Legal, Social, Economic & Constitutional Right.

INTRODUCTION

Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), and age. Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancements and actual practice at the community level. One key factor for the gap in implementation of laws and policies to address discrimination, economic disadvantages, and violence against women at the community level is the largely patriarchal structure that governs the community and households in much of India. As such, women and girls have restricted mobility, access to education, access to health facilities, and lower decision-making power, and experience higher rates of violence. Political participation is also hindered at the Panchayat (local governing bodies) level and at the state and national levels, despite existing reservations for women. The impact of the patriarchal structure can be seen in rural and urban India, although women's empowerment in rural India is much less visible than in urban areas. This is of particular concern, since much of India is rural despite the high rate of urbanization and expansion of cities. Rural women, as opposed to women in urban settings, face inequality at much higher rates, and in all spheres of life. Urban women and, in particular, urban educated women enjoy relatively higher access to economic opportunities, health and education, and experience less domestic violence. Women (both urban and rural) who have some level of education have higher decision making power in the household and the community. Furthermore, the level of women's education also has a direct implication on maternal mortality rates, and nutrition and health indicators among children.

Among rural women, there are further divisions that hinder women's empowerment. The most notable ones are education levels and caste and class divisions. Women from lower castes (the scheduled castes, other backward castes, and tribal communities) are particularly vulnerable to maternal mortality and infant mortality. They are often unable to access health and educational services, lack decision-making power, and face higher levels of violence. Among women of lower caste and class, some level of education has shown to have a positive impact on women's empowerment indicators. Social divisions among urban women also have a similar impact on empowerment indicators. Upper class and educated women have better access to health, education, and economic opportunities, whereas lower class, less educated women in urban settings enjoy these rights significantly less. Due to rapid urbanisation and lack of economic opportunities in other parts of the country, cities also house sprawling slum areas. Slums are informal sprawls, and most times lack basic services such as clean water, sanitation, and health facilities.

Additionally, slum dwellers mostly work in unorganized and informal sectors, making them vulnerable to raids by the state, abuse by employers, and other forms of insecurity. Women and children in slums are among the most vulnerable to violence and abuse, and are deprived of their basic human rights. As a result of a vibrant women's movement in the last 50 years, policies to advance human rights for women in India are substantial and forward-thinking, such as the Domestic Violence Act (2005), and the 73rd and 74th Amendments to the Constitution that provide reservations for women to enter politics at the Panchayat level. There are multiple national and state level governmental and non-governmental mechanisms such as the Women's Commission to advance these policies, and the implementation of these policies is decentralized to state and district-level authorities and organizations that include local non-governmental

organizations. The policy/practice gap in India cuts across all sectors and initiatives as a result of rampant corruption and lack of good governance practices. State-level governments claim a lack of resources, and the resources they do receive are highly susceptible to corruption. Financial corruption hinders the government's ability to invest in social capital, including initiatives to advance women's empowerment. Since the 1990's India has put in place processes and legislative acts such as the Right to Information Act (2005) for information disclosure to increase transparency and hold government officials accountable. Mistrust of political institutions and leaders remains high in the society with corruption and graft allegations often covering media headlines.

In addition to corruption and inadequate resources for implementation of initiatives at the community level, women's empowerment in India is negatively impacted by the pervasive discrimination of women in the family and the community. Discrimination against women in most parts of India (particularly the north) emerges from the social and religious construct of women's role and their status. As such, in many parts of India, women are considered to be less than men, occupying a lower status in the family and community, which consequentially restricts equal opportunity in women and girls' access to education, economic possibilities, and mobility. Discrimination also limits women's choices and freedom. These choices are further dependent on structural factors like caste and class. Empowerment for women in India requires a crosscutting approach and one which addresses the diversity of social structures that govern women's lives. Identity politics in India is a very critical political instrument, which is both used and abused throughout political and social institutions. There are numerous social movements fighting for the rights of the marginalized, such as the Dalit rights movement, the tribal rights movement, etc. These movements have achieved many gains in assuring representation of the traditionally marginalized communities into mainstream society.

Women's rights within these movements are largely unarticulated and thus reinforce inequalities within the very structures from which they are demanding inclusion. Empowerment approaches for women therefore is not only about providing services, but also about recognizing their lived realities of multiple layers of discrimination that hinder their access to services. Similarly, access to education for girls in some of the northern states like Uttar Pradesh and Punjab does not only rely on proximity of schools. Access to education is part of a larger structural concern, including the practice of son preference, which creates inherent discriminatory practices. Education initiatives therefore cannot rely solely on building educational infrastructure, but also need to address some of the root causes of discrimination against women and girls which affect the decisions made by parents. Women's security, decision-making power, and mobility are three indicators for women's empowerment. In India, and more so for rural and less educated women, these three indicators are significantly low. Data from the NFHS- survey on women's decision-making power shows that only about one third of the women interviewed took decisions on their own regarding household issues and their health. Decision-making power among employed urban women was higher than among rural and less educated women. The survey also found that older married women had more decision-making power than the younger married women. Younger women and girls experience an additional layer of discrimination as a result of their age. Data on women's mobility in India indicates the lack of choices women have, and that urban and educated women have more mobility choices than rural women. The data shows that about half the women interviewed had the freedom to go to the market or a health facility alone. Seventy nine percent of urban women from the highest education brackets and only about 40

percent of rural women without education were allowed to go to the market alone. Mobility restrictions for women are dependent upon how the family and community view women's rights. They also, however, are intrinsically dependent on the prevailing levels of violence against women in the household and the community. Abuse and violence towards women is predominantly perpetrated within the household, and marital violence is among the most accepted by both men and women. Wife beating, slapping, rape, dowry related deaths, feudal violence towards tribal and lower caste women, trafficking, sexual abuse, and street violence permeate the Indian social fabric, and create one of the most serious obstacles in achieving women's empowerment. The gap in policy and practice in women's empowerment is most visible when it comes to the level and kinds of violence women face in India. Despite the policies, laws, and initiatives by civil society institutions, violence against women in India is widespread and the consequences for perpetrators rarely match the crime. Enforcement of laws and sentencing of perpetrators are long and arduous processes, and the gaps in these processes are further widened by corruption. Another gap in implementing laws and policies on violence against women is the inaccessibility of information on victims' rights among rural and less educated women. Additionally, social stigma and the fear of abandonment by the family play a big role in women and girls' ability or inability to access laws and policies to address sexual and physical violence.

WOMEN'S RIGHTS

Policies relating to women's rights have had a positive trajectory in the past few decades with the central government articulating many progressive measures to advance gender equality in social, economic, and political arenas. The Government of India (GoI) has two main bodies to advance gender equality: the Ministry of Women and Child Development and the National Commission for Women, which is an autonomous organization under the Ministry of Women and Child Development. Both bodies work on national- and state-level legal and social policies to advance gender equality. The Ministry has widely implemented local-level micro-finance schemes to advance economic opportunities for rural women. The National Commission for Women has been instrumental in creating legislative changes, and has set up Complaint and Investigate Cells at the state level. The Grievance Cells receive complaints of gender-based violence and are mandated to investigate, provide referrals and counselling, and ultimately report on such cases. With a vibrant women's rights movement in India, there are continuous demands for better laws, provisions, and accountability for implementation. Most recent examples include the change in India's rape laws, where in 2006 marital rape was recognized. Currently, women's rights activists are demanding better provisions in Sections 375 and 376 of the Indian Penal Code. Since then, there have been multiple challenges by the women's movement leading to small but significant amendments.

The 2005 Domestic Violence Act provides protection from violence in the household from not only male perpetrators, but also female perpetrators like mothers-in-law and other female members in extended families. There also have been gains in women's inheritance rights, yet challenges remain in implementation. Social biases and lack of enforcement continue to hinder the full realization of Indian inheritance laws. Inheritance laws and property distribution fall under the Hindu and Muslim personal laws, both of which exempt agricultural land. For a country with a predominantly agro-based economy, women's inability to inherit agricultural land exacerbates feminization of poverty and neglects women's welfare. Like all other spheres of social change in India, there is an undeniable gap between policy and practice. More notably, the

deeply entrenched social hierarchies based on class, caste, ethnic, and communal divisions leave many communities on the margins with little knowledge of their rights and even less protection from local, state, and national governmental policies. Inequality between men and women runs across the board, including in education, economic opportunities, representation in governance, and other state and private institutions. Additionally, women in India face high rates of violence.

