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Judicial Accountability: An Overview

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Abstract

In the study of judicial accountability, the aim is study different laws, code of conducts of judges, various articles of the constitution and find out how to improve the judiciary in India and the way judges are held accountable for various judgements made. In this study, we are also focussing on Right to information, Judicial Accountability bills and scrutiny process and panels of judges.

Keywords: Judiciary, Judicial, Accountability, law, Judges

Introduction

The irony is that the judiciary has the right to control all other organs and institutions that come under the constitution but there are no methods existing to govern the disciplining of the members of the judiciary. Our government is for the people, by the people, and of the people and this is clearly mentioned in the preamble of the constitution. So, this means that the government is always accountable to the public for the decisions taken. Judicial accountability can be defined as the cost that judge is supposed to incur if his decisions or verdict deviates from the recommended standards which are mentioned in the letter of the law. Judicial independence is a necessary condition to make sure that the judiciary works impartially and the judges are free to make verdicts or decision. This ensures the smooth working of the system. But this power does not mean to avoid the members of the judiciary from the scrutiny of the common people. Thus, the importance of judicial accountability comes into play. According to this law, the judiciary is answerable to the public for the decisions made and also the process that was taken to make the final decision is made transparent. Accountability of the judges is safeguarded by reversion and reviews the orders. But the main loophole is that there is no mechanism for the accountability in case if serious misconduct and disciplinary issues are found from the side of the judges.

It is quite natural that when a person gets conferred with powers, he or she will try to misuse it. Realizing this universal fact, the makers of the constitution, headed by Dr. B.R. Ambedkar, decided to make two provisions which make sure that the other branches of the government, i.e. the executive and the legislative have control over the third body – judiciary. Here

are the two provisions: In the year 1982, a matter regarding the appointment of the high court judges came in front of the Supreme court. The dilemma was that whose voice should be given the most preference during the time of the selection of the high court judges. The majority present there believed the Chief Justice of India should just be consulted and the rest of the powers lies in the hands of the Central Government, and also the central government can overrule the decision made by the functionaries of the constitution, thus granting the primacy in this decision. This decision was taken because the executive body stands responsible for the legislative which was elected by the people, the legislative is always answerable to the people. The power of taking the decision, in this case, was not awarded to the Chief Justice of India because the CJI does not have to answer the questions of the public and also, they are not accountable to common people in anyway. The above matter once again appeared in front of a nine-judges bench. The court then emphasized the point of selecting the best to ensure the independence of the country. The court also mentioned that the only reason behind accepting the consultation from the chief justice is just because the CJI is capable of assessing the worth and suitability of the post. But the judiciary replaced the executive from taking the final decision and handed it over to the CJI. Now all the members of the judiciary are appointed by itself.

Code of ethics of the Judges

The code of ethics of a judge is interlinked with the accountability. Here is the code of ethics that a judge is supposed to follow while he or she is in power:

The judicial decision taken should be honest:

A judge's life is filled with responsibilities and he is indirectly responsible if the people suffer

because of his indecisions, therefore the decisions made should be fair and honest. But it is important to note that if a wrong decision is made honestly by a judge, the decision cannot be classified as dishonest. A decision is considered dishonest when it is not decided based on the judicial conviction of neutrality, fairness, and honesty.

No man can be a judge for his own case: This means that the judge cannot make decisions in a case where he or she is involved or he or she is a party. This also applies to the cases where the parties of the case the judge's friends or family.

Administer Justice: The motto followed by the judges is that "Fiat Justitia, Ruat Caelum". The meaning of these words is that "let justice be done through the heavens fall". This states that the judges should administer the justice whatever might happen

Equal opportunity: Both the parties who brought up the case or dispute must be given equal chances to express their side. The parties should be equally treated and the final decision should be impartially taken.

Maintenance of distance from the people of interest: The constitution says that Judging is not a profession but a way of life, therefore the judge should maintain the distance from the parties and the lawyer coming up with the dispute. This ensures that the decisions made by the judge remain impartial.

Avoiding active participation in social functions: This is also to ensure that the verdict made by the judge is impartial. Even if a judge is to attend a function, he or she should be selective in picking up the right one. The judge should avoid accepting invitations from business organizations or any club or party.

Avoid media publicity

The judge should maximum try to stay away from the media and should also not express his views publicly outside of the court.

If a judge is found misusing his or her power, then according to the Article 124, the judge can be removed from the position but, this is the only provision or case where actions can be taken against the judge and the misconduct should be of very high degree. The judiciary should be independent of the influence from outside and should not openly support any political parties or any large economic entities. Judicial independence does not mean the judge has the right to express anything to anyone. The judge stands accountable to the law for his actions. The overall integrity of the judiciary can be conquered by promoting the culture of impartiality, independence, and

accountability among various members of the judiciary. The judges and their actions should be clearly monitored on the basis of the code of ethics which they are expected to follow. The media and NGOs which are capable of representing the people's voice impartially should step forward and question the accountability of the judiciary system. The formation of strong and independent judge's association should be promoted which can be made as a reference and they should answer the questions regarding the accountability that the public wants to ask.

Right to information

The right to information act can be utilized by the people to question the practices and decisions made by the judicial body. Transparency is an accepted property of the government, this statement along with the right to information can be made on the basis and thus people can ask any questions regarding the process and other decisions made by the members of the most powerful body of Indian constitution – The judiciary.

The Judicial Accountability bills

The Judicial accountability bill sets standards and makes the judges answerable for their own actions and decisions. According to this bill, the judges should declare the properties and assets they have, including the assets of their spouse and dependents. The bill was approved in 2010 and suggests the setting up of a 5-member committee named the oversight committee that deals with the complaints and comments that have been made against the judges and other members of the judiciary. All the details will then be posted on the official site of the respective courts. The oversight committee will have a former chief justice of India as its head and will consist of the attorney general, a Supreme Court justice, a chief justice of a high court and a prominent person who will be nominated by the President of India.

Scrutiny process and panels

The committee will send the comment received to an inspection panel. In case the complaint is in opposition to a Supreme Court justice, the inspection panel will have a former chief justice of India, and two present Supreme Court judges. If the complaint is in opposition to a high court judge, the inspection panel will have a retired High Court Chief Justice and two present judges who belong to the same court. The members consisting the Supreme Court panel is recommended by the Chief Justice of India. The inspection panel enjoys the same powers as that of a civil court. Once a complaint is received, the report should be submitted within three months

to the oversight committee. After the report reaches the committee, they then assign a team to investigate the case. The investigation team too enjoys the power of a civil court. If the charges have no proof, the investigation team can dismiss the case. Or else, the report is to be submitted to the oversight committee. If the charges found are minor, then the committee gives a small punishment or warning. If the charges found are major, the committee asks the judge to resign and if the judge fails to do so, the case will be forwarded to the president along with an advisory for the removal of the judge. With the approval of the judicial accountability bill, the judiciary of the India became much more transparent and accountable to the public. But the process to investigate the case against a judge may take months. This makes the bill a bit more impractical.

Before we argue on implementing the judicial accountability as a bill, we must understand that it is a prerequisite for a peaceful, democratic society. The Judicial Accountability Bill prevents misuse of power. Though the Higher Judiciary that comprises of the Supreme Court and the High Court is perceived by our people as the panel that forefronts their right to live in a democratic environment, we cannot ignore the fact that the idea of the whole process is to guard the structure of the constitution of a country. For the same to be successful, a bill that acts as a brake on the arbitrary exercise of power by an officer is required. The presence of such bill is expected to increase the significance of a judiciary manifold. With such crucial importance, the Judicial Accountability holds the center of attention. There is a reason for why the constitution has put down three wings of government. As such, India can be considered as one of the most powerful countries where the public functionary holds more power, making the country, a powerful judiciary of the world. The fact that the duties assigned to such functionaries are not restricted to any judicial review. Being a public functionary in a democratic country means the officials are responsible to the people. Judiciary, as a term, interferes in every aspect of the system. In that case, making the best of it to avert disaster happening in the system is vital. Though there has been bills passed on since independence regarding the Judicial Accountability, it hasn't caught the limelight yet. Transparency is not something to be argued upon. It can be achieved when every person inclusive of the public authorities are put to a position where they are accountable to law. The happening crimes and the

situations that focus the inability for the system to get hold of a disgraceful public authority proves how the existing systems related to accountability has failed. The growing corruption does the rest of the disaster. A public functionary should be put off the demi god's image and the fact that law rules must be imposed

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Communalism in Mahesh Dattani's Final Solutions: A Perspective



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Abstract

In a healthy society, people always share the feelings of love, brotherhood, unity and integrity. But it is contrary in the context of Indian society. The mutual dispute is the characteristic of Hindu social arrangement which Nirad Chaudhari calls 'Hindu Xenophobia'. It is shown in Mahesh Dattani's Final Solutions how two different religious communities Hindu and Muslim remain polarized on the basis of their respective religion and having a deep chasm of communal divergence between them. The people must be enlightened and awakened that communal divide is one of the most dangerous problems not only for the integrity of a country but for the future of a society. The liberal outlook with a conciliatory approach can overcome the problem of communalism. The mutual trust, love, and respect should be established among the people of both the communities. The people must be treated as human beings not as Hindus and Muslims and to be happy without injuring the religious feelings of others.

Keywords: Religion, Communal Divide, Society, Hate, Violence, Trust.

Introduction

India since ancient times has been a country of communal diversity and religious conflict. The foreigners belonging to various races including the Muslim, the English, and the Portuguese also contributed to this diversity. They came here and affected Indian culture and heritage. They brought various problems with them such as racism and communalism. As historian Gyanendra Pandey points out, "the British colonizers not only introduced the concept of communalism in South Asia, they also played a role in actually creating the immense religious communalism present in South Asia today by firmly categorizing South Asians as either Muslim or Hindu" (Dass, 90). Consequently Indian society has been divided into religious sects and communities. The people are classified on the basis of their religious identities such as Hindu, Muslim and Sikh. Historian David Ludden comments that today "In India, communalism is based on the fundamental idea that Hindus and Muslims constitute totally separate communities in essential opposition to one another. It represents each collective identity as a community alive through all time; it enables past memories and emotions to fill the present and each Hindu and Muslim to become a sentient vehicle of communal experience" (12). The existence of such society demands mutual understanding among its religious sects and communities. But

the situation is contrary; every community endeavours to support its own people and discriminates others in the name of religion. It has provided an atmosphere of communal hatred, mistrust, animosity and prejudice to the people of the same country. This undercurrent of mistrust runs unabatedly between the two most dominating communities: Hindus and Muslims and the worst thing is that generation after generation this feeling of cultural and communal animosity is further transmitted to the coming generation. Every religion preaches the lesson of peace and brotherhood then why people are attacked, raped and murdered in the name of religion? Why they get crazy and become mutual enemy? Here is a play *Final Solutions* (1993), written by Sahitya Akademi Award winning playwright Mahesh Dattani, which gives answers to these questions and explores some possibilities for solution to the problem of communal hatred. The present paper is an endeavour to depict the schism in relationship due to misunderstanding between the two major religious communities the Hindus and the Muslims. *Final Solutions* narrates the saga of troubled people in troubling time of communalism. The playwright seems to fling a mild satire on those fanatics who do not understand the true purport of religion, boast of the merit of their religion and are mostly driven like dumb cattle by the selfish and unscrupulous politicians. The issue of communalism which

Dattani has raised in his play is not confined to only India, but it has assumed a universal approach. It is a confrontation between Arabs and Jews, white and blacks, Hindus and Muslims and above all, between the innocent common people and self-centered politicians.