SOME RECENT STATISTICS ON WOMEN INCLUDE:

- India ranks 18th among the highest maternal mortality rates in the world with 540 deaths for every 100,000 births
- Only 48% of adult Indian women are literate
- Among rural women, 36.1% have experienced physical violence in their adult lives
- 66% of women who have experienced physical violence in their lifetimes are divorced, widowed, or deserted
- Lower caste and tribal women are among those who experience the highest levels of physical violence
- 85.3% of women reporting violence claimed that their current husbands were the perpetrators
- According to the most recent Demographic and Health Survey analysis, only 43% of currently married women (between ages 15-49) are employed as compared to 99% of men

Women's Security The multiple forms of violence experienced in the household, at the community level, and in some instances by the state, threaten women's security in India. In many parts of North India son preference is a widely practiced phenomenon. Son preference has direct linkages to sex-selective abortion (illegal across India; however, enforcement by both police and some doctors is still lacking), and discrimination of girl children in access to health, nutrition, and education. Research conducted by the International Centre for Research on Women (ICRW) found that, although not universal, particularly in households where there is more than one daughter there are significant differences in nutrition and health levels between male and female children.

Additionally, at the household level, incest, rape and domestic violence continue to hinder women's development across India. Forty percent of all sexual abuse cases in India are incest, and 94% of the incest cases had a known member of the household as the perpetrator. Dowry related deaths, domestic violence, gang rape of lower caste women by upper caste men, and physical violence by the police towards tribal women all contribute to women's insecurity in India. The class and caste structure inadvertently put poor women from lower class and tribal communities at the most risk of violence. Class and caste divisions also create grave challenges to poor, lower caste, and tribal women in accessing justice and retribution as victims and survivors of violence.

Women and girls in urban India are also at high risk of gender-based violence. In Delhi, the country's capital, a scan of daily newspapers reveals shocking numbers of cases of violence against women. The National Crime Bureau claims that a woman is raped every 29 minutes in Delhi. Street violence in urban centres is a growing concern for young women and girls, who are increasingly moving away from rural areas for economic opportunities and higher education. Particularly women and girls from the northeast region of India living in urban centres such as Delhi have reported experiencing social discrimination and marginalization, and many times physical violence. In 2005, according to the North East Support Centre, among the 100,000 people from the northeast living in Delhi 86% had reported racial discrimination and 41% of cases were sexual abuse cases. The northeast states of India are a volatile region, with a number of active insurgencies. The GoI has continuously deployed state troops to fight the insurgents, who predominantly follow the Maoist ideology. This region, because of its physical and cultural

proximity to Myanmar, China, and Bhutan, has for the most part been ignored by the central government, thereby fuelling the insurgents' demand for development and autonomy.

In the northeast (as in most conflict-ridden regions) women bear the brunt of war from both sides. There have been numerous instances of violence perpetrated by state security forces against local and tribal women. Trafficking of Women and Girls India is both a source and destination for trafficked women and girls into prostitution and bonded labour. While exact numbers of trafficked women and girls are difficult to ascertain, there have been figures projected by various national and international NGOs. Anti-trafficking measures in India have increased with India's commitment to international human rights protocols, and through strict legal provisions at the national level. The Immoral Traffic Prevention Act 1956 (ITPA) is the widely used law to prosecute traffickers, but also is invoked to target prostitution. Sex work is a debated subject in the women's movement in India. The anti-prostitution law is seen by many to criminalize and further marginalize women who are in the sex trade. Women's rights organizations, activists, and organizations such as the Durbar Mahila Samanway Committee (a nationwide sex workers' collective) have long supported legalization of the sex trade in India. The debate over legalization of sex work continues today and sex-work supporters are lobbying to change the ITPA for better rehabilitation measures for those who have been rescued during brothel and street raids. The ITPA also does not give adequate measures for those who are trafficked for purposes other than sex work and disproportionately targets women, making them further vulnerable to poverty and exploitation.

WOMEN'S ECONOMIC, SOCIAL, AND CULTURAL RIGHTS

The movement to assure women's economic, social, and cultural rights (ESCR) as basic human rights is just emerging in India. The movement aims to locate women's rights within the larger human rights framework, and by doing so moves away from looking at women's issues only within the framework of violence against women and reproductive rights. ESCR attempts to look at the broader issues facing women, namely poverty, housing, unemployment, education, water, food security, trade, etc. While the human rights movement on ESCR is largely contained at the international policy level, there are emerging social movements around the world. In the Indian context, projects like the Programme on Women's Economic, Social, and Cultural Rights (PWESCR), for example, is creating linkages between the international human rights movement and the local articulation of women's rights. PWESCR aims to build a women's rights movement in India that creates equality in all spheres of women's lives. By empowering women economically and socially, ESCR provides for a broader discourse on rights that moves women's rights from a victim centered approach to one that cuts across other fundamental human rights issues.

CONCLUSION

Women's economic opportunity in India is a rapidly changing landscape. Women are increasingly entering the workforce—particularly women professionals—and are creating change, but there remains a large number of invisible women workers in unorganized and volatile sectors. However, organizing at the local level, albeit small, is widespread. Implementation of national and state level policies lags behind in ensuring that women workers have equal pay and are free from exploitation.

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APKI BETI HAMARI BETI YOJNA

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ABSTRACT

Welfare indicates the endeavor made by government and voluntary organizations to succor families and human beings by supporting incomes at bearable levels and to provide medical guidance and public health services, by promoting sufficient Housing and community development by furnishing facilities for recreation. Social work aims at enhancing, restoring or modifying the psyche social functioning of individuals, families, groups and communities. Thus social welfare encompasses social services, social legislation, social work, social security and its two approaches social insurance and social assistance. All these activities happen within the organizational context. Therefore institution-building is an important activity in the process of development.

KEYWORDS: *Encompasses, Organizational, Individuals, Modifying, Restoring*

INTRODUCTION

Welfare of an individual is somewhat easier as it exists in his mind or consciousness but welfare of the community is a difficult concept. Welfare is regarded by some as residuary element that remain to be provided only after providing basic needs such as health, housing, education, and social security. Welfare indicates the endeavor made by government and voluntary organizations to succor families and human beings by supporting incomes at bearable levels and to provide medical guidance and public health services, by promoting sufficient Housing and community development by furnishing facilities for recreation.

Social suffering is the result of the failure of society to modify its literature and social establishment of human demands and social change. The individual generally fulfills his requirements as a member of social group but if he fails to protect his personal interest, the social group has to step in and provide necessary aid and support.

Social work aims at enhancing, restoring or modifying the psyche social functioning of individuals, families, groups and communities. Thus social welfare encompasses social services, social legislation, social work, social security and its two approaches social insurance and social assistance.

The process of development or the process of achieving this goal is a dynamic process. It requires structural adjustments such as transfers from rich countries to the poor, from developed regions to backward regions from rich to the poor and so on. Simultaneously it is necessary to ensure that adequate capital accumulation takes place. The qualitative aspects of the development process are much more difficult to achieve. The qualitative aspects are self-determination, freedom to participate in decision-making, self-realization, and freedom to maintain cultural identity. All these activities happen within the organizational context. Therefore institution-building is an important activity in the process of development. Conceptualized in this broad sense, social welfare is coterminous with social development.

The scheme emphasize for the upliftment/enlightenment of women so as to establish their rank in Haryana. To raise their socio-financial status in society the efforts have been made by the Government at Central, State and District Level. There are several specific Schemes meant for women which have been sponsored by the Government of India.

AAPKI BETI HAMARI BETI SCHEME

The Aapki Beti Hamari Beti Scheme is launched by Haryana State Government, Ministry of Women and Child Development. Earlier this scheme was known as Ladli. This scheme is specially launched for girl child or girls. The main aim behind introducing this scheme is to improve child sex ratio and to ensure survival of newborn girl child along with proper health and promote education of girls in the state.

Under this scheme, a fixed amount is deposited in the name of the girls in the bank, so that once she attains 18 years of age she would be able to get higher education and will able to make her future stable. With the help of this scheme, girl child can easily purse higher education. Eligibility norms for these schemes are mentioned below.

Objectives of Aapki Beti Hamari Beti Scheme:

The main objective of scheme is:-

- To bring change in social attitude towards the birth of girl child.
- To improve child sex ration in the state.
- To improve enrolment and retention of girl child in schools and to assists the girls to undertake income generating activities.
- To raise the age of marriage of girls.

Benefits of Aapki Beti Hamari Beti Scheme:

- Aapki Beti Hamari Beti Scheme provides benefits in the form of financial help, details of financial help are mentioned below.
- First girl child of scheduled Class family who was born on or after 22 January 2015 will get Rs. 21,000/- one time.
- First girls child of any category who belongs to BPL (Below Poverty Line) born on or after 22 January 2015 will get Rs. 21,000/- one time.

- Second or twins girls' child of scheduled class family born on or after 21 January 2015 will get Rs. 5,000 per year for five years.

Required conditions for applying Aapki Beti Hamari Beti Scheme:

- Aapki Beti Hamari Beti Scheme provides benefits in the form of financial help, details of financial help are mentioned below.
- First girl child of scheduled Class family who was born on or after 22 January 2015 will get Rs. 21,000/- one time
- First girls child of any category who belongs to BPL (Below Poverty Line) born on or after 22 January 2015 will get Rs. 21,000/- one time.
- Second or twins girls' child of scheduled class family born on or after 21 January 2015 will get Rs. 5,000 per year for five years.

Required eligibility for applying Aapki Beti Hamari Beti Scheme:

- Girls' beneficiary is who has married before 18 years of age are not eligible.
- Girls who born in Haryana are eligible.
- If girl dies after completion of age 18 then parents can get benefits of schemes.
- All girls of scheduled class family whose first girl child born on or after 22 January 2015 are eligible.
- All girls of any category who belongs to BPL whose first girl child is born on or after 22 January 2015 are eligible
- All girls of scheduled class family who has second girl child born on or after 22 January 2015 are eligible.
- All girls of any category who belongs to BPL who has second girl child born on or after 22 January 2015 are eligible.
- The birth of girl must be registered.
- The beneficiary should register as per the age at Anganwadi center.
- Pregnant women should register to nearer Anganwadi center.

Required eligibility for applying form for Aapki Beti Hamari Beti Scheme:

- Aadhar Card of Girl
- Birth Certificate of Girls Child
- Residence Proof
- Bank Details e.g. IFSC code, MICR Code Branch Name, account Number
- Identity Proof
- Immunization Card of Child
- BPL ration card

To clampdown the problem of declining sex ratio a scheme named "Aapki Beti Hamari Beti" has been introduced by the present govt. in Haryana state. The existing Ladli scheme has been subsumed into this scheme. The first girl child is born on or after 22nd January 2015 shall be eligible to receive Rs. 21000/-(one time), under the scheme who scheduled caste and below poverty line (BPL) families and all families whose second girl child is born on or after 22nd January 2015, will receive Rs. 21000/- (one time) regardless to their caste, creed, religion, income and number of sons. This amount will be invested in group scheme Aapki Beti Hamari Beti of life insurance Corporation of India. Chandigarh and the matured amount

of approximately Rs. 100000/- will be given to the girl after completing the age of 18 years provided, she should be unmarried at that time. The benefit to the 3rd girl child w.e.f. 24-08-2015 is been extended by Haryana govt. Till now 76493 beneficiaries have been covered. A sum of Rs. 13155.00 lac is provided in the budget for the year 2017-2018. Out of which sum of Rs. 8010.75 lac has been spent up to September, 2017.

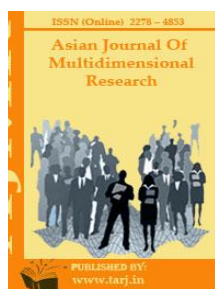
In nutshell, it can be compiled that the various welfare programmes and schemes are adopted by government and are meant to emancipate the women from social evils and cruelty. A special focus on the welfare of women was laid through various programmes and policies have been made by the government for the development as well as for the empowerment of women. But still there are many areas of concern that government needs to pay attention towards upliftment of women.

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AFRICAN HERITAGE IN THE SELECTED NOVELS OF NGUGI WA THIONG'O

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ABSTRACT

African Literature mainly deals with African problems and vistas at all the levels. Most of the African writers have talked about the social, cultural, philosophical and moral aspects in their works. As far as Ngugi wa Thiong'o is concerned, African values and scenario is like an underlying current in all his writings. In order to understand Ngugi wa Thiong'o, it is pertinent to ponder over the evolution of African heritage and its ubiquitous relevance.

KEYWORDS: *African Heritage... Myth Of Gikuyu... Natural Affiliation And Attachment... Ancestral Lands... Mau Mau Movement... Dragon Of Imperialism... Myth Of Harry Thuku*

INTRODUCTION

Like Indian heritage, **African heritage** is enriched with social moral, spiritual, intellectual, religious and patriotic values cast within the framework of socio-cultural, philosophical and political vistas. African heritage is salubrious with myths of all walks of life. African people are known for their sincerity, devotion, dedication and determination. They have firm faith in their cultural and spiritual vistas of life. Firstly we have the myth of Gikuyu (the first man) and Mumbi (the first woman). Beside the origin of life, there was complete darkness in Kerinyaga, how the creator created and set everything in order in the present Siriana and how the land was given to human beings by Murungu, the creator of the universe. As Ngugi narrates in his novel, Weep Not, Child:

...There was wind and rain. And there was also thunder and terrible lightning. The earth and the forest around Kerinyaga shook. The animals of the forest whom the Creator had recently put there were afraid. There was no sunlight. This went on for many days so that the whole land was in darkness. Because the animals could not move, they just sat and moaned with wind. The plants and trees remained dumb. It was, our elders tell us, all dead except for the thunder, a violence that seemed to strangle life. It was this dark night whose depth you could not measure, not you or I can conceive of its solid blackness, which would not let the sun pierce through it.

But in this darkness, at the foot of Kerinyaga, a tree rose. At first it was a small tree and grew up, finding a way even through the darkness. It wanted to reach the light, and the sun. This tree had *life*. It went up, up, sending forth the rich warmth of a blossoming tree – you know a holy tree in the dark night of thunder and moaning. This was Mukuyu, God’s tree. Now, you know that at the beginning of things there was only one man (Gikuyu) and one woman (Mumbi). It was under this Mukuyu that he first put them. And immediately the sun rose, and the dark night melted away. The sun shone with a warmth that gave life and activity to all things. The wind and lightning and thunder stopped. The animals stopped wondering and moved. They no longer moaned but gave homage to the Creator and Gikuyu and Mumbi. And the Creator who is also called Murungu took Gikuyu and Mumbi from his holy mountain. He took them to the country of ridges near Siriana and there stood them on a big ridge before he finally took them to Mukuruwe wa Gathanga about which you have heard so much. But he had shown them all the land – yes, children, God showed Gikuyu and Mumbi all the land and told them,

“This land I had over to you. O Man and woman

It’s yours to rule and till in serenity sacrificing

Only to me, you God, under my sacred three...”¹

In this way, the Africans in general and the Kenyans in particular have natural affiliation and attachment with the land. They worship it as mother as the Indians do. They have taken oath to save their motherland from the clutches of the foreigners. They pray to their God so that they may get back their promised land :

“What happened, O Murungu, to the land which you gave to us? Where, O Creator, went our promised land?” At times I’ve wanted to cry or harm my body to drive away the curse that removed us from the ancestral lands. I ask, “Have you left your children naked, O Murungu?”(WNC : 25)

Like Milton’s Paradise Lost, we have the struggle between the good and evil forces of life in the form of clash between God and Satan. The same clash is found in Gikuyu myth when the evil forces become jealous with the prosperity of the children of the Great One, they send a big drought to the land. Sometimes, the children of Mumbi or so called human beings also forgot to burn a sacrifice to Murungu. So, He did not shed His blessed tears that make crops grow :

“The sun burnt freely. Plague came to the land. Cattle died and people shrank in size.”(WNC : 25)

Another myth presented by Ngugi wa Thiong’o in the form a prophecy given by a Gikuyu seer named Mugo wa Kibiro who prophesied about the arrival of the white man as he:

...came from the country of ridges, far away from here. Mugo had told the people of the coming of the white man. He had warned the tribe. So the white man came and took the land. But at first not the whole of it.(WNC : 25)

When the African people were dispossessed from their motherland, in order to restore the land or to defeat the white man, they decide to learn and know the ways of the white man by imparting education to their wards. As Jomo Kenyata, the freedom fighter says:

“Education is the light of Kenya.” (WNC : 38)

And again Ngotho says:

‘Education is everything,’ ...Yet he doubted this because he knew deep inside his heart that land was everything. Education was good only because it would lead to the recovery of the lost lands. (WNC : 39)

In the context of African Heritage, the novelist seems to explore and express the myth of warrior-leaders particularly of Waiyaki and Harry Thuku. Through this myth, Ngugi has shown the endurance and perseverance of the African people. As the arrest and alive burial of Waiyaki leads to the explosion and outburst of the seeds of revolution in the masses. The white man arrested Waiyaki and took him to the coast, bound his hands and feet whereas later

Waiyaki was buried alive at Kibwezi with his head facing into the centre of the earth, a living warning to those, who, in after years, might challenge the hand of the Christian woman whose protecting shadow now bestrode both land and sea.