It is necessary to examine the political events that unfolded during the time when Dattani was writing *Final Solutions* and during which the play first performed: the Ramjanmabhoomi movement, the demolition of the Babri Masjid and the subsequent violence. After the demolition of the Babri Masjid communal riots erupted throughout India in cities like Delhi, Ahmedabad, Varanasi and Jaipur. On December 8th, 1992, *New York Times* reported that in Pakistan over thirty Hindu temples were attacked (Pillai, 28). The Hindu women were raped and hundreds of Hindu homes destroyed. Overall, at least a thousand-people died in Bombay. It was during these most heated years of Ayodhya Dispute (1990-93) when Dattani was writing *Final Solutions* and during which the play first performed. Even ten years after the demolition of the Babri Masjid, on the morning of February 27th 2002, a train carrying a group of Hindus who were allegedly returning from a Ramjanmabhoomi pilgrimage to Ayodhya, was supposedly attacked and set on fire by a Muslim Mob in Godhra in Gujrat. Fifty-nine people, mostly women and children, were killed. In the communal violence that continued for more than two months, at least two thousand people were murdered (Sunder, 2002).

CHORUS 2,3 : They broke out rath. They broke our chariot and felled our Gods.

CHORUS 1,2 3 : This is our land. How dare they?

CHORUS 1 : It is in their blood.

CHORUS 2,3 : It is in their blood to destroy!

Now let us see the Muslim masks:

CHORUS All : We are neither idol makers nor breakers?

CHORUS 3 : They say we razed their temples yesterday.

CHORUS 2 : That we broke their chariot today.

CHORUS 1 : That we'll bomb their streets tomorrow.

CHORUS All : Why would we? Why? Why? Why would we?

CHORUS 5 : (emotionally) Why would we?

Thus through this deft use of the mob/chorus, the playwright wants to express the hidden communal hatred of both the communities. He while delving deep in to the psyche of the mob, analyses the process of their attitude formation towards people belonging to different community resulting in their communal preferences and abhorrence and consequently their aspiration for communal hegemony. The fact remains that there have always been clashes of cultural identities between the Hindus and Muslims and India's

There are many modern Indian plays which deal with the issue of communalism, such as Rabindranath Tagore's *Achalayatan* (1911), Indira Parthasarathy's *Aurangzeb* (1974) Asghar Wajahat's *Jisne Lahore Nahin Dekha* ("The One who Has Not Seen Lahore", 1988), B.Gauri's *Aur Kitne Tukde* ("How Many More Pieces" 2001) and *Dushman* ("Enemy", 2006) by Pakistani playwright, Shahid Nadeem but Mahesh Dattani's *Final Solutions* is peerless. It is a successful piece of theatre in its capacity and explores communalism in a multi-layered fashion.

The play opens with five masked individuals called the mob/chorus representing the Hindus and the Muslims. Through the mob, the playwright seems to communicate to the audience the present scenario of communal frenzy and hatred pervading among the Hindus and the Muslims. Alyque Padamsee observes, "The mob in the play is symbolic of our own hatred and paranoia. Each member of the mob is an individual yet they meld in to one seething whole as soon as politicians play on their fears and anxieties"(161). The main incident of the play occurs when a Muslim boy Javed involves in terrorist activities in the name of 'Jahad' and proves destructive to a 'Hindu Rath Yatra' that causing chaos, ending up in the killing of the 'Pujari' and crashing down of the 'Rath'. Rioting breaks down in Amargaon. The local Hindu and Muslim communities, represented by the mob/chorus, blaming each other for the riots. Hindu masks sing:

partition in 1947 was also the result of this religious divide and cultural dissimilarities. Asha Kuthari Chaudhuri supporting the point states, "The gruesome rioting and communal/religious disharmony that took seed in 1947 has continued to throw up countless of such incidents independent to secular India" (77). The fact remains that communal hatred is a cancer malady which affected India during the partition and still continue. As it was said by shrewed and enigmatic

Lord Mountbatten during partition "I am giving a cancer to the people of India" (Agravat, 81).

The playwright highlights the issues of the majority communities in different contexts and situations. In fact, the problem of minorities is not confined to only Hindus and Muslims, it eats the peace of any community among the majority. Dattani has perfectly depicted how Hindus like Hardika/Daksha suffer in Muslim majority areas and Muslims like Javed in Hindus. In fact, the thought process of the people and their response towards the people of other community are determined of their being in majority and minority. The playwright through the symbols of 'cat' and 'rat' shows if people are in majority, behave like cat and dominate minority and if they are in minority, afraid of majority and prefer to hide in their hole like rats. Hardika and Javed both have the bitter tastes of the minority community. Hardika's father was murdered because they were member of the minority Hindu community in Pakistan during Partition and Javed has become a terrorist because he belongs to the minority Muslim community in India.

The play is set in Ramnik Gandhi's home, a microsome of communal India. Through his characters the playwright vividly portrays the ideology of the people of both communities and reveals that communalism affects people not only socially and economically but mentally and emotionally. The problem arises when Ramnik rescues two muslim boys Javed and Bobby from the violent mob and shelters them in his home. Aruna and Hardika condemn Ramnik for his decision. Hardika charging Ramnik, "Why did you

Ramnik's guilt consciousness is thus perfectly used for dramatic purpose by Dattani. It is his guilt consciousness that prompts him to do something for the two young men who have fallen prey to the anger of the Hindu fanatics. He behaves as liberal because he cannot forget the sin of his father and grandfather. The structure of the play is based on this guilt consciousness which is introduced as a major theme. (84)

The playwright does not hesitate to expose the reality that communal riots mostly engendered by the self-centered and unscrupulous politicians. They utilize helpless and minority people individually as well as in communities for their ignoble purposes. Religion and God may be different in form but one in spirit. All of them sing the same music of love, truth, humanity, brotherhood and fraternity. But there are some misguided hired hoodlums like Javed who are politically motivated to pour oil in the first of communal hatred. Politicians never desire to cease the fire of communalism. Yash Chopra, the director of *Veer-Zaara* once said, "I was in Jalandhar during partition ... I have seen riots in great detail from close quarters. I have seen

let them in? Why?" Aruna cringes in hatred when Ramnik asks to offer them food as they might have been hungry and exhausted. It is only Smita who sympathizes the boys. She says, "I know who they are ... This is Tasneem's brother, Javed and this ... is Babban-Bobby Tasneem's fiance." (161). The reality is that Smita is in love with Bobby but it is because of religious divide their love cannot be materialized. The bitter memories of Hardika of killing her father and husband by Muslims in communal frenzy become fresh. She hates these Muslim boys and asks them to leave Pakistan. She cannot forgive the people of Muslim community who brutally killed her father. In Act II, she says, "That night I couldn't sleep. I listened. I was angry that Ramnik was blinded by his ideals. Why did he offer that boy a job in our shop? What was he doing? How did he know they were innocent? Couldn't he see there was more violence in that boy's eyes than those stone throwers' threats?" (191)

Ramnik feels guilty ridden. He is haunted by the knowledge that his fortunes were founded on a shop of a Muslim that was burnt down by his relatives with the selfish motives of buying it at reduced price. One is reminded of similar situation of man's effort to absolve himself of his involvement in the inhuman deeds of slaughtering the humans on the basis of racial cleansing in Arthur Miller's *Incident at Vichy*, where von Berg the Prince refuses his liberty and helps his fellow prisoners. Similarly, Ramnik offers shelter and job to the Muslim boys. Santwana Haldar supports the idea,

people dying, looting and burning. From that time to the present, I have not been involved in any political party... In the world every tragedy is caused by politicians... (Bhattacharya, 109). Dattani through the example of Javed reveals how politicians misinterpret the religion and provoke helpless people to spread communal hatred. Javed, a young baffled Muslim boy, is exploited by politicians and made a terrorist in the name of 'Jihad'. He is trained for terrorist activities and sabotaging and sent to a Hindu 'Mohalla' to destroy a 'Rath Yatra'.

Conclusion

Amitav Ghosh in his *The Shadow Lines* quite faithfully presented this sensitive issue of schism between the Hindus and Muslims but did not find

any final solution. The approach of Khushwant Singh in his *Train to Pakistan* also does not cater the expectations of the reader to the final solution of communal divide where at last both the communities are united in love but not in reality. Similarly, Dattani fails in giving a concrete solution to the problem of communalism. He chooses the path of ethics and humanism and says that liberal outlook with a conciliatory approach, mutual respect and trust and sharing of pleasures and pains can help in overcoming the man-made communal divide where people will be treated as human beings and not as Hindu and Muslim. Dattani makes Samita his mouthpiece. She condemns Aruna and Hardika for their orthodox and conservative opinion in a rebellious manner : "This is a time for strength! I am so glad these two dropped in. We would never have spoken about what makes us so different from each other. We would have gone on living our lives with our petty similarities" (58). Then she adds, "We would not have let you forget that the spirit of liberalism ran in our blood and that you were the oddity, you were the outsider!"(60). Bobby's speech to Aruna regarding her religious rituals and the concept of 'sacredness' formulates the gist of the whole play and provides final solution to the problem of communalism.

"...you can bathe Him day and night, you can splash holy waters on Him but you cannot remove my smell with sandal paste and attars and fragrant flowers because it belongs to a human being who believes, and tolerates, and respects what other human beings believe. That is the strongest fragrance in the world"(74).

Then he adds, "The tragedy is that there is too much that is sacred. But if we understand and believe in one another, nothing can be destroyed. And if you are willing to forget, I am willing to tolerate."(74). In fact, both the Hindus and the Muslims must overcome their irrational hate and learn to love each other as human beings.

They must aim at a free culture that makes all people happy.

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Indian Railways in National Integration

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Abstract

It is aptly said about Indian Railways, "A blessing in disguise" Indian Railways, a British legacy passed to India, continues to expand its network as an insignia for national integration.

In 1843 when Lord Dalhousie, the Governor General of India suggested that India should have a railway system. It was not out of philanthropy or concern for the welfare of India and its people but he thought that the railways would make the movement of troops, ammunition and supplies easier and would thus help in tightening the British control over India. They connected ports to hinterlands with the help of railways for easy movement of raw materials which were in dire need to feed the industries back in their own country and movement of finished product in the Indian market in the reverse. It is true the British people got success in fulfilling their goal but they did not realize that one day their own designed system would act against and help the Indian people to connect physically and bind emotionally to flush them out of India.

Keywords: *insignia, hinterland, raw materials, troops, ammunition*

The first project of railway on the Indian soil started on October 31, 1850. On April 16, 1853, the first train steamed out of Bombay to the salute of 31 guns. The 400 guests travelling in the 14 coaches of the inaugural run could hardly have been aware that the 57 minutes journey covering 33.81 kms, was the opening of new chapter in India's long history. The first run of railway train in Calcutta took place on August 15, 1854, and in south India in 1856. The expansion started from these three port towns and soon went ahead. Today, India's rail network covers more than 63000 kms and has 7000 stations. Thirteen million passengers travel by train every day and a million tonnes of freight is carried daily.

In the last 160 years, the railways in India has emerged as the principal means of transport of men and material. The railways transported lakhs and lakhs of people from Pakistan to India and from India to Pakistan as they moved to seek shelter from violence. It transported relief in times of recent flood in J&K, Bihar, earthquakes in Bhuj (Gujrat) and Uttarakhand, tsunami in coastal areas and other natural calamities. It transported men and material to the forward areas during conflicts with China in 1962 and with Pakistan in 1947-48, 1965, 1975 and 1999.

All this is known. But what is often ignored is the fact that the railways has brought about a socio-economic revolution which has changed not only the face of India but altered the mode of living in such a way that nothing else did during the last

thousands of year. A people living and thinking in the bullock cart age, suddenly jumped into the steam, diesel and electricity age and compelled to change their life style. For the first time in their history they could cover long distances in a short time and at affordable prices. Mobility increased and people thronged to the metropolitan cities from remote and backward areas in search of employment and better life. What was once only a trickle soon became a phenomenon. It is true that it created problems of overcrowding in cities. But at the same time it has made people from different surroundings and backgrounds to live together and think on parallel lines. Railway has also helped to a greater extent in eradicating untouchability from Indian society people of lower cast as well as upper cast rubbed their shoulders while travelling in same compartment, which was impossible to think of.

The earlier migrants to metropolitan towns retained their cultural links with their home towns. But later migrants have discovered that their children find themselves lost when they go to their home towns and want to return to the place to which they had moved. One thus finds Maharashtrians settling in New Delhi or Gurgaon as one finds north Indians preferring Mumbai or Pune to settle down. When people with different backgrounds live side by side in a city, the inevitable happens. Boys and girls falls for the eligible or suitable person next door. Whether they like it not, parents have to agree. Since both

parties are educated, matters are settled without acrimony and in good spirit.

This 'throwing together' of people with different backgrounds in common melting pot has affected the language, dress and cuisine. Hindi films have done a lot to popularise Hindi. Purist may sneer at the 'Mumbaiya' Hindi but the fact remains that it is understood by the common man everywhere. The porter at railway stations, the rickshaw and taxi drivers and waiters in restaurants and hotels not only understand but speak in this language. Girls in Maharashtra, Gujarat and south India no longer consider salwar-kurta as Punjabi dress, they find it convenient to wear while at work or travelling. Idli, dosa and sambhar are popular in north, as is Mumbai's pao-bhaji in south. All these and many other dishes have travelled far beyond their regions of origin. While it would be unfair to give the entire credit for all this to the Railways, it is equally true that greater mobility has brought people from different cultures and backgrounds together and has forced them to understand and appreciate each others' views, ways of living and culture.

Elderly Hindu men and women in earlier times did not take any cooked food in while travelling by train. Any contact with people of other caste and creeds, it was felt, would make them unclean. It was only after a bath at home that they would take cooked food. Many of these taboos have practically disappeared. One does not see any one enquiring about the cast of the bearer serving the food. Finding out the cast or the creed of the cook who prepared the food would be impossible. Most people take the eatables served in the carriages or sold at railway platforms. In the days before independence, it was common cry to hear 'Hindu pani' or 'Muslim pani' as if water also followed a certain religion. Large railway station, now have water coolers dispensing drinking water. Even at stations where carriers serve water to the passengers it is only water and no 'Hindu pani' or 'Muslim pani'. In the days before independence every big railway station had three refreshment rooms - Europeans, Muslim and Hindu. Now there are only two - vegetarian and non-vegetarian refreshment rooms.

The railways has opened up new areas for development. Three projects are worth special mention. First, the Konkan Railway running parallel to the sea coast in western India is considered a masterpiece in railway engineering and constructions. It covers the Western Ghats for along time, once consider intractable. The project took ten years to complete as it involved boring 92 tunnels, one of them 6.5 kms long,

constructing 179 major and more than 2800 minor bridges. The Konkan regions had been neglected because of lack of proper transport facilities and the Konkan Railway has filled the gap.

Second, which is equally important link Jammu and Kashmir. The nearest railhead, Pathankot, was 112 kms from Jammu and more than 450 kms from Srinagar. The railway line has gone to Jammu and beyond. In a couple of years the railway line will enter Kashmir Valley, that would indeed be an achievement because building a railway line and maintaining it in the Himalayas is a challenge to human ingenuity.

Third, Dedicated Freight Corridor Project which is yet to complete linking the four metropolitan cities of Delhi, Mumbai, Chennai and Howra commonly known as Golden Quadrilateral. It comprises two sub projects namely, the Eastern Dedicated Freight Corridor with a route length of 1856 kms between Dankuni in West Bengal and Ludhiana in Punjab. Second is Western Dedicated Freight Corridor it covers distance of 1504 kms from JNPT to Dadri via Vadodra-Ahmedabad-Palanpur-Phulera-Rewari. Purpose of this project is to connect rich natural resource and low resource mobilization region to poor in natural resource and high resource mobilization region.

Conclusion

Not only railways but almost everything developed by the British were purely meant for the exploitation and plundering of the resources of this country but fortunately it gave some positive result such as the development of education, administrative machinery postal services etc. the Indian railways too gave the similar result. They connected port cities to hinterland for easy and quick movement of raw materials to feed ever hungry factory in their home country and finished product in Indian markets but this connection helps Indian to shed their regional, lingual, religious and cast barrier and developed a nation character with passes of time. As the Jammu-Kanya Kumari Express, aptly named Himsagar Express, because it connects the foothills of Himalayas with the southern tip of India, covering a distance of 3787 kms, the Guwahati-Thiruvnanthapuram Express or the Jodhpur-Howarah Express trains meander their ways through the length and breadth of India, crossing one state after another. Overcoming the barriers of language and culture, they present a picture of India, in all its diversity but united in the common objective of remaining united. That

is yet one more way in which the railways has helped strengthen the unity and integrity of India.

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Managing Job Stress among Library Professionals in Medical Colleges of Haryana



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Abstract

Introduction: Job stress is the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources or needs of the worker. Library staff like other professionals experience stress caused by different factors.

Objective: The present study investigated the causes and effects of job related stress among library professionals of Government and private Medical Colleges of Haryana.

Material and Method: Total 47 library members were included from medical colleges libraries. A questionnaire titled 'Job stress questionnaire in library professionals (LSQLP)' was used for data collection and to obtain information on the causes of job stress. Data was analysed using frequency counts and simple percentages.

Result: The result showed that pressure from management, poor work environment, excess workload, inadequate support system, challenges in coping with new technology and lack of supervision were the major causes of job related stress to all library staff, irrespective of age, gender and rank. These have negative consequences such as job dissatisfaction, frustration, low productivity, depression, negative job attitude, absenteeism, illness amongst library staff. The job related stress was managed by some coping techniques like ambiguous role expectations, job sharing, flexible work time and socializing.

Conclusion: The present study concluded that conducive work environment, management, adequate staff training and proper job supervision and support system should be necessary for managing job stress for the realization of organizational goals.

Keywords: Job, Library, Management, Stress.

Introduction

Occupational stress has been a serious matter for employees, organizations and communities. Occupational stress also called work stress, job stress or stress in organizations. Occupational stress is a condition wherein job related stress factors interact with the worker to change either disrupt or enhance, his or her psychological or physiological conditions such that the individuals mind and body are forced to deviate from normal functioning. People undergo different forms of stress emanating from the work environment as well as the conditions under which they work. Library staffs in medical college libraries are not exempted from stress. They carry out the duties of acquiring, processing and preserving library materials for accessibility to staff, students and researchers. In fact there are emerging challenges and modernization due to information and communication technology in the library set up that pose a threat or stress factor to library staff. Especially, huge human resources, more privatization, less salary and induction of information technology in the library and ambiguous policy of the higher education are

increasing the stress of library staff. (Beehr TA, 1978)

Job related stressor should be identified so as to manage them successfully. An attempt at identifying sources of stress among the staff of libraries is the first step in creating healthy environment. Though making the library work environment stress free may appear impossible, attempts at implementing management techniques can make a difference.

Review of Literature

Although there are numerous studies on stress of other professionals, studies on stress related to librarians was limited to general discussions and observations until early 1980s and despite a few research studies, librarians have little statistically valid or scientific research about the impact of stress on librarians (Wood 1989). Roose (1989) has found that 42 per cent of the reference librarians experienced high stress and job burnout due to their adverse work environment. Neville (1981) has established that academic reference librarians and service staff were stressed because they were increasingly expected to provide information services. Wood (1989), using

Hallberg's Stress Survey established that there is no evidence of unhealthy stress levels among the academic librarians. Nevertheless this trend seems to have changed in the later years. As Ajala established in 2011 the fast paced library environment is calling for more than what the professionals did in the past and this is coupled with the development of information technology now being introduced to the profession. All these factors have turned the library profession into a stressful and high risk profession.

Ajala (2011) quotes several studies (Hack, Jones and Roose (1984), Nawe (1995), Routray and Satpathy (2007) and Schneider (1991)) which proves that the library profession is becoming stressful due to technology, role conflict and many other causes. Bamber (2011) gave suggestions on how workers can overcome occupational stress. These suggestions include making a problem list, prioritizing one's problem, setting goals, establishing criteria of success, planning interventions, developing self help and reviewing progress.

Research Methodology

The present study included 47 Library Professionals from Government and Private medical college libraries of Haryana. The questionnaire titled 'Job stress questionnaire in library professionals (LSQLP)' was used for data collection. Frequency counts and simple percentage were used to analyse the data collection.

Result and Discussion

In the present study, the frequency of causes of job stress among library staff of Government medical college libraries was 58% management, 50% poor work environment, 60% excess workload, 48% inadequate support system, 46% coping with new technology, 43% lack of supervision, 20% transportation problems and jobless 10%. The result of present study was almost similar to the findings of Babatope IS, Al-Qallaf CL, Martin D et al, Nawe J et al, Mcshone SL et al where they reported same causes of stress among library staff. (Table 1)

The frequency of effects of job stress among the library staff was 95% job dissatisfaction, 91% frustration, 89% low productivity, 65% depression, 63% negative job attitude and 49% absenteeism. These frequencies were similar to the results of Babatope IS and Stats & Quotes which showed that impact of stress spans health, job satisfaction, irritability on learning ability and share loss of man hours. (Table 2)

Table 1 Showing frequency of causes of job stress among library staff.

Causes of Job stress	Percentage
Management	58
Poor work environment	50
Excess work load	60
Inadequate support system	48
Coping with new technology	46
Lack of supervision	43
Transportation problems	20
Job loss	10

Table 2 Frequency of effects of job stress on library professionals

Effects of Job stress	Percentage
Job dissatisfaction	95
Frustration	91
Low productivity	89
Depression	65
Negative job attitude	63
Absenteeism	49

Conclusion and recommendations

The research surveyed the causes, and management techniques of job related stress among library professionals of Government and private medical colleges libraries of Haryana. It specifically set out to inquire if differences existed in those job stress variables, with respect to gender, age and various categories of library staff in the region.

The study revealed the following:

- The study revealed that the introduction and use of new technology, insufficient funds and non-conducive work environment, pressure from management, excess work load, inadequate support system and lack of supervision are the major causes of job related stress to all library professionals in medical college libraries irrespective of age, gender and rank.
- The study revealed that job dissatisfaction, depression, moodiness, disillusionment, frustration as well as negative job attitude are the main effect of job related stress among library professionals irrespective of age, gender and rank.
- The study found that seeking more information in order to clarify ambiguous role expectations, job

sharing, flexible work time, socializing and keeping friendship and setting realistic goals are the techniques mostly employed by library staff to manage job stress irrespective of gender, age and rank.

From the research findings, the following recommendations are made:

- The library management should provide congenial work environment such as standard offices, cooling systems and basic facilities in the libraries in order to ameliorate job related stress among the staff.
- The management of the libraries should ensure a reduction in the workload of the staff in order to reduce the incidence of job stress to the barest minimum.
- Efforts should be made by the Medical college library management to provide training on new technology to the staff, especially the older ones.
- Adequate staff training should be done prior to the introduction of new technologies.
- Proper job supervision and support system should be put in place.