Then nobody noticed it; but looking back we can see that Waiyaki’s blood contained within it a seed, a grain, which gave birth to a movement whose main strength thereafter sprang from a bond with the soil.²

The people saw the image of God’s message in Harry Thuku and he motivated the masses to join the movement and be united as a corollary of it everybody followed him enduring all sorts of pains, and troubles:

They would tighten their belts around the waist, ready to endure thirst and hunger, tears and blood until they set foot on Canaan’s shore. They flocked to his meetings, waiting for him to give the sign. Harry denounced the whiteman and cursed that benevolence and protection which denied people land and freedom. He amazed them by reading aloud letters to the whiteman, letters in which he set out in clear terms people’s discontent with taxation, forced labour on white settler’s land, and with the soldier settlement scheme which after the first big war, left many black people without homes or land around Tigoni and other places.(AGW:12)

In this way, through the myth of Harry Thuku, Ngugi narrates the ancient Peasant revolt while through Jomo Kenyatta shows the struggle for freedom movement.

The oath taking for the Mau Mau movement becomes a modern myth in Kenya where the Britishers arrest and kill those revolutionaries who have taken oaths. The natives take an oath to remain loyal and faithful for the independence of Kenya and to live in forests so that they may attack the white men, as in India, under the vibrant leadership of Netaji Subhash Chandra Bose *Azad Hind Fauz* (Indian Freedom Army) was set up. Both these movements believe that the Britishers will leave their mother lands only through violence.

Circumcision is an important ritual to the tribals in Africa. It keeps people together and bounds the tribe. It is pivot of the whole social structure, and a something that gives meaning to a man’s life. If there is an end of custom, heritage and spiritual basis then there is an end of African tribes’ cohesion and integration.

In the novel *Matigari*, the protagonist Matigari is a quester in search of truth and justice, an African knight fighting the dragon of imperialism, which can take many shapes, sometimes appearing like a policeman, sometimes like a Minister and at times even a priest. This struggle is depicted like a mythological tale made timeless by many narrative devices.

To sum up, defacto Ngugi wa Thiong'o has imbibed myths, cultures, traditions of the African tribals and natives for their struggle to emancipate themselves from the clutches of the mighty colonial devil.

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INTERFACE OF HISTORY AND FICTION IN SORAYYA KHAN'S NOOR

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ABSTRACT

Sorayya Khan resides outside Pakistan at present after having spent a significant part of her life in the Islamic republic, but she is still treated as the Pakistani voice in English Literature. She has remained fully focused on the typical Pakistani issues despite her physical distance from the homeland. Being fully aware of the power vested in literary fiction, she has infused her novel with unique self-consciousness regarding the social, cultural and political past of the lands she claims to portray. History, politics, Islam and nation are the common denominators of this writer. The past depicted in the selected novel "Noor" does not only belong to the powerless people like victims of the 1971 civil war but also to the absolutely powerful people like General Zia ul-Haq and hence the study expands the terrain of the history from below.

KEYWORDS: History, Fiction, Interface, Violence, Contemporary Pakistani Fiction

INTRODUCTION

History and literature share many features, but with the advent of the genre of the novel, this interface has scaled new heights. The very nascent fiction had set off appropriating history, however putatively antithetical to fiction in its approach as a discipline, to dovetail its rather fabricated narrative. Henry Fielding subtitled his novels as histories. The nineteenth century novels of Walter Scott even earned the paradoxical tag of historical fiction by virtue of its direct interaction with the written past. All was going well till history-writing remained more or less unidirectional and unproblematic. Then following the linguistic turn in the early twentieth century, concepts like truth, reality, singularity, universality, and objectivity were severely questioned. Knowledge became provisional, relative, plural, cultural-specific, subjective and even textual. Thus moving away from the canonical realistic novels, the twentieth century literary and cultural movements problematized the hitherto smooth and direct interaction of history and fiction by questioning the very fundamentals of both the disciplines among others.

History like other discourses appeared just as a narrative discourse. Hayden White asserted that history writing was much different from story-telling due to its dependence upon narrative for meaning. White postulated the idea that it was the form that prevailed over the content of

narrative, including history, and not vice-versa that had long since been taken for granted. On the other hand, Michel Foucault's discourse analyses overturned ahistorical epistemes in favour of a time-bound and politically charged knowledge. Concepts such as ideology, hegemony, and discourse tarnished the sanctum of the historical monolith. Historiography widened its domain to include basic human and cultural activities.

However, in comparison to history-writing, literature absorbs changes more rapidly. In the contemporary times, the novel stands out as the most inclusive, flexible, and volatile genre. It has embraced historical narratives more vigorously in the wake of postmodernist era when canons, disciplines, and grand narratives are no longer considered reliable means of knowledge conveyance. Critics like George Lukacs see historical novels as component of bringing structural changes. Apart from the conventional novel, the trends like new novel, non-fiction novel, antinovel, cult novel, and historiographicmetafiction help fiction subtly interface with history. According to Linda Hutcheon, the self-reflexive fiction can engage itself with more challenging issues in the present.

Postcolonial novelists re-wrote history for corrective measures to bring out their pristine native past which was rejected by the colonial masters. Feminists, Marxists, and subaltern thinkers amongst others also appropriated the genre of the novel to make their voices heard in their respective social, ideological and cultural domains. Put simply, all the novelists who incorporate history do it for their particular purposes, so the means and modes of incorporation vary accordingly. Now the history does not work for the novels as merely a context to set the story in/against. The novels rather problematize, challenge, unearth, and re-write the given history.

Main Article

The present paper shall work upon this very interface of history and fiction in the light of selected contemporary Pakistani novel in English. The reason of fiction almost appearing as history seems more pertinent when the novelist belongs to a nation like Pakistan that contains a repository of turbulent past in all spheres. The select text is *Noor* (2003) by Sorayya Khan. Sorayya Khan resides outside Pakistan at present after having lived a significant part of her life in the Islamic republic, but she is still treated as the Pakistani voice in English literature by some major critics like Cara Cilano. Apart from that, she remains fully focused on the typical Pakistani issues despite her physical distance from the homeland. Being fully aware of the power vested in literary fiction, she infuses her novel with unique self-consciousness regarding the social, cultural and political past of the lands she claims to portray. History, politics, Islam and nation are her common denominators. The past depicted in "*Noor*" does not only belong to the powerless people like the victims of the 1971 civil war but also to the absolutely powerful people like General Zia ul- Haq, hence the study expands the terrain of the history from below.

The reason for this particular selection of the novel lies in the different ways of narrativizing the past and depiction of different time-periods in the history of Pakistan. The past in the novel is not dead and it strongly surfaces from the almost forgotten terrains through personal memories, familial and war narratives, imagination and will power. "*Noor*" has a great appeal to critics for its portrayal of the 1971 war atrocities, national conflict and feminist perspectives. The argument revolves, as its title implies, around the construction and deconstruction of national identities during and after war. The novel has multiple meanings as it not only implies the violence perpetrated in the past of (East) Pakistan-now, Bangladesh- but also the deliberate forgetting (or violation) of the violence of the 1971 war to sustain the national allegory of (West) Pakistan

intact in the present. Also, the narrative violates linear and general mode of history-telling with an intense inclination towards space/place and marginalized people. Noor, the eponymous character of the novel, despite being a mentally challenged child, draws the pictures of the past of her family that parallels the past(s) of two nations with special focus on the national amnesia for civil war of West Pakistan. The metaphor of drawing the past not only flattens history, but reinforces the notion of its sheer textual traces available to readers. Sorayya Khan through her “*Noor*” tries to explore how fiction uses and abuses history through techniques like family narrative, magic realism, use of interviews with victims and victors, etc. to make histories- instead of a single history- come to surface. She also explains how the concepts of nation, gender, war crimes, identity crisis, and power of forgiveness corroborate this cogent narrative that challenges the discourse of state sponsored historiography.

As far as literary perspective is concerned, there is scarcity of writers dealing with the tragic events of 1971 civil war. Sorayya Khan’s *Noor* can be taken as the first Pakistaninovel in English in which the writer has done a substantial research work to interview the soldiers and families that were directly or indirectly influenced by the war. By interviewing them, she has come across the old saga of human suffering and tragedy. The returned soldiers are not ready to speak about their experiences of the war. They are trying to come to terms with the traumatic experiences and making efforts to lead a normal and healthy life. But they have failed to do so. They want to forget about the war and move on. Forgetfulness helps if you can make a fresh start. But as far as national tragedy is concerned, the historical amnesia can both be helpful and destructive. Amnesia can help in fighting the feelings of guilt that history burdens us with. It can be destructive because it puts obstruction on the way of critical understanding of the past.