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The Outbreak of Russian Revolution of 1917 and its Impact on Indian Revolutionary Movement



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Abstract

In this research paper an attempt has been made to analyze the outbreak of Russian Revolution and its impact on the Indian Revolutionary Movement. The pre-1919 revolutionaries were inspired by Mazzini and Garibaldi of Italy and the Sinn Feinners of Ireland. The post-1919 revolutionaries derived their inspiration from the Russian Revolution and the socialistic principles of soviet leaders like Lenin. The slogans and code words like "Bharat Mata Ki Jai", "Bande Matram", "Om", "Ram Hari" were substituted by "Inqilab Zindabad", "Down with Imperialism", "Long Live the Proletariat" and "Long Live India". A leaf-let issued by Naujawan Bharat sabha discarded Buddha and Christ and described Karl Marx and Engels as the greatest men of the world. While the old revolutionaries got their inspiration from the Bhagvat Gita and the writing of Aurobindo, Vivekananda and Bankim Chandra Chatterjee, the new revolutionaries got their inspiration from the writings of Marx and Engels. While the revolutionaries like Lala Hardayal and his followers thought in terms of the past glory of ancient India, Sardar Bhagat Singh and his comrades relied upon the master-pieces of Lenin and such books as "Roos Ki Rajya Kranti". The radical youths, who were dissatisfied with the Gandhian Ideology and Gandhiji's constructive programmes, studied and inspired by the Russian Revolution of 1917, which not only liberated the Russian people from their slavery but also created a new society and a new men altogether. Bhagat Singh and his comrades began evolving some kind of similar programmes for India's Independence from the standpoint of this new ideology. The Marxists' writings and literature also completely captured their imagination and they thought of Soviet Union as the state which was nearest to their ideal. Inspired by the Russian Revolution, these revolutionaries started thinking of overthrowing the British rule by violent means as they considered it a wicked institution founded on force and fraud. They wished to have political results without any delay.

When the First World War (1914-18) was still on, there took place a revolution in Russia, in 1917 A.D. It was as much a political revolution as it was a social and economic revolution. After the French Revolution of 1789 A.D., it was the second great revolution in Europe. By this revolution, autocratic rule in Russia was replaced by the Communist Government. It also established a new classless society based on the principle of socialism. It occupies an important place not only in the History of Russia but also occupies a special place in the History of the World. It is also known as Bolshevik Revolution of 1917 A.D.

The outbreak of Russian Revolution of 1917

The Russian Revolution of 1917 was one of the most significant events in the 20th century. It completely changed the government and outlook on life in the very large country of Russia. The events of the revolution were a direct result of the growing conflict in First World War, but the significance of an empire collapsing and a people rising up extends beyond the war effort.

Up to 1917, Russia was an autocratic country. It was ruled by an autocratic Czar. He ruled as he liked. His will was the sole source of law, of taxation and justice. He controlled the army and all the officials. His autocratic rule was supported by the privileged nobles, who possessed land and serfs, and held all the chief offices in the Czar's administration. The mass of people were serfs. Serfs were 'slaves'. They worked on the estates of the nobles. They could be punished in any form by the nobles. They could even be sold as chattels by the nobles. Besides the serfs, there was a very small middle class in the towns. They were discontented with the backwardness of Russia. When non-noble classes asked for an improvement in their wretched and poor conditions of life in the 19th century, the Czarist government failed to do so. This resulted in the outbreak of revolt against the Czarist government. In 1914, Russia joined the Allies in the First World War with much vigor. Russia gained some success in the beginning but after 1915, Russia had to face defeat after defeat. It became difficult

for the Russians to fight due to the shortage of war-material and food stuffs. The untrained farmers were sent to the fronts in large number to fight in the war. Russia suffered heavy loss of men and money. The shortage of food grains and clothes created a great unrest among the people. Consequently there was a great crisis in Russia. The whole machinery of the state was out of gear and the national life was completely paralyzed. So the situation was ripe for the revolution. Russia lacked mobilization skills to counter its losses, but more importantly it lacked good leadership. Czar Nicholas II (r. 1894 – 1917) had complete control over the bureaucracy and the army. He refused to share his power and the masses began to question his leadership. In the summer of 1915, the Duma (parliament) demanded a government with democratic values and which responded to the people's needs. Later that year, however, Nicholas dissolved the Duma and went to the war front. His leaving was detrimental.

The government was taken over by Tsarina Alexandra and her unique counterpart, Rasputin. Alexandra was a very strong-willed woman, who disliked parliaments and supported absolutism. She attempted to rule absolutely in her husband's absence by dismissing and electing officials on a whim. Her favorite official, Rasputin, which means "Degenerate", was a Siberian preacher. He belonged to a sect that mixed sexual orgies with religion and he had mysterious healing powers. As a result of rumors of the two being lovers, Rasputin was murdered in December 1916 by three aristocrats. In the cities, food shortages continued to rise and the morale of the people fell. Riots broke out on March 8, 1917 in the city of Petrograd. (The Julian calendar that Russia used at the time was 13 days behind the western, Gregorian, calendar. Therefore, some date the riot on February 24th.) It was started by women demanding more bread, but eventually spread to other industries and throughout the city. Even the soldiers on the front joined in the revolution. The Duma set up a provisional government on March 12, 1917 and the Czar was compelled to leave the throne on March 15, 1917 and a temporary government was set up under the leadership of Prince Kerensky because his followers, the Mensheviks, enjoyed majority in the Duma.

But Kerensky was moderate and not a radical leader. He followed the middle path. He gave freedom of press and speech and religious freedom to the public. He promised to set up a constituent Assembly on the Western pattern but then made a declaration to continue the war. The public opposed it as they were tired of the war.

They first all wanted a peace and the work to do and bread to eat in place of political reforms and administrative changes. Kerensky failed to solve their problems. People of Russia were still leading an unhappy and miserable life. In the meanwhile, Lenin a great revolutionary of Russia heard the news of the outbreak of the Russian Revolution when he was in Switzerland. He reached Petrograd on April 17, 1917 and led the revolution.

Lenin united the peasants and workers under the Bolshevik Party and directed the revolution against the Provisional Government. Lenin forcibly dissolved the Provisional Government. Kerensky ran away and the reins of the government fell into the hands of the Bolshevik Party under his leadership on November 7, 1917. Taking the powers in its hands the Bolshevik Government, first of all, concluded the Treaty of Brest Litovsk in 1918 with Germany to end the war. This treaty was highly disgraceful for Russia as she lost Poland, the Ukraine, Lithuania, and Latvia. A new constitution was adopted in Russia in July 1918. The real powers of the government were in the hands of the Communist Party. It had complete control over the administration and on the economic and social structure of the country. Efforts were made to set up a socialist government on the basis of the principles of Karl Marx. The private property was confiscated. He took the land from the landlords and distributed it among the lower classes. The government nationalized all the factories and handed over their management to the workers. All debts were remitted. The property of the church was confiscated. Result to this, the landlords, traders, clergymen and supporters of the Czar opposed the reforms. Lenin suppressed all opposition by violent means and committed many atrocities. The Czar, with his family, was shot dead in July, 1918. Allies also refused to recognize the Bolshevik Government of Russia. They sent their forces into Russia to crush the Bolshevik Government but failed. When Lenin died in 1924, he had made definite achievements. He brought an end to the autocratic rule in Russia and replaced it by a Communist Government. He established a new society and economic set up on the basis of socialism.

The Impact of Russian Revolution

The Russian Revolution had a decisive impact on the history of the twentieth century. It marked the beginning of the decline of imperialism and the rise of socialism. As the first successful socialist revolution the Russian Revolution was bound to have repercussions for the future, the world as a

whole was sure to feel the onset of the completely new type of social and economic system. The revolution ended the domination and exploitation of the peasants by the landlords. It made possible to uplift the material and cultural standards of life of the working people. It helped to destroy the old exploitative and oppressive state machine dominated by the minority of capitalists and landlords and replaced it by a new type of state-dictatorship of the proletariat. Lenin said that the goal of socialism in Russia would not be realized without the success of the world proletariat in other countries. The Bolsheviks recognized the right to self-determination including the right to succession of all the oppressed nationalities inhabiting the boundaries of the Czarist Empire and made them equal partners in socialist construction and overcoming social and economic backwardness

The Russian Revolution inspired all over the world, the struggles of the colonial people and nations for independence from the Western imperialist countries. The Indian National Movement was also profoundly affected by the Russian Revolution. It gathered momentum and a certain direction from the Russian Revolution. Famous historian Bipan Chandra writes that the Russian Revolution gave people self confidence and indicated to the leaders of the national movement that they should rely on the strength of common people.

Inspired by the success of the Russian Revolution, the Indian revolutionaries formed contacts with Lenin and the Bolshevik leadership in abroad. Mahendra Pratap, Maulana Barakatullah, Virendranath Chattopadhyaya, Bhupendranath Datta, Lala Hardyal and M.N. Roy (real name Narendra Nath Bhattacharya) were the prominent names who went to Moscow to seek cooperation and guidance for India's liberation and many of them adopted socialism as their programmatic goal.

The accounts of the role of Naujawan Bharat Sabha and Hindustan Socialist Republican Association played in boycotting the Simon Commission and then avenging the death of Lala Lajpat Rai by killing J.P. Saunders, the Deputy Superintendent of Police, in throwing two non-lethal bombs and the leaflets in the Central Assembly Hall and then voluntary arrest by Bhagat Singh and Batukeshwar Dutt with a view to highlighting the audacity of the Viceroy in enacting the Trade Disputes Bill and the Public Safety Bill, even though these had been rejected by the house, read like adventurous tales. The slogans 'Vande Matram', 'Inquilab Zindabad' and

'Jai Hind' which symbolise the various phases of their struggle for freedom illustrate the contribution of Naujawan Bharat Sabha and Hindustan Socialist Republican Association to the crusade against imperialism. Shaheed Bhagat Singh was a great admirer of socialism and during his days in jail, his last political act was celebrating the Lenin Day.

In conclusion, I would say that the revolutionary movement acted as a catalytic agent who transformed the national movement of India to assume a definite shape and thus facilitated the early shattering of the stranglehold of the British power over India. By rendering active material and political assistance in anti-imperialist struggles, the revolutionary movement had greatly contributed in bringing the downfall of imperialism.

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A Study of Need for Achievement and Need for Affiliation among Adolescents



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Abstract

This research paper highlights the role of need for achievement and need for affiliation among adolescents of different religious groups i.e. Hindu and Muslim male, female studying from different examination boards i.e. UP board and CBSE board of Meerut city, UP. Therefore, the need concept of Henry Murray was conceptualized for this purpose and two needs out of twenty needs described by Murray were taken (nAch, nAffi) as a measure of adolescents. According to the present research of this paper descriptive and inferential statistics by using factor analysis through principle component method was analyzed to extract factors. Hence, mean of Muslim female of UP board are high on need for achievement than their counterparts and mean of Hindu male of UP board are high on need for affiliation than their counterparts. Factors through Principle component analysis (Hindu and Muslim male and female of UP board) could be extracted on need for achievement while on need for affiliation Hindu male and female of UP board and Muslim male of UP board could be extracted as a factor.

Introduction

Adolescents of today standing out according to their potential and efficiency in every sphere of life. In this study, need for achievement is defined as the extent to which an individual has a strong desire to perform challenging tasks well and to meet personal standards for excellence irrespective of gender, board and cultural differences. The need for achievement is quite an individual based disposition that may be vary person to person. On the other hand, the need for affiliation defined as the extent to which an individual is concerned about establishing and maintaining good inter personal relations, being linked, and having other people around them get along with each other. Despite individual differences among adolescents gender, type of board and affiliation to religious group might impact these differences on need for achievement and need for affiliation. Therefore, a study of adolescents on need for achievement and need for affiliation was conducted using TAT (Thematic Apperception Test) of Murray among male and female of UP board and CBSE board from Hindu and Muslim families.

The need for achievement, which Murray defined as the need to overcome obstacles, to excel, and to live up to a high standard, has been studied extensively by David McClelland (1917–1998), using the Thematic Apperception Test. In the initial research, McClelland and his associates asked groups of male college students to write

brief stories about the TAT pictures (McClelland, Atkinson, Clark, & Lowell, 1953). Need for Achievement is related to the difficulty of tasks people choose to undertake. Those with low N-Ach may choose very easy tasks, in order to minimize risk of failure, or highly difficult tasks, such that a failure would not be embarrassing. Those with high N-Ach tend to choose moderately difficult tasks, feeling that they are challenging, but within reach, elucidated Wikipedia (2011). The need for affiliation is strong in many people, particularly in stressful situations. In a classic experiment, research participants who knew they were going to receive an electric shock in an experiment were much more likely to prefer waiting in the company of others than were research participants who were not facing the stress of a potential electric shock (Schachter, 1959).

Cultural factors can influence a person's need for achievement. A cross-cultural study compared need achievement among 372 male and female high school and college students living in Hong Kong. Some of the students were from England (children of British parents working in Hong Kong); other students were native Chinese. The British students focused on individual achievement in competitive situations, that is, what they could accomplish for themselves. The Chinese students, with the stronger sense of collectivism fostered by their culture, focused more on affiliative achievement (family and group

achievement) rather than acting to satisfy personal goals (Salili, 1994).

Ziegler, M. and others (2010) enlightened the behavioral aspects of achievement motivation. It has been avowed that achievement motivation is one type of motivation that helps to determine how and why an individual has behaved in a certain way. It investigates what gives some people “drive” and some don’t. In broad terms achievement motivation represents an important construct in understanding an individual’s motivation to work hard on tasks, provide creative solutions to problems, and assess risk and to control uncertainty.

Gender is another factor that has an impact on the need to achieve. Studies of children and adolescents suggest that some girls and young women experience conflict between the need to do their best and achieve at a high level versus the need to appear feminine, empathic, and caring. These research participants feared that achieving at too high a level would lead to unpopularity, especially with boys. Sood (2012) has investigated on need for achievement, academic achievement and socio-demographic variables of high school students of Kullu and Manali districts of India. The results revealed that n-achievement positively and significantly affected academic achievement of high school students. The students with high n-achievement possessed significantly higher academic achievement as compared to students with average and low n-achievement. Girls were found to have significantly higher n-achievement in comparison to boys. However, no significant differences in achievement were found among rural and urban students as well as students belonging to nuclear and joint families

The results showed that the stories written under the high-achievement condition contained significantly more references to attaining standards of excellence, desiring to achieve, and performing well. For example, one picture showed a young man sitting at a desk with an open book in front of him. Stories from high-need-achievement research participants involved working hard, striving for excellence, and doing one’s best. Stories from low-need-achievement research participants dealt with sedentary activities such as daydreaming, thinking, and recalling past events. Later analyses have confirmed the validity of the TAT as a way of measuring the need for achievement (see, for example, Spangler, 1992; Tuerlinckx, DeBoeck, & Lens, 2002).

A study on need for affiliation found that people who had experienced severe effects of a

thunderstorm, such as property damage, were much more likely to seek the company of others than were those who had experienced no such harmful effects of the storm (Strumpfer, 1970). A study of 212 children and 212 parents in Israel showed that when they faced the possibility of a wartime rocket attack, their tendency to affiliate with other people rose significantly. The affiliation need during this stressful period was apparent with both children and adults (Rofe, 2006).

Objectives

- To investigate differences among adolescents of different religious families on need for achievement and need for affiliation.
- To investigate differences among adolescents of UP board and CBSE board on need for achievement and need for affiliation.
- To investigate differences between male and female of UP board and CBSE board from Hindu and
- Muslim families on need for achievement and need for affiliation.

Hypotheses

- There is no difference among adolescents of Hindu and Muslim on need for achievement and need for affiliation.
- There is no difference between adolescents of UP board and CBSE board on need for achievement and need for affiliation.
- There is no difference between male and female of UP board and CBSE board from Hindu and Muslim families on need for achievement and need for affiliation.

Methodology

Design of the study: The present study was conducted on a selected sample of different school children using quantitative method. School children from U.P. board and CBSE board constituted the sample. In order to collect data TAT for measuring nAch and nAffi scores were administered over the selected sample. The factor analysis statistics was used to extract factors from religion, gender and type of school board. Therefore, total number of subjects was 240.

Sample: The present study was carried out on a stratified random sample of 240 secondary school children of U.P. Board and CBSE Board of Meerut city. Preliminary sample was 1100 consisting of male, female from U.P. board and CBSE board. 50% children from UP board and 50% children from CBSE board were taken equally. Further 590 children of Hindu religion and 510 children from Muslim religion were stratified means 53.36% Hindu and 46.36% Muslim were selected in each stratum. Taken ½ percent of this sample 295 Hindu and 255 Muslim were further selected randomly. These two sections of community were differing in respect of religious and ethical ideals so as to provide a cross-section of Indian society in general. The children age range was between 14 to 18 years. First of all, a list of all school of Meerut was prepared to select the sample of students from the schools affiliated to both U.P. board and CBSE board with a minimum strength of 2000 student then using the lottery method of sample for further stratification the students on the bases of gender, religion and board were selected. The general layout of subjects chosen could be drawn in the following manner:

Religion	Hindu		Muslim	
	UP Board	CBSE Board	UP Board	CBSE Board
Male	30	30	30	30
Female	30	30	30	30
Total	60	60	60	60

Tool: Indian adaptation of TAT by Dr. D. P. Malhotra was used for measuring the nAch and nAff. The TAT consists of a set of ambiguous pictures depicting simple scenes. The person taking the test is asked to compose a story that describes the people and objects in the picture, including what might have led up to the situation and what the people are thinking and feeling. In the TAT, the person projects those feelings onto the characters in the pictures and thereby reveals his or her troubling thoughts to the researcher or therapist Thus, the TAT is a device for assessing unconscious thoughts, feelings, and fears.

Data processing: The obtained data was subjected to descriptive and inferential statistics by using mean, S.D. and factor analysis to find out the difference on the need for achievement and need for affiliation scores of Hindu and Muslim boys and girls from UP board and CBSE board.

Result and Discussion

Table 1 Need for Achievement

	Mean	Std. Deviation	N
achievement	1.00	.000	30
HinMUP	17.33	10.476	30
HinFUP	22.97	8.532	30
MusMUP	21.53	8.955	30
MusFUP	23.60	8.365	30
HinMCBSE	14.80	8.556	30
HinFCBSE	21.77	7.655	30
MusMCBSE	19.93	5.982	30
MusFCBSE	22.40	5.373	30

Table 2 Need for Affiliation

	Mean	Std. Deviation	N
affiliation	1.000	.0000	30
HinMUP	20.900	5.1351	30
HinFUP	16.933	5.9650	30
MusMUP	16.900	5.2348	30
MusFUP	15.267	3.4234	30
HinMCBSE	13.600	4.1985	30
HinFCBSE	15.900	5.6468	30
MusMCBSE	14.867	5.2308	30
MusFCBSE	17.700	4.0527	30

Factor Analysis [DataSet1]

Communalities

	Initial	Extraction
Hin M UP	1.000	.723
Hin F UP	1.000	.790
Mus M UP	1.000	.705
Mus F UP	1.000	.732
Hin M CBSE	1.000	.726
Hin F CBSE	1.000	.720
Mus M CBSE	1.000	.813
Mus F CBSE	1.000	.397

Extraction Method: Principal Component Analysis

This table shows communalities before and after extraction. Before extraction communalities are all one. Variables with high values are well represented in the common factor space so

Muslim male of CBSE board shows the highest value that is 81.3%.

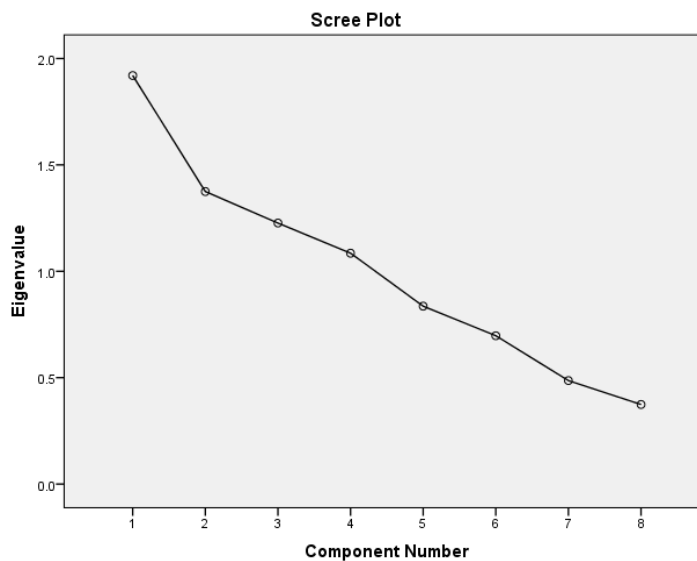
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.920	24.003	24.003	1.920	24.003	24.003	1.703	21.283	21.283
2	1.375	17.186	41.189	1.375	17.186	41.189	1.385	17.308	38.591
3	1.227	15.333	56.522	1.227	15.333	56.522	1.279	15.991	54.582
4	1.085	13.562	70.084	1.085	13.562	70.084	1.240	15.502	70.084
5	.836	10.450	80.534						
6	.697	8.714	89.248						
7	.486	6.079	95.327						
8	.374	4.673	100.000						

Extraction Method: Principal Component Analysis

This table shows the actual factors that were extracted. Looking at the section labelled “Rotation Sums of Squared Loadings”, it shows only those factors that may be extracted after rotation. So in this case, there are only four factors

(Hindu-Muslim male and female of UP Board) with eigenvalues greater than 1 and together these four explain over 70% of the total variability in the data. This leads to the conclusion that four factors solution will probably be adequate.



This conclusion is supported by the scree spot (which is actually simply displaying the same data visually) Here’s the scree plot looks like the slightly slope of this curve levels out after just two

factors. This graph also shows that first two factors (Hindu male and female of UP board) have higher variance than the remaining factors.

Component Matrix

	Component			
	1	2	3	4
Hin M UP	.675	.398	-.114	-.309
Hin F UP	.346	-.621	.519	.121
Mus M UP	-.427	-.067	-.354	-.626
Mus F UP	.787	.277	.179	.067
Hin M CBSE	-.515	.031	.677	-.047

Hin F CBSE	-185	.647	-.039	.516
Mus M CBSE	-.006	-.464	-.560	.533
Mus F CBSE	-.494	.339	.115	.158

Extraction Method: Principal Component Analysis

a. 4 components extracted

Rotated Component Matrix

	Component			
	1	2	3	4
Hin M UP	.848	-.027	-.026	.056
Hin F UP	-.140	-.670	.560	.080
Mus M UP	-.127	-.106	-.821	.064
Mus F UP	.717	-.059	.461	.055
Hin M CBSE	-.508	.061	.114	.672
Hin F CBSE	.008	.818	.226	-.010
Mus M CBSE	-.284	-.041	.108	-.848
Mus F CBSE	-.309	.496	-.057	.231

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 7 iterations

Component Transformation Matrix

Component	1	2	3	4
1	.811	-.354	.425	-.193
2	.471	.810	-.070	.341
3	-.177	-.186	.545	.798
4	-.299	.429	.719	-.458

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

This Rotated Component Matrix shows highly correlated value of factors. In the rotated factors, Hindu male of UP board and Muslim female of UP board have high positive loading on the first factor (and low loadings on the second, third), whereas Hindu female of CBSE board have high

positive loading on the second factor. Muslim male from UP board have high negative loading on the third factor while Muslim male of CBSE board have high negative loading on the fourth factor.

Factor Analysis [DataSet1]

Communalities

Extraction Method:

Analysis

This table shows communalities before and after extraction. Before extraction communalities are all one. Variables with high values are

	Initial	Extraction
Hin M UP	1.000	.781
Hin F UP	1.000	.683
Mus M UP	1.000	.742
Mus F UP	1.000	.404
Hin M CBSE	1.000	.490
Hin F CBSE	1.000	.754
Mus M CBSE	1.000	.765
Mus F CBSE	1.000	.526

Principal Component

well represented in the common factor space so Hindu male of UP board shows the highest value that is 78.1% on need for affiliation.