Sorayya Khan admits in “The Silence and Forgetting that wrote *Noor*” that she was terrorized by the tales of war and she wanted “to study the effects of war in the theatre of a family” (124). the question always nagged her, “How can people move on after witnessing or participating in the war?” (125). She went to Bangladesh and interviewed many soldiers who had fought in the 1971 war. She observed that there was a great similarity between the survivors of tsunami and the soldiers who had fought in the war. She writes, “War and natural disasters are in fact entirely different in some ways, the end result- the complete desolation people are left to live in and with- is, in fact very similar” (5).

The novel also explores the violence and horrors of history in the form of independence war of Bangladesh. Khan has tried to explore the memories and experiences of the people of post-partition. Khan has revealed in her work how the past is remembered by the people and official histories. History and memory gets merged and fused in *Noor*.

In a review of *Noor*, Mahmud Rahman says, “ Sorayya Khan recounts two events from history: the cyclone that hit East Pakistan in November 1970 and the civil war that broke out a few months later between East and West Pakistan leading to the independence of Bangladesh.” Almost one million people died in the deadly cyclone and war devastated about three million people. Sorayya Khan writes in Silence and Forgetting, “History is a narrative, not unlike a piece of fiction. In fiction, the most obvious silence occur in the white spaces between paragraphs or sections on a page of a book...there are some stories, in fact, where what happens is white spaces (those formless, shapeless, silences filled with possibility) is more critical than anything that “written”...History books generally tell us only one side of history. In Pakistan, for example, recent local history text books provide a sentence or two on the 1971 crisis that divided the

country. Bangladeshi history books devote much more space to the events and say something quite different about their independence war.” (122) The war is responsible for changing the life and psyche of people. After returning from war and adopting a six year old Bengali girl, Sajida, Ali, the Pakistani soldier, never talks about his participation and experiences of the war. Even Nanijaan never mentions and questions about the war. Sajida grows up in the new family in Pakistan having Ali as her father and Nanijaan as her grandmother. Sajida gets married to Hussein who also starts living in the same house as per wishes of Ali. When the novel opens, Sajida is already a mother of two boys and is expecting her third child. The name of the novel is after the third child “Noor”. Noor is born as a special child with Down syndrome. Hussein loves his boys but does not accept Noor and maintains a distance from her. Noor, too, does not give him enough space in her life. Noor receives crayons as her first birthday present. She gets fascinated by the colourful crayons and starts colouring the plain sheets of paper with blue. Sajida gets attracted by the drawings but Hussein does not like them at all. The blue colour in the drawings reminds Sajida of the ocean of her homeland. Gradually Noor’s paintings of different shades start reminding and deciphering the past of Sajida and Ali. Noor proves to be a special child who is in fact a connection between her mother and her grandfather and their hidden past. When Sajida conceived Noor, she immediately realized that her relationship with her past had been revived. Noor, the special child throws light on the debris of the past and connects Sajida to the present. At the same time, Noor reminds Ali the war which he was trying to forget and had never talked about it in the family. Ali is reminded of the war when he looks at Noor at the time of birth. Sorayya Khan observes, “Ali, in an earlier life and another land had seen children like Noor, a shade from black, in the hold of death. When Noor’s face collapsed in to what it would be, he leaned closer and strongly recalled something of war he’d seen.” (31) Noor through her paintings helps her mother and grandfather to confront the past that they have been trying to suppress. She enables her parents to transport through their haunting and horrifying memories of the cyclone of 1970 that claimed the lives of millions of people and violent atrocities of the 1971 war between East and West Pakistan that eventually created the independent country of Bangladesh. Noor’s art paintings forced the family members to admit the betrayals and disillusionments that they thought had been buried with time.

Aim of the paper

The aim of the present research paper is to study the interaction of the select novel “*Noor*” with the recent history of Pakistan, that is, how and why the text participate in re-writing the rather recent event, especially the 1971 war. Apart from analyzing re-writing of the past which has been suppressed, unresolved or overlooked, the study shall dissect both history and fiction as discourses embedded in particular time and space as cultural text. Moreover, the study also briefly examines how the current global issues and concepts like nation, gender, religion, diaspora, wars, etc. help as well as affect the consciousness of geo-politically aware novelists while historicizing their fiction.

RESEARCH METHODOLOGY

The paper shall study the history-fiction interface primarily in the light of new historicist and cultural material approaches which see the literary text being the products of a particular time and culture. The ideological and subversive power of literature asserted by the cultural materialists such as Raymond Williams and Alan Sinfield has been used to analyze the resistance

shown through the text. Postmodern literary techniques like intertextuality and magic realism are very conducive to comprehend the stance of the novel towards history.

REVIEW OF LITERATURE

History-fiction interface has been widely researched in general as well as in the discipline of literature. The genre of novel has been both praised and sullied to incorporate history in its narrative. Walter Scott set his novels in the past and brought out a new style that influenced even historians. Many other contemporary critics like Avrom Fleishman did not object to the use of direct historical settings in the literary genres provided the characters shown were real and authentic. Mid-twentieth century Marxist critic George Lukacs emphasized on the genuine portrayal of the era being presented in the novel. In the nutshell, the argument was pitched up for the long term discussion that has not ceased till date.

Hayden White deconstructed the hierarchical supremacy of history as discipline over the novel. For him history too, like literature, depends on the narrative, so equally vulnerable to the subjective points of view. Postmodernism played a huge role in bringing these seemingly distinct disciplines much closer focusing on the discourse of the era. Approaching the end of the century, the new historicist critics started studying history and literature simultaneously to understand the latent meaning of the literary texts, mainly dramas written in the Renaissance and Romantic periods. This movement took history-fiction interface, however, indirectly, to the decisive point from where it seems almost impossible to study a literary text without bringing in the contexts of history, politics, and culture.

As far as the select novel “*Noor*” is concerned, there is visible scarcity of critical work done on the text, let alone in the field of history-fiction interface. Very few books are available on the new generation of the Pakistani English writer. Cara Cilano has written three short critical books over the last few years which are more or less informative works. These are: *National Identities in Pakistan* (2011), *Contemporary Pakistani Fiction in English* (2013), and *Post-9/11 Espionage Fiction in the US and Pakistan* (2014). David Waterman has recently worked on the Pakistani history, culture and literature in English. He argues in his book *Where World Collide: Pakistani Fiction in the New Millennium* (2015) that personal and political identity cannot be separated in the contemporary works of the Pakistani English fiction. AvianshJodha has written a brief article on this novel titled “*Eclectic Cartography: Spaces of Memory and Belonging in Sorayya Khan’s Noor*”, which shows its narrative based upon the individual memories on both sides, Pakistan and Bangladesh. Vinodsinh V. Patil studies this text as one among the various literary contributions of contemporary Pakistani women novelists indiscussing war and politics. All these articles somehow lack in figuring out the scope of this novel in imagining and reconstructing a forgotten history.

CONCLUSION

The novel “*Noor*” brings in to notice the significance of the contemporary Pakistani novelist’s inclination towards recent history for the ultimate purpose of the betterment of society. The novel also illustrates that the fiction written profound historical consciousness can contribute to developing an alternative way of understanding the past. The select novel’s disposition towards portraying the recent history of Pakistan not only gives an opportunity to study the history-fiction nexus, but also endeavours to comprehend vital discourses like history and state power through literature in the present times. The study has been quite helpful in taking notice of the literary techniques being used by the contemporary Pakistani novelist to historicize her fictional work

that has to depict such a turbulent past- steeped in military coups, civil war, partition, and terrorism and much more.

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CRIME AGAINST WOMEN

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ABSTRACT

A number of crimes are committed against women in India; they are rather on the rise. Moreover there are various other misdeeds and wrongs which are also committed against them but not recognized by the society as something unlawful. The national crime records bureau reported in 1998 that growth rate of crimes against women would be higher than population growth rate by 2010.earlier; many cases were not registered with the police due to the social stigma attached to rape and molestation cases. Violence against woman is the manifestation of a historically unequal power relationship between men and women. It is a conditioned response and is not natural or bom of biological determinism. In the olden days, violence against women was a result of the prevalent atmosphere of ignorance and feudalism.

KEYWORDS: *Biological Determinism, Uncontrollable Phenomenon, Incidences Of Spousal, Prohibit Violence.*

INTRODUCTION

Today violence against women is an uncontrollable phenomenon, which is a direct result of the rapid urbanization, industrialization and structural adjustment programmes which are changing the socio-economic scenario of our country.¹ Violence against women throughout the life cycle derives essentially from cultural patterns, in particular the harmful effects of customary traditionalOr customary practice and all acts of extremism linked to race, sex, language or religion that perpetuate the lower status accorded to women in the family, the workplace, the community and society.