Total Variance Explained

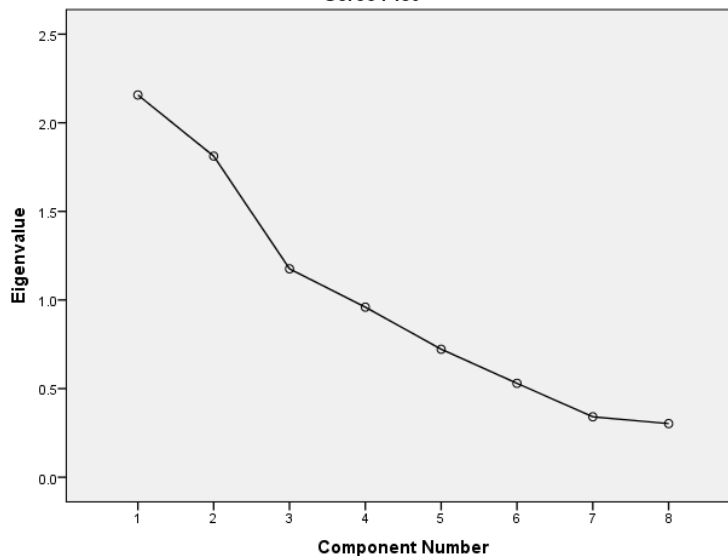
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.157	26.960	26.960	2.157	26.960	26.960	2.007	25.083	25.083
2	1.812	22.651	49.611	1.812	22.651	49.611	1.797	22.464	47.548
3	1.176	14.699	64.310	1.176	14.699	64.310	1.341	16.762	64.310
4	.960	11.996	76.305						
5	.722	9.028	85.333						
6	.530	6.624	91.957						
7	.341	4.261	96.218						
8	.303	3.782	100.000						

Extraction Method: Principal Component Analysis

This table shows the actual factors that were extracted. Looking at the section labelled "Rotation Sums of Squared Loadings", it shows only those factors that may be extracted after rotation. So in this case, there are only three

factors with eigenvalues greater than 1 and together these three explain over 64.3% of the total variability in the data. This leads to the conclusion that three factors solution will probably be adequate. Clearly the first factor of the initial solution is much more important than the other two.

Scree Plot



This conclusion is supported by the scree plot (which is actually simply displaying the same data visually)

Component Matrix

	Component		
	1	2	3
Hin M UP	-.357	-.492	.642
Hin F UP	.721	-.304	.267
Mus M UP	.651	.543	.153
Mus F UP	.128	-.619	.064
Hin M CBSE	-.471	.451	.254
Hin F CBSE	.736	.439	.140

Mus M CBSE	-.273	.437	.706
Mus F CBSE	-.482	.460	.286

Extraction Method: Principal Component Analysis

a. 3 components extracted

b. Rotated Component Matrix

	Component		
	1	2	3
Hin M UP	-.531	.432	.559

Hin F UP	.376	.730	-.092
Mus M UP	.858	.039	.068
Mus F UP	-.295	.540	-.161
Hin M CBSE	-.046	-	.516
Hin F CBSE	.855	.471	-.002
Mus M CBSE	.135	.154	.850
Mus F CBSE	-.096	-.155	.038
		.718	

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser

Normalization

a. Rotation converged in 6 iterations

This Rotated Component Matrix shows highly correlated value of factors. As Muslim male of UP board and Hindu female of CBSE board have high correlation on one component (but low loading on second and third component). Looking at second component Hindu female of UP board has high correlation value than others (but low loading on third component). On component three Muslim male from CBSE board shows high positive correlated value.

Component Transformation Matrix

Component	1	2	3
1	.761	.552	-.342
2	.643	-.712	.282
3	.088	.434	.897

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser

Normalization

Conclusion

Muslim female of UP board are high on need for achievement than their counterparts and Hindu male of UP board are high on need for affiliation than their counterparts. After factor analysis only four factors i.e. Hindu-Muslim male and female of UP Board could be extracted to explain total variance on need for achievement. While only three factors i.e. Hindu male and female of UP board and Muslim male of UP board could be extracted to explain total variance on need for affiliation.

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Mitigating the Impact of Software Test limitations on Effective Software Testing



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Abstract

To ensure high quality software, it is required to test software. Testing ensures that software meets user specifications and requirements. Software testing is the one of the primary methods used in the validation and verification of output in the software development industry. It is key method for achieving quality, and reliability for customer satisfaction. Software testing is a process which costs around half of developing software. Now, software testing has come under pressure due to time, cost and skills constraints. These limitations impact negatively upon software test effectiveness. so, it is critical to identify and implement test tools that reduce the negative impact of software test constraints on software test effectiveness. Here, some of the most popular software testing tools such as test case prioritisation, test suite reduction and test selection criteria, to find out that which test tool are most effective and Which combination of test tools is most likely to yield optimal test effectiveness and mitigate the effect of test constraints.

Introduction

As the significance of software testing increases the quality, reliability and customer satisfaction. There are various methods of software verification and validation. These are reviews, formal methods and software testing. Software testing is a costly and unavoidable task. It is a complex and arduous task, which can consume more than half of the cost of a software development project. Inadequate execution of software and systems verification, validation and testing account for losses that can eclipse many companies.

These days software testing is mandatory for higher quality demands. Software testing is an expensive time-consuming process which is often restricted by cost and time constraints. Defect detection rate is impacted by the skill level of test personnel and size of the project. The time constraints impact upon regression testing and negatively impacts on the cost effectiveness of test case prioritization methodologies. Generally, softwares are hard to test because of the cumbersome architecture rather than the complexity of the system. Often this is due to poorly specified requirements with inadequate description of user feedback.

Software testing puts tester in trouble by the constraints such as time, cost, and insufficient skills. These constraints impose risk on the

realisation of software test effectiveness with respect to software testing goals. Understanding how to mitigate this risk is a key-factor in achieving successful software testing. This is to identify software test tools which can increase software test effectiveness and thereby support effective software testing in the presence of software test constraints.

Now a question comes in our mind that 'What best approaches are most likely to reduce the negative impact of test constraints on test effectiveness?

Test constraint as any factor that inhibits the software testing process from achieving the desired levels of performance. Test Design refers to test case content and test case size.

Testing effectiveness

Software testing is defined as the observation of the execution of software and system works expected as per the customer's terms and conditions. Software test effectiveness is defined as the number of defects found through software testing divided by the total number of defects. Defects can occur at any stage in the software development lifecycle. Early identification of software defects is essential in order to minimise risk. Goals of software testing is to improve of software quality and reliability through defect

detection and increased customer satisfaction. Risk mitigation is also an aim of software testing. Effective software testing process has high defect detection capability, high detection rate and cost effectiveness.

Software testing that has a high defect detection capability compared to software testing that does not, has a higher probability of finding hard to find defects early in the software development life cycle thereby assisting the company achieve positive customer perceptions.

Software testing that has a high defect detection rate compared to software testing that does not, is more likely to find most defects early in the software development life cycle thereby contributing to the overall cost effectiveness of a software development drive.

Due to time and cost constraints entire test suites in most instances are not run. In these instances, it is of utmost importance to prioritise tests. Test case identification and prioritisation models are methods for reducing the cost and increasing the effectiveness of software testing through test case relevance modelling and prioritization. Four regression test methodologies from a test design perspective and concludes that test design plays a critical role in defect detection capability and rate. Automated testing is another method that promises greater testing coverage in shorter test cycles and has been proposed as a method to minimise costs. we can say that Smoke testing is presented as an example of a test approach used to detect defects early in the software development lifecycle.

Smoke testing is presented as an example of a software testing approach that finds a significant number of defects early in the software development life cycle.

Test design

The test design is the first stage in developing the tests for software testing projects. It records what needs to be tested, and is derived from the documents that come into the testing stage, such as requirements and designs. There are four regression test methodologies.

The four methodologies investigated were "retest-all, regression test selection, test case prioritisation, and test suite reduction". All four were shown to have increased cost effectiveness, defect detection capability and reduced test execution time with the application of relevant test case design. Rothermel. The cost-benefit trade-offs associated with test design with respect to these regression test selection methodologies. Granularity has a greater impact on "retest-all, regression test selection and test case

prioritisation"; but a less significant impact on "test suite reduction". Test input grouping had a greater impact on "test suite reduction" and less significant impact on "retest-all, regression test selection, test case prioritisation".

Coarse granularity compared with fine granularity test suites have a greater defect detection capability on easy to detect defects. Whereas fine granularity test suites are more capable of revealing hard to detect defects when compared to coarse granularity test suites. This capability of coarse granularity is attributed to the fact that the probability of exercising functionality that induces data state and output change is greater. Fine granularity test suites can better support selection and prioritisation with a resultant effect of reduced test execution time, increased cost effectiveness and high defect detection rate of hard-to-find defects. This is attributed to the support fine granularity affords test selection given that tests can be selected against certain criteria to achieve specific goals.

It is clear from this section that test design has a significant impact upon effective software testing

Testing plays an important role in the cost effectiveness and the defect detection capability of test cases.

Test oracles

In computing, software testers and software engineers can use an oracle as a mechanism for determining whether a test has passed or failed. The use of oracles involves comparing the output(s) of the system under test, for a given test-case input, to the output(s) that the oracle determines that product should have.

Test oracles have a significant impact on the defect detection capability and cost effectiveness of a test suite. Small test cases impose the risk of weak defect detection capability on test suites. A strong test oracle counteracts this risk by enhancing defect detection capability. However, strong test oracles increases test execution time and reduces cost effectiveness. A weak test oracle could result in reduced test execution time though this might be due to misleading or incomplete oracle information. There are risks of defects not being detected. Test cases lose their defect detection capability substantially, through decrepit test oracles. Comprehensive test oracles employed at the end of the execution of a test case yields the best cost benefit ratio. Rothermel et al., (2004) state that coarse grained test cases minimise the impact of weak test oracles on defect detection capability. Thus, test design plays a significant role in

increasing software testing effectiveness when employing test suite reduction.

Test selections methods

Test selection process means selecting a subset of test case from the original set of test cases that can successfully test the unchanged segments of the software.

- Test cases prioritization techniques minimise the impact of time constraints. Test suite prioritization techniques are shown to enhance the defect detection rate early in the development cycle compared to random test selection. Test cases are ordered according to some explicit criteria designed to expose defects as quickly as possible. These criteria could be code coverage, possibility of defect existence and defect detection potential.
- Test suite reduction aims to remove non-essential test cases permanently while keeping the most effective test cases. The goal of test suite reduction is to reduce the cost of regression testing by satisfying all test requirements with the least amount of test cases. Test suite reduction methodologies are based on test criterion which reduces the size of the test suite without reducing use case delineation and defect detection effectiveness. Code coverage, functional coverage and defect detection capability are commonly used as test reduction criterial. This leads to reduced cost and time of test execution and test suite management. Discarding test cases can quickly result in a significant decrease in the defect detection capability of the reduced test suites.
- Regression Test Selection methods assume that test cases that do not test changed functionality will not detect defects. Therefore, the test selection criteria would be 'select all test cases that test changed functionality.
- In conclusion test selection criteria impact the effectiveness of test selection methods from the perspective of cost, time, defect detection rate and capability. Test selection methods in turn impacts upon software testing effectiveness.
- Test cases impact software testing effectiveness through its relationship with test selection criteria from the perspective of test case relevance.
- So we can say test tools are considered as construction methodologies. These test tools are not exclusive to manual testing. They are

also used in automated test suites construction.

Automated testing

The automated software testing is the process of automating tasks for software testing. These tasks are processes such as test data generation, test script development, test execution, verification and validation of test requirements and the implementation of test automation tools.

Automation of regression testing is seen as a means of realising increased efficiency within the software testing process.

If automated testing implemented correctly speeds up test execution and defect detection rate. so, it can impact upon software testing effectiveness

Smoke testing

- Smoke testing is used to detect defects early in the software development lifecycle It is accepted that early detection of defects leads to Lower defect fixing costs, Lower costs of formal testing, Reduced cost of execution time of formal testing further down the line, Enhanced software quality and Risk minimization
- Smoke testing has the potential to dramatically improve the effectiveness of software testing. The relationship between test selection criteria, test execution methods (of which smoke testing is an excellent example) and software testing effectiveness.
- we can say that the skill of human resources, project size, inadequate requirements, software testability, time, cost and test design are test constraints falling into the categories of time, cost and skills and retest-all, regression test selection, test case prioritisation, test suite reduction, smoke testing, test automation, test oracles and test design are determined to be test tools used to minimise the impact test constraints on software testing effectiveness.
- These test tools and test selection criteria were found to directly impact test effectiveness through four aspects which featured prominently in the reviewed literature; these are (a) defect detection capability, (b) defect detection rate, (c) cost effectiveness and (d) test execution time.
- Test Selection Methods, and Test Execution Methods and Test Effectiveness as conceptualised for the purpose of this research. Derived from the ideas and concepts discussed in the literature review, this model provides a visual map of how all the test tools and test selection criteria fit

together to form a software testing approach and how these factors collectively can enhance effective software testing.

- Test Selection Criteria impacts the effectiveness of Test Execution Methods which in turn impacts upon effective software testing.

Research methodology

Analysing software testing tools, software test selection criteria and software test constraints for the purpose of knowing which software testing tools and test case selection criteria or a combination thereof increases software test effectiveness in the presence of software test constraints; with respect to their usage and possible software testing improvement potential from the view point of software testing professionals.

Software testing professionals tended to select tests based on the criteria prevailing within a project environment, rather than just applying the same test tools for every project. This was also demonstrated by the range of tools and techniques that came under investigation in this research.

The research population is all software testing professionals in the world. However, it is not assumed that statistical relevant results with high external validity will be obtained due to the fact that convenience sampling was used to determine the sample from the population.

Validity

Construct Validity: Observations were based on the respondent's experience and as such might have led to some differences in interpretation, to mitigate this effect definitions of all test variables were defined in the questionnaire.

Descriptives

This research was organised into three construct groups: Software Test tools, software test selection criteria and test constraints. Software Test Tools are listed here with group descriptions where appropriate. Respondents were asked to rate for each project whether the test tool increased test effectiveness.

In practice these Test Tools are most associated with increased Test Effectiveness and their use is more likely to increase the probability that a software development project will meet its strategic goals.

Smoke testing is used to detect defects before more expensive formal testing. Automated testing significantly reduces test execution time and also increases the rate of

functional coverage during testing thus reducing test cycle time. Individually the application of these Test Tools will lead to early detection of defects, reduced cost of testing, quicker product time to market and increased software quality.

Conclusion

The aim of this paper was to identify that which testing technique is more effective. For practitioners the main value of this research is that it begins to spell out which individual and combined test tools will most likely assist in achieving optimal test effectiveness in the presence of test constraints. Based on the study results approximately 50% of the test effectiveness results are achieved through a combination of regression test selection, smoke testing and no test selection criteria.

Testing everything is an approach best used for major software releases and mission critical applications. Test selection aims only to run tests where changes have been made therefore as test selection criteria functional coverage and test case content makes sense. Test case prioritisation is used to achieve specific goals such as find as many defects as possible or test critical customer components in these cases defect detection capability and customer priority as test selection criteria makes sense. Automated testing is a good option to decrease test execution time.

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Rural Marketing in India: Opportunities and Challenges



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Abstract

The rural section of the Indian economy is growing at a rate of 8-10% per annum. According to recent Nielsen estimates, consumption in rural areas is growing at 1.5 times the rate in urban areas and today's \$12 billion consumer goods market in rural India is expected to hit \$100 billion by 2025. Since Green Revolution, the position of rural areas has gone changed completely and it brings greater revenue in the country. Having a significant contribution of 50 % to India's GDP and a population of 70%, the importance of rural market cannot be ignored. Moreover, per capita GDP for rural areas has grown at a rate of 6.7 % CAGR as compared to 4.7 % CAGR for urban areas. Now it offers huge opportunities in the form of large untapped market, increase in disposable income, increase in living standard, improved literacy rate and large scope for growth etc. To take the advantage of all these opportunities, a very special marketing strategy "Rural Marketing" has come into existence. Rural marketing has become the latest mantra of most corporate. Companies like Hindustan Lever, Colgate Palmolive, Britannia and even Multinational Companies (MNCs) like Pepsi, Coca Cola, L.G., Philips, Cavin Kare are all eyeing rural markets to capture the large Indian market. But this sector confronts a variety of challenges like infrastructural problems, understanding the nature of rural markets and strategies to supply and satisfy them. The main aim of this paper is to know the status of rural market in India, to highlights the opportunities and threats/challenges of rural market, to know the potentiality of Indian rural market and the government's initiatives for rural development.

Keywords: Indian Rural Marketing, SWOT Analysis of Rural Marketing, Government schemes for rural development.

Introduction

India is a country with 1752 billion people of which 70% live in rural areas, which is nearly two-third of Indian population. The size of rural market itself speaks of its potential. The concept of Rural Marketing in Indian Economy has always played an influential role in the lives of people. Rural marketing is as old as the civilization. In India Rural Market started showing its potential in the 1960's. The 70s & 80s witnessed its steady development. And there are clear indications that the 21st century is going to rise up immensely. Rural Markets constitute an important segment of overall economy. The concept of rural marketing in India is often been found to form ambiguity in the minds of people who think rural marketing is all about agricultural marketing. However, rural marketing determines the carrying out of business activities bringing in the flow of goods from urban sectors to the rural regions of the country as well as the marketing of various products manufactured by the non-agricultural workers from rural to urban areas.

Changing scenario of rural marketing

In today's time, rural consumers are particularly aspiring or striving to purchase branded, high quality products. Consequently, businesses in India are optimistic about growth of the country's

rural consumer markets, which is expected to be faster than urban consumer markets. Importantly, the wider reach of media and telecommunication services has provided information to India's rural consumers and is influencing their purchase decisions. Some of India's largest consumer companies serve one-third of their consumers from rural India. Owing to a favorable changing consumption trend as well as the potential size of the market, rural India provides a large and attractive investment opportunity for private companies.

The consumption trend in rural areas has shown a paradigm shift from price-driven to quality-driven products. Further, there has been a shift from an agricultural economy to manufacturing and service economy and this development has been resulted into increasing job opportunities, income and demand for goods and services in rural markets. The overall growth of economy has resulted into substantial rise in the purchasing power of the rural customers. To predict the rural market is a very complex task because of its uniqueness. Still, every company efficacious to enter into rural market. They begged the market with its best strategies and innovative ideas for making profit.

ITC launched the country's first rural mall 'Chaupal Sagar', offering a diverse product range from FMCG to electronic appliances to automobiles, attempting to provide farmers a one - stop destination for all of their needs. Pradeep Kashyap and Siddharth (2006) elaborated that various aspects of rural marketing like the rural customers, rural marketing research, rural products, pricing, distribution strategies and the role of media and government initiation contributed in uplifting the rural demand and market.

Objectives of the Study

- To develop an insight into the term of Rural Marketing.
- To discuss the SWOT Analysis in Rural Marketing.
- To know the government steps toward rural development.
- To provide suggestions in order to make the rural marketing a success.

Research Methodology

The present study is descriptive in nature. Data has been collected from secondary sources like FMCG Report, economic census 2011, various websites, reputed journals and papers

SWOT Analysis:

<p>Strength:</p> <ul style="list-style-type: none"> • Growth in market • Impact of globalization • More Competition • Various Policies • IT Penetration in rural areas • Improved living standards of rural buyers • More employment opportunities • Better credit facilities 	<p>Weakness:</p> <ul style="list-style-type: none"> • Poor infrastructure • High distribution cost • Market research problem • Network problems • Multi language as communication problems • Promotional problems • Banking and credit problems • Management and sales managing problems
<p>Opportunities:</p> <ul style="list-style-type: none"> • Increase in Income • Purchasing power of rural customer • Large Population • Govt's support • Increased Media role • Low penetration rates • High consumption of FMCG 	<p>Threats:</p> <ul style="list-style-type: none"> • Seasonal demand • Difficult to forecast demand • Irregular demand • More consumption of unbranded items • Competitors • Changing buyers need • Adverse Legislation

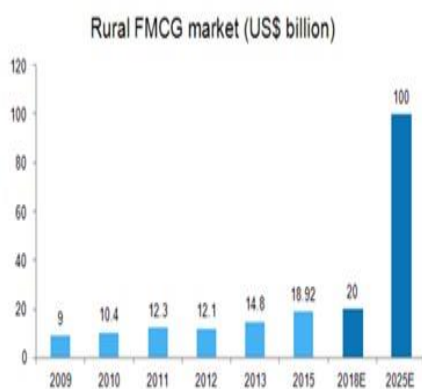
Potential of rural market

India is an agro-based economy and the growth of most of the other sectors of economy is driven by rural demand. In comparison to just 5,161 towns in India there are 6, 50,000 villages in India. This in itself is an indicator where the real India resides. Companies are realizing slowly but surely that the key to gain true market leadership lies in tapping the rural potential. 833.1 million Indians resides in 6, 50,000 villages (Census, 2011). The corporates are looking for new prospects and possibilities, as they are witnessing a decline in their growth rates in urban markets due to market saturation and they have a large, untapped rural Indian market. Urban markets are flooded with many different consumer products; thus,

Marketers now find it difficult to generate heavy income flows from these markets. On the other hand, rural income graph is on a rise, which has given huge scope to the corporates to tap this market where 70% of India resides and the motivating force for this is young peoples who are educated, have access to technology and have willingness to change.

The FMCG sector in rural and semi-urban markets is estimated to cross US\$ 20 billion by 2018 and US\$ 100 billion by 2025. The rural FMCG market has grown at a CAGR of 13.2% during the year 2009-15.

The following graph gives just a glimpse of the potential rural market up for grabs.



Source: AC Nielsen, TechSci Research, Dabur Reports

These figures reveal the immense potential rural market of India possesses.. The rural FMCG market is anticipated to expand at a CAGR of 17.41 per cent to US\$ 100 billion during 2009–25. Rural FMCG market accounts for 40 per cent of the overall FMCG market in India, in revenue terms.

Government Initiatives for rural Developments

Government has also started different programs for development of rural India for the overall development of society and nation. Some of the popular programs are –

- India 's unemployment rate has declined to 4.8 % in February 2017 compared to 9.5% in august 2016, as a result of the government 's increased focus towards rural jobs and the mahatma Gandhi National Rural Employment Guarantee Act(MGNREGA) scheme.
- Government of India initiatives for proper irrigation, infrastructural development, prevention of flood, providing fertilizers and various schemes to cut down the poverty line like MNREGA and for rural infrastructure Bharat Nirman have improved the condition of the rural masses.
- The Government of India has approved the proposal to construct 10 million houses for the rural population, which will require an investment outlay of Rs 81,975 crore (US\$ 12.7 billion) for the period from 2016-17 to 2018-19.
- The Government of India aims to provide tap water regularly to every household by 2030 in line with United Nations Sustainable Development Goals, requiring a funding of Rs 23,000 crore (US\$ 3.57 billion) each year until the target is met.