Violence is exacerbated by social pressures, notably the shame of denouncing certain acts that have been perpetrated against women. Violence is one of the crucial social mechanisms by which women are forced into a subordinate position compared with men. In many cases, violence against women and girls occurs in the family or within the home, where violence is often tolerated. The neglect, physical and sexual abuse, and rape of girl children and women by family members and other members of the household, as well as incidences of spousal and non-spousal abuse, often go unreported and are thus difficult to detect.

Women's lack of access to legal information, aid or protection; the lack of laws that effectively prohibit violence against women; failure to reform existing laws; inadequate efforts on the part of public authorities to promote awareness of and enforce existing laws; the absence of educational and other means to address the causes and consequences of violence.¹

Definition

Violence against women may be defined 'as an act of verbal or physical force, coercion or life-threatening deprivation directed at an individual women or girl that causes physical and psychological harm, humiliation or arbitrary deprivation of liberty that perpetuates female subordination.' Women specific violence can be interpersonal, institutional, cultural and structural.'

The term, "violence against women" refers to many types of harmful behavior directed at women and girls because of their sex. Violence against women refers to specific acts or behavior as well as a continuum of deprivations and discrimination that are rooted in gender inequality. Women are vulnerable to acts of violence in the family, in the community and by the state. Marital cruelty, dowry murders, child abuse, incest and battering are some of the common forms of violence that women face in the family. The community metes out rape, sexual harassment and eve-teasing, trafficking and sexual discrimination to the woman. Custodial violence and institutional deprivations are two forms of violence meted out by the state.²

Violence affects the lives of millions of women worldwide. It cuts across cultural and religious barriers, impeding the right of women to participate fully in society. Violence against women takes a dismaying variety of forms, from domestic abuse and rape to child marriages and female circumcision. All are violations of the most fundamental human rights.

The issue of the advancement of women's rights has concerned the United Nations since the organization's founding. Yet the alarming global dimensions of female targeted violence were not explicitly acknowledged by the international community until December 1993, when the United Nations general assembly adopted the declaration on the elimination of violence against women.

The declaration on the elimination of violence against women is the first international human rights instrument to exclusively and explicitly address the issue of violence against women. It affirms that the phenomenon violates, impairs or nullifies women's human rights and their exercise of fundamental freedoms.- The declaration provides a definition of gender-based abuse, calling it "any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life."

The definition is amplified in article 2 of the declaration, which identifies three areas in which violence commonly takes place: Physical, sexual and psychological violence that occurs in the family, including battering; sexual abuse of female children in the household; dowry-related violence; marital rape; female genital mutilation and other traditional practices harmful to women; not spousal violence; and violence related to exploitation;

Physical, sexual and psychological violence that occurs within the general community, including rape; sexual abuse; sexual harassment and intimidation at work, in educational institutions and elsewhere, trafficking in women; and forced prostitutions; Physical, sexual and psychological violence perpetrated or condoned by the state, wherever it occurs.

The importance of the question of violence against women was emphasized over the last decade through the holding of several expert group meetings sponsored by the United Nations to draw attention to the extent and severity of the problem. In September 1992, the United Nations commission on the status of women established a special working group and gave it a mandate to draw up a draft declaration on violence against women.

The following year, the United Nations commission for human rights, in resolution 1993/46 of 3 marches, condemned all forms of violence and violations of human rights directed specifically against women. The world conference on human rights, held in Vienna in June 1993, laid extensive groundwork for eliminating violence against women. In the Vienna declaration and programme of action, governments declared that the united nations system and member states should work towards the elimination of violence against women in public and private life; of all forms of sexual harassment, exploitation and trafficking in women; of gender bias in the administration of justice; and of any conflicts arising between the rights to women and the harmful effects of certain traditional or customary practices, cultural prejudices and religious extremism.

The document also declared that “violations of the human rights of women in situations of armed conflicts are violations of the fundamental principles of international human rights and humanitarian law”, and that all violations of this kind including murder, systematic rape, sexual slavery and forced pregnancy- “require a particularly effective response”.³

Violence against women in the family occurs in developed and developing countries. Violence in domestic sphere is usually perpetrated by males who are, or who have been, in positions of trust and intimacy and power - husbands, boyfriends, fathers, fathers-in-law, stepfathers, brothers, uncles, sons, or other relatives. Domestic violence is in most cases violence perpetrated by man against women. Women can also be violent, but their actions account for a small percentage of domestic violence.

Violence against women is often a cycle of abuse that manifests itself in many forms throughout their lives. Even at the very beginning of her life, a girl may be target of sex-selective abortion or female infanticide in cultures where son-preference is prevalent. During childhood, violence against girls may include enforced malnutrition, lack of access to medical care and education, incest, female genital mutilation, early marriage, and forced prostitution or bound labour.

Types of crimes (violence)

Physical violence

Sexual violence

Psychological violence

Femicide

Sexual violence against children

Forced prostitution

Abortions

Impacts of traditional and cultural practices

Female genital mutilation (fgm)

Dowry-related violence

Acid attacks

Honour-killing

Early marriages.⁴

Physical violence

Physical violence is the intentional use of physical force with the potential for causing injury, harm, disability, or death, for example hitting, shaving, biting, restraint, kicking, or use of a weapon. The domestic violence act, 2005, has defined physical abuse as, any act or conduct which is of such a nature as to cause bodily pain, harm, or danger to life, limb, or health or impair the health or development of the aggrieved person and includes assault, criminal intimidation and criminal force.

Sexual Violence

Sexual violence is divided into three categories:

Use of physical force to compel a person to engage in a sexual act against their will, whether or not the act is completed.

Attempted or completed sex and involving a person who is unable to understand the nature or condition of the act, unable to decline participation, or unable to communicate unwillingness to engage in the sexual act.

Abusive sexual contact. The domestic violence act, 2005, has defined sexual abuse as any conduct of a sexual nature that abuses, humiliates, degrades or otherwise violates the dignity of woman.

Psychological Violence

Psychological/emotional violence involves violence to the victim caused by acts, threats of acts, or coercive tactics. Psychological/emotional abuse can include, but is not limited to, humiliating the victim, controlling what the victim can and cannot do, withholding information from the victim, deliberately doing something to make the victim feel diminished or embarrassed, isolating the victim from friends and family, and denying the victim access to money or other basic resources. It is considered psychological/emotional violence when there has been prior threat of physical or sexual violence.

According to domestic violence act, 2005, verbal and emotional abuse includes:

Insults, ridicule, humiliation, name calling and insult or ridicule specially with regard to not having a child or male child; and

Repeated threats to cause physical pain to any person in whom the aggrieved person is interested.⁵

Femicide

Femicide-murder of women by their batterers is another phenomenon that should be regarded as a separate category when recording domestic violence. Studies carried out in Australia, Bangladesh, Canada, Kenya, Thailand and the united states of America have documented the incidence of femicide within the domestic sphere.

Sexual Violence against Children

Considering the taboo is most countries that surround incest or the sexual abuse of children and adolescents within the family that is one of the most invisible forms of violence. Because the crime is perpetrated most often by a father, stepfather, grandfather, brother, uncle, or another male relative in a position of trust, the right of the child is usually sacrificed in order to protect the name of the family and that of the adult perpetrator.

Forced Prostitution

Forced prostitution is another form of violence against women and children reported worldwide. Destitute families, unable to support their children, often hire out or sell their children, who may then be forced into prostitution. Very often the young girl is sent as a domestic worker, in which case she may be physically and sexually exploited by her employees.

Abortions

In societies where a higher value is placed on sons, discrimination towards female children can take extreme forms such as sex- selective abortions and female infanticide. In India, a recent survey reported 10,000 cases of female infanticide annually. The figure does not take into account the number of abortions performed to prevent the birth of a child. An official survey in china revealed that, with its one-child policy, 12 percent of all female embryos were aborted or otherwise unaccounted for. And in army countries the discrimination that leads to the neglect of girl children is the greatest cause of sickness and death among girls between the ages of two and five years.

Girls in many developing countries receive less nourishment than boys, an eye is more likely to suffer mental or physical disability or even die, as a result of poor nutrition. Less access to health care also exacerbates the much higher mortality rate among girls.

Impacts of traditional and cultural practices

Around the world, women and girls suffer the harmful and life- threatening effects of traditional and cultural practice that continue under the guise of cultural and social conformism and religious beliefs. Some examples are described below:

Female genital mutilation (fgm)

It has been estimated that nearly 130 million women worldwide have undergone fgm and that approximately two million undergo the procedure every year. Fgm takes place in 28 countries in Africa, in some regions in Asia and the Middle East, and in certain immigrant communities in North America, Europe and Australia. It can lead to death and infertility, and long- term psychological trauma combined with extreme physical suffering.