- Ministry of Rural Development is expecting to achieve its annual targeted length of 48,812km of rural roads by March 31, 2017 under the Pradhan Mantri Gram Sadak Yojana (PMGSY), which has reached a completion stage of 67.53 per cent (32,963 km) as on January 27, 2017.
- The National Bank for Agriculture and Rural Development (NABARD) plans to provide around 200,000 point-of-sale (PoS) machines in 100,000 villages and distribute RuPay cards to over 34 million farmers across India, to enable farmers to undertake cashless transactions.
- The Government has introduced various reforms in the Union Budget 2017-18 to uplift the rural markets. Some of the key highlights of the Budget are:
 - Rs 187,223 crore (US\$ 28.08 billion) has been allocated towards rural, agriculture and allied sectors.
 - The Allocation for Pradhan Mantri Aawas Yojana-Gramin has been increased from Rs 15,000 crore (US\$ 2.25 billion) to Rs. 23,000 crore (US\$ 3.45 billion) in the year 2017-18 with a target to complete 10 million houses for the houseless by the year 2019.
 - The allocation to the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been Rs 48,000 crore (US\$ 7.2 billion) in the year 2017-18, which is the highest ever allocated amount.
 - The Government of India is looking to install Wi-Fi hotspots at more than 1,000 gram panchayats across India, under its ambitious project called Digital Village, in order to provide internet connectivity for mass use, as well as to enable delivery of services like health and education in far-flung areas.
 - In the Union Budget 2017-18, the Government of India mentioned that it is on course to achieve 100 per cent village electrification by May 1, 2018.

Suggestions

- Infrastructure of markets and warehouses should be regulated so as to ensure fair prices. Therefore, rural roads must be compliment and coordinate with railways, nearest waterways (port), airports to avoid spoiling of such products.

- The efficient marketing and distribution system is necessary to reach ultimate consumer in the quickest time possible at minimum cost.
- Literacy rate should be improved for making them more understandable.
- The communication systems must be developed to make it appropriate to rural market. If not possible, communication must be in regional language.
- Storage and Godown facilities should be developed. For storage facilities the government should not depend on private agencies to store food grains (National commission on Agriculture recommended).
- The existing marketing staff must be increased and adequate training must be given.
- The proper packaging technology must be improved.
- Government schemes n support should be increased for the removal of regional disparity.

Conclusion

In conclusion it can be said that there is no limit of opportunities in the Indian rural economy because of its larger size, changing attitude and increased purchasing power of rural consumers. It is expected that rural market would grow from 80 million to 111 million in few years. Rural market has a great potential for them who can understand the dynamics of rural markets and exploit them to their advantage. An intensive effort in order to provide the basic facilities to rural consumers is the need of the hour. Only need is to enhance the infrastructural development, Government support and other facilities to attract companies to target rural market. A thorough understanding of rural market and systematic move towards are necessary to penetrates rural market. Indian rural marketing system should be made much more competitive by infusing competition within the

country in the larger interests of the nation. At last, the future no doubt lies in rural market.

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Relationship among Libraries and Massive Open Online Courses



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Abstract

This article presents the relation and impact of MOOCs and Libraries on each other. Massive open online courses are emerging and like by user community because MOOCs are real academic courses with video lectures, blogs/forums, quizzes and grades. Most are taught by top faculty at elite institutions. Anyone in the world can register. This article show that how Libraries can help in providing Open courses to facilitate education and how can help nation to grow by educating more and more peoples at free of cost or minimum cost and make the view of some MOOCs programs.

Keywords: MOOCs and Libraries, edX, Udacity, Coursera, XuetangX, FetureLearn, Kadenze

Introduction

MOOCs were not initially intended to provide academic credit, although that situation is changing. Unlike traditional courses, MOOCs can be any length, e.g. four weeks, ten weeks, etc. and start at any time. There are no standard semesters with MOOCs.

What is a MOOC?

The term "MOOC" was likely coined in 2008 by David Cormier, a Canadian computer technologist, to describe an open access course offered at the University of Manitoba

- MOOC stands for a Massive Open Online Course,
- It is an online course aimed at large-scale participation and open (free) access via the internet.
- They are similar to university courses, but do not tend to offer academic credit.
- A number of web-based platforms (providers Aka initiatives) supported by top universities and colleges offer MOOCs in a wide range of subjects.

There are some MOOCs programs started by different countries

Coursera/ United states: Coursera officially launched in January 2012, and it is started by Andrew Ng and Daphne Koller. Coursera is the biggest MOOC/online education provider in the

world. It has over 150 university partners from 29 countries and 2000+ online courses. Beyond single courses, Coursera offers its own credential, which is known as a specialization, and it also offers fully-online Masters Degrees.

edX/ United states

Founded by Harvard University and MIT in 2012, edX is a non-profit organization. It's the second largest MOOC provider in the world with over ten million students. It offers over 1500 courses and boasts more than 100+ university partners. Edx offers a number of different types of certificate programs.

- It delivers high quality and industry relevant online distance learning degree, international programs and certificate courses.
- All the courses are supported by telephonic doubt solving and certification at affordable pricing in collaboration with leading industrial bodies, so that working professionals and students pursuing higher education can easily learn relevant industry required skills and become a more valuable workforce.
- European online platform started working in 2011, and furnished a new direction to the existing teaching

methods and formats by providing online interactive teaching and distance learning.

- It works in close association with universities, individual course instructors and knowledge based companies to build high quality open courses covering a range of subjects comprising computer science, design, economics, law, medicine, physics, and philosophy.
- Any registered individual may watch lecture videos, interact and participate in quizzes and exams and discussions may be made with fellow colleagues and professors.

Aversity platform provides an organized course environment that features multimedia teaching materials; assessment features such as multiple choice and peer review in order to keep students occupied and provide them with quantitative and qualitative feedback; a discussion board where students can engage in peer to peer learning by interacting questions or sharing links, references and general observations.

- Open Learning is a MOOC platform began in 2012 in Australia that allows any individual to design, run, and join a course.
- It is hosted by University of New South Wales with a mission to give learner the freedom and the flexibility to create a community, communicate his/her creativity and explore himself/herself through education.
- It supplies courses in marketing, programming and writing skills²⁴.
- It is UK's largest distance learning and research University founded by Royal Charter.
- It provides high quality distance learning to people of every age, different backgrounds whether school students, school leavers, people desire to develop or update their expertise and retired people who need to explore new interests and wish to acquire higher education regardless of their locality and place.
- Does not require any prerequisites for formal university founded by Royal Charter.

FutureLearn/ United Kingdom

FutureLearn is a UK-based MOOC provider. It is wholly owned by Open University. It was launched at the end of 2012 and now has more than six million registered users. FutureLearn has

over 100 partners creating courses on its platform. Seventy-one of those partners are universities primarily located in Europe, but it also has a few universities in other countries including the United States, Australia, and South Korea.

XuetangX/ China

XuetangX is China's first and biggest MOOC platform. It was founded in 2013 by the Tsinghua University under the supervision of the China Ministry of Education Research. It's probably the fastest growing MOOC platform. When Class Central interviewed XuetangX's Chairman of the Board back in October 2016, the platform had five million users. Now that number has crossed seven million registered users. Back in October 2016, the platform had over 400 courses. It's built upon a heavily customized version of Open edX.

Udacity/ United States

Udacity is a forprofit educational organisation founded by Sebastian Thrun, David Stavens, and Mike Sokolsky contributing towards MOOCs.

- Started in 2013 at USA, Udacity is the offshoot of free computer science classes offered in 2011 through Stanford University.
- Its mission is to bring accessible, affordable, engaging, and highly quality higher education to the world and seek to empower students to advance their education and careers.
- Udacity are reinventing education for the 21st century by bridging the gap between real world skills, relevant education, and employment.

Kadenze/ United States

Kadenze is a MOOC platform that specializes in the field of creative and arts education. It partners with some of the best art institutions and universities around the world to launch online courses. It was co-founded by Ajay Kapur, a classically trained Indian musician and computer scientist.

Kadenze has also launched its own certificate initiative, which is called Kadenze Programs. The first course in the program is free, but the rest are not. Students can also earn academic credit for many Kadenze courses/programs.

MOOCs and Librarians

- The MOOC frontier offers new opportunities for librarians to provide leadership and guidance in advising administration, faculty, and students about changes in higher education. But first, librarians must study and analyze the MOOCs landscape so that we can shape the conversation about MOOCs and their

successors in a more purposeful and organized way.

- MOOCs give librarians new opportunities to help nation and shape the conversation about changes in higher education and to guide administrators, faculty, and students through these changes. Librarians should play proactive role toward MOOCs program. To assume this role, librarians must understand the MOOCs landscape. It is moral duty of every librarian to start at least one open course at their level for growth of young users dealing with them.
- Librarians should have an interest in the massive intellectual property and that ultimately resides in libraries' owned and licensed digital repositories.
- Librarian should have capabilities to studying and adopting technologies to manage and monitor MOOC usage of library resources. They must have ability to controlling access and tightening Internet safeguards for better performance.
- Librarians must emphasize to guide faculty on proper scope and fair use of MOOCs.

Limitations of MOOCs

As MOOCs cannot replace the traditional approach of classroom learning but it can be used as an alternative method to bridge the gap between various schools of learning. It has been said however that MOOC has certain limitations which are listed below:

- Although digitalization is a must now, there are many nations that are unable to provide the basic necessities to enroll for MOOCs hence the spread of MOOCs are limited.
- It is not always certain that all MOOCs provide degrees, certificates and diplomas which limits the number of candidates that enroll for these courses as many companies ask for records of the education levels achieved and candidates are unable to provide them with the same.
- A student's life is confined to one room that has internet access and a laptop or a computer which allows little or no interaction with the outside world.
- Since MOOCs are web-based, there is no monitoring of the candidates/students, which carries a risk of plagiarism or cheating.

Conclusion

Library faces certain challenges such as shortage of teachers, funds, skill levels, availability of

resources and infrastructure. MOOCs may certainly play a pivotal role in the areas discussed above to improve the quality of LIS education and training and may also bring in opportunities. To get to know what exactly a MOOC is and how it works, it would be good idea for librarians to run a MOOC, by learning from other MOOCs which are readily available on the Internet. In spite of their disruptive nature, it is true that MOOCs will bring in an opportunity for librarianship in improving the LIS education and skills of library professionals. As MOOCs has Low or no tuition fees for courses. These collaborate with national and international libraries, universities and academic institutions. MOOCs help in raising the profile of a teacher, school and University as it provide option of selecting courses from different and elite schools / universities (Choice based courses). Enable academic persons to deploy new technologies to establish open online courses.

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Information Resources and Procurement Policy of Higher Education Institutes in India: A Study of IIT Gandhinagar and IIT Bhubneshwar Libraries



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Abstract

Dissemination and collection to information resources are the primary functions of any kind of library and knowledge centre but in present scenario role of libraries changed from the traditional to service providers because now libraries are facing a new generation of online users who are technology savvy which affects its information resource procurement policy of libraries. The present study is about the information resources and procurement policy of higher education institutes in India: The purpose of this paper is to analyze the availability of information resources and its selection and procurement procedures in higher education institutes of India

Keywords: Information Resources, Procurement Policy, Academic Libraries, ICT etc.

Introduction

Libraries and knowledge centers have been regarded as the backbone and an integral part of any institution especially academic institute. In present age information & communication technology has affected all the facets of a human life as well as the library also. Hence, the increasing role and accountability of knowledge professionals have centered on the understanding and effective utilization of technology. In the higher education system especially in technology institutes libraries, the patrons' demands have been very multifaceted in nature than the librarians need to develop a better understanding of their users' attitude, expectation and their information seeking approaches.

Procurement of information resources has become a demanding job for knowledge providers in the emerging technology scenario. Academic libraries usually sustain a regular and systematic information service covering the immediate and future interests of the organizations of which they are a part. This necessitates the development and management of an adequate collection of books, periodicals, reports, patents, standards, government

publications, maps, audio-visual resources, etc. issued from a multitude of publishing bodies.

Historically, the pioneer academic libraries of IITs have been a remarkable contribution to national development with emanating the use and application of information technology and also to the technical manpower development in different engineering fields. But today IITs have been facing great challenges on several elements such as different formats of library resources (print and electronic resources), various applications of ICT, online