Dowry-related violence

Even though India has legally abolished the institution of dowry, dowry- related violence is actually on the rise. More than 5000 women are killed annually by their husbands and in-laws, who burn them in “accidental” kitchen fires if their ongoing demands for dowry before after marriage are not met. Averages of five women a day are burned, and many more cases go unreported. Deaths by kitchen fires are also on the rise, for example, in certain regions of Pakistan. The human rights commission of Pakistan reports that at least four women are burned to death daily by husband and family members as a result of domestic disputes.

Acid attacks

Sulphuric acid has emerged as a cheap and easily accessible weapon to disfigure and sometimes kill women and girls for reasons as varied as family feuds, inability to meet dowry demands, and rejection of marriage proposals. In Bangladesh, it is estimated that there are over 200 acid attacks each year.

Honour killing

In several countries in the world including, but not limited to, Bangladesh Egypt, Jordan, Lebanon, Pakistan, and turkey, women are killed in order to uphold the “honour” of the family. Any reason- alleged adultery, premarital relationships, rape, falling in love with a person of whom the family disapproves are all reason enough for a male member of the family to kill the women concerned. In 1997, more than 300 women were victims of these so called “honour” crimes in just one province of Pakistan.

Early marriages

Early marriage, with or without the consent of the girl, constitutes a form of violence as it undermines the health and autonomy of **millionsof** young girls. The legal minimum age of marriage is usually lower for females than for males. In many countries, the minimum legal age for marriage with parental consent is considerably lower than without it; more than 50 countries allow marriage at 16 or below with parental consent. Early marriage leads to childhood/teenage pregnancy, and can expose the girl to HIV/aids and other sexually transmitted diseases. It is also associated with adverse health effects for her children, such as low birth weight.⁶**Rape**

Any women can be a victim of rape whether she is young or old, beautiful or plain, conservative or modern. Rape is a result of the way society view women as sex objects.

Sections 375 and 376 of the Indian penal code, define as rape when a man said to commit “rape” has sexual intercourse with a woman against her will, without her consent, with her consent when her consent has been obtained by putting her into fear of death or of hurt, with her consent when the man knows that he is not her husband and that her consent is given because she believes that he is another man to whom she is or believes herself to lawfully married, i.e., he knowingly deceives her into believing that he is her husband, with or without her consent, when she is under 16 years of age. Sexual intercourse by a man with his wife not being under fifteen years of age is not rape.⁷

Eve-Teasing

Defilement of girls under sixteen years of age also comes under this category. In fact rape is worse than murder because it is a crime against the society. This was consensus at a seminar which held that “The definition of rape should be recognized in order to afford real protection to the harassed and oppressed women.” The law needs to be amended this score because it treats women as second class citizens.⁸

There is a growing trend of crime against women domestic violence is the most prevalent form of discrimination against women about 45 percent of Indian women are slapped, kicked or beaten by their husbands. According to the National Crime Record Bureau (NCRB), the entire scenario is rather scary: one crime against women in every 3 minutes, one rape in every 29 minutes and dowry death in every 77 minutes, one case cruelty by husband and relatives in every 9 minutes and one suicide in every 240 minutes.

Finally the knight in shining armor for the Indian woman has arrived on the forms of the protection of women from Domestic Violence Act, 2005. The highlighting points of this Act is that it not only provides protection to women who are legally married but also who are in live-in relationship, women who are sisters, widows and mothers.

The new law also addresses sexual abuse of children, or forcing girls to marry against their wishes as well. This certainly proves that the new Act has been formed keeping the current relationship culture in India and irregularities in the previous domestic violence laws, in mind.

The new law provides an all-encompassing definition of domestic violence, including not only physical violence by the husband or sexual violence like forced intercourse, but also verbal or emotional violence such as insulting the wife or preventing her from taking up a job, and even economic violence such as not allowing the wife to use her salary.

The government of Jammu and Kashmir has decided to strengthen the legal provisions for the protection of women. The government has proposed the Jammu and Kashmir Protection of women from domestic Violence Act, 2010. The main features of the proposed Act are the appointment of protection officers in each district of the state. These functionaries, as far as possible, will be women. They will assist the sufferers in getting justice from making a report to a magistrate on the receipt of a complaint to arranging legal aid, medical assistance and shelter homes. From the available details it seems that there is an effective scheme to ensure that women are not deprived to their assets by their tormentors.

Female infanticide is also not uncommon in Indian society where girl child was poisoned to death soon after her birth and the practice is still prevalent in certain parts of the country. With the advancement of modern technology its practice, however, has taken a different shape. Now it is possible to detect the sex of the body when it is still in the womb of the mother. This as made it possible to abort the female foetus, if it is unwanted.

Publicity campaigns by some ultrasound clinics in Punjab saying, "Spend Rs. 500 now and save Rs. 5 lakh later" demonstrate this theory. Although the Central Government enacted The Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994, and it came into force on 1 January 1996, it has largely remained on paper. Despite this Act being around for over five years, foeticide has continued rampantly in many states.

The 2001 census figures pertaining to the sex ration of the 0-6 year population bear adequately testimony. While the problem of population is constantly posing a treat to the country's prospect of development, the implications of adverse sex ration would be multidimensional affecting all facets of life.

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WHO IS THE OTHER: RECOGNITION (OF SELF) IN TRIKA SYSTEM

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ABSTRACT

In this paper, I would like to look at the conception of absolute oneness at the basis of idea of self in the TrikaSaiva philosophical tradition. In the larger framework of Trika, there is no other or self that is external to the Supreme Self conceived as Consciousness. Then the question arises, if there is no other, then what is it that is to be recognized. What is doctrine of recognition or Pratyabhijñā as it is named in the Trikasystem. The paper examines the concept of Pratyabhijñā (recognition) which was first propounded by masters like Somānanda and Utpaladeva.

KEYWORDS: Recognition, Pratyabhijñā, Pratyabhijñāhṛdayam, Sarvaṃsarvātmakam, Trika Saivism.

INTRODUCTION

The *SivaDṛṣṭi* of AcaryaSomānanda sows the seeds of this doctrine but *Īśvarapratyabhijñākārikā* of AcaryaUtpaladeva and *Īśvarapratyabhijñāvimarśinī* and *Īśvarapratyabhijñāvivṛtīvimarśinī* (commentaries on *Īśvarapratyabhijñākārikā*) of AcaryaAbhinavagupta develop the whole doctrine with a philosophical reasoning. Later AcaryaKṣemarāja *Pratyabhijñāhṛdayam* gives a simplified exposition of the the concept of 'recognition' (Pratyabhijñā) as these masters explain it. In the beginning of his famous *Pratyabhijñāhṛdayam*, AcaryaKṣemarāja declared that his book is written in a simple language for people with simple minds (*sukumāramati-s*). The paper also aims to bring forth the significance of *Pratyabhijñā* doctrine (doctrine of recognition) to elucidate that the foundational nature of reality is non-dual, and there is nothing that is outside of that singular mass of consciousness. Doctrine of Pratyabhijñā illustrates this one-ness of individual consciousness and Supreme Consciousness by the affirmation that empirical self is the universal self. The empirical self comes face to face with this reality and gets the re-cognition by means of many 'means'. These means depend on the level of awareness of the empirical being.

In fact, from the highest absolute monistic perspective of Trika, Pratyabhijñā¹ or re-cognition is sudden and spontaneous realization in the heart of an advanced perceiver (yogi/ jñānī) that he is

Lord Siva. In theological terminology this recognition is expressed as 'Śivo'ham' (I am Śiva). The Siva nature is the real nature of self – the Pratyabhijñā (recognition) of this experience happens/can happen in every cognizing self

However, from the perspective of diverse manifestation in the created universe of empirical being Pratyabhijñā or recognition appears to take place in different degrees. At least three or four levels can be related based on the different means of realization given in this system. Recounting in descending order, at the highest level Pratyabhijñā (recognition) happens just by awareness; at the next level, the Pratyabhijñā (recognition) is intellectual insight and at the lower or grosser level, the Pratyabhijñā (recognition) takes place through initiation which in turn is followed by prolonged spiritual training under a realized Trika master.

Moreover, in Trika theological terminology it is stated that everything is within *Paramaśiva* 'sconsciousness and there is no 'thing' or 'self' or 'condition' that is not Śiva, "*Na sāvasthānāyāśivah*". Therefore, there is an eternal *sāmrasya* (harmony or concurrence and oneness) between microcosm and macrocosm, between the embodied self and the expansive Supreme Self. Thus, individual self is nothing but a seed replica in which the Cosmic Self is hidden in its full sprouting potential. It is just that the Supreme Self or Śiva has no limitations of knowledge, action; space; time; fulfilled-ness (i.e. *sarvajñātr̥atva, sarvakartr̥tva, sarvavyāpakatva, nityatva, pūrṇatva*), while the individual empirical self, due to its embodiment in a particular form, is constricted in all the above-mentioned powers. In other words empirical individual has limited powers. Consequently, empirical being experiences constricted knowledge, constricted power to accomplish things, constricted space (it can exist only at one place at a time), constricted time (it knows only linear time, cannot cross barriers of past-ness, present-ness and future-ness of time), and limited desire (it gets attracted to or repelled by this or that and cannot embrace everything, in other words, does not have completeness or fullness).²

The *Spandakārikā* says, 'Since the limited individual is identical with the whole universe, in as much as all entities arise from him, and because of the knowledge of all subjects, he has the feeling of identity with them all, hence whether in the word, object or thought, there is no state which is not Śiva. It is the experient himself who, always and everywhere, abides in the form of the experienced i.e. it is the Divine Himself who is the essential Experient, and it is He who abides in the form of this universe as His field of experience.' [Trans. Jaideva Singh (1980:115)]³

After this basic Trika principle of non-difference between self and the Siva is understood, then it becomes easy to comprehend the principle of *Pratyabhijñā*.

Pratyabhijñā, Recognition of True nature of Self⁴

The doctrine of *Pratyabhijñā* in Kashmir *Śaivism* proclaims that the individual self experiences limitations because it does not recognize its own real nature. It is emphasized again and again that the individual self is identical with Universal Self through invocation of the *Āgamic* scriptures as well as through logical exposition by the *Pratyabhijñā* philosophers.

Ācārya Utpaladeva in his seminal text, *Īśvarapratyabhijñākārikā* and before him *Ācārya* Somānanda in his *Śiva-Dr̥ṣṭi* have expounded the theory of *Pratyabhijñā*, the recognition. Individual self who is limited by the five layers (*kāncukas*) projected onto him by the *Māyāśakti* identifies himself with his psycho-physical complex that is body, mind, ego etc. This entire psychophysical complex is endowed with faculties ranging from gross aspects like body to subtle

aspects like awareness. An individual being can use any one of these aspects, according to the level of his awareness, to experience his own the non-dual Supreme Consciousness.

Trika philosophy talks about three means of realization depending on which aspect of the individual empirical being is put to work.⁵ The means where power of pure awareness is used is known as *Śāmbhavopāya*; the means where power of mental energy is used is known as *Śāktopāya*; and the means where the physical body, breath etc., are used is called as *Āṇavopāya* in the Trika system. *Ācārya* Abhinavagupta describes a fourth *upāya*, (the 'no-means' or 'little means') means called as *Anupāya* where there is no need for any means as the realization is just there. It may just need a glance from the Guru or any other extremely little stimulation that would instantly induces recognition of oneness with the Supreme.

Once the recognition (*Pratyabhijñā*) of real nature of self happens then the individual being sheds its sense of bondage and becomes free of all limitations, all conflicts and then all the disparities dissolve. The individual consciousness becomes non-differentiated. This is a result of the expansion of Śakti within the individual consciousness. Expansion of consciousness is also the evolution or divine ascent of the individual which leads to its identification with the Universal I-consciousness.

The word *Pratyabhijñā* is composed of three constituents - '*prati*' which literally means 'contrary' (turning around), '*abhi*' means 'face to face' and '*jñā*' means illumination. We may say that it is 'turning around and coming face to face with something that was always known but was forgotten' due to the turning away. Hence, *Pratyabhijñā* is re-cognition of real nature of our self, which is divine, the Śiva. Re-cognition, the *Pratyabhijñā* is a sudden illumination in our consciousness brought about by something, anything that may work as a stimulant in the present moment for the recognition of the Self. It is a recollection of our source - the Supreme Self, which is one with us. *Pratyabhijñā*, in a way, is a reunification or even a merging of our small egotistical self into our expansive Cosmic Self.

In ordinary experiences in our routine transactions also, the recognition happens with unification of the experiences. Thus, recognition involves unification of remembrance (*smṛiti*) of an experience from the storehouse of memory with the experience from direct perception of the thing in the present moment. For instance, experience related by a sentence like, 'This is the same girl, I met five years ago', is actually an experience of *Pratyabhijñā* in the empirical world. *Pratyabhijñā* philosophy works on the principle of *Sarvaṃśivam* (everything is Śiva) and *Sarvaṃsarvātmakam* (everything is everything else). Now, since everything in this manifest world is Śiva, so anything that can be perceived can become a reminder of Śiva. Anything can become an agency for our remembrance (*smṛiti*), for our connection with the source.

Kashmir Śaiva scriptures give many ways and techniques, which can lead to *Pratyabhijñā*.

One simple method is given by Kṣhemarāja, the great scholar saint of Kashmir, who says in his celebrated text *Pratyabhijñāhṛdayam* (*The Heart of Recognition*) that 'Even in this condition [of being an empirical self], he [the individual] performs five fold acts like Him [Śiva]... Acquiring full knowledge of it (i.e. of the authorship of the five-fold act of the Self), *citta* (individual consciousness) itself by inward movement becomes *Citi* (i.e. Universal Consciousness) by rising to the status of *Cetana* (the one who has Awareness).' [Trans. Jaideva Singh]⁶

Thus, the Supreme Consciousness creates the larger five-fold web of creation called the *Prapanca* (lit. 'five-fold') and we, the empirical beings, create our own small five-fold

(*prapanca*), our own *samsāra*. The five-fold acts of Śiva are: the emanation, sustenance, withdrawal (commonly called as destruction), veiling and grace i.e. *sṛṣṭi*, *sthiti*, *samhāra*, *tirodhāna* and *anugraha* respectively. Paramaśiva, the Absolute Self emanates, sustains, dissolves the universe, then veils it and then through grace projects it again. Just as in the Absolute Consciousness of Śiva, these five-fold act is happening continuously in the universe, similarly, this five-fold act is continuously taking place in the individual consciousness. The doctrine states that the Individual consciousness also, in spite of its limitations, creates and shapes its own world at microcosmic level in the same way as cosmic consciousness creates and shapes the larger Universe at macrocosmic level. For instance, when an individual perceives an object or an idea - that object or idea comes into being on the screen of individual consciousness, in other words, an idea or an object is born in his consciousness- this is *sṛṣṭi* (emanation). Then, as long as the individual dwells on the idea or object, it is maintained in the consciousness of the individual - this is *sthiti* (maintenance). Then, when the individual awareness shifts to some other object or idea, then the object or idea hitherto present in the awareness gets dissolved or is destroyed. This is *samhāra* (destruction). However, the impression of that object or idea remains rooted in the consciousness like a *samskāra* (deep impression). The impression remains embedded in the depths of the individual mind. This stage is the stage of *tirodhāna* (veiling). Finally, when the individual comes across something that stimulates or presents that same idea or object, then that idea or object comes into being again. And this is *anugraha* (grace).

Generally, this whole play within the consciousness of the empirical individual consciousness occupies and deludes the mind, and the individual being feels that he is the chief actor and director in the play, thus ascribing agency or doer-ship to the limited ego which is a delusion on his part. Deluded in this manner by his own limited power play, he remains ignorant of the five-fold act of the Absolute. He forgets that his own five-fold act is just a limited reflection of the five-fold act in the Supreme Consciousness of Śiva. When he becomes aware of the supreme agency working within himself and recognizes it fully, then he gets liberated from his egocentric existence. This state of awareness itself is *mokṣa*, i.e. self-realization in the Trika system.⁷

On the other hand, if the empirical individual remains deluded by his own limited powers, he cyclically falls into limiting existence- the *samsāra*.⁸ Hence, in the Trika Śaivism, re-cognition (*Pratyabhijñā*) of our Śiva nature is the key to that *bodha* (pure awareness) which establishes our identity with the Supreme.

Finally, we would like to conclude with a verse from the *Vijñānabhairava Tantra*, one of the most significant non-dual Bhairava Tantra that preaches the same principle long before the *Pratyabhijñā* doctrine was brought to light by the Trika masters between 9th and 11th centuries. To quote:

The same Self characterized by Consciousness is present in all the bodies; there is no difference in it anywhere. Therefore, a person realizing that everything (in essence) is the same (consciousness) triumphantly rises above trans migratory existence.⁹ [Vij.Bh.Verse 100.]

For such a realized person, there is no other, only the self abides in the Self.

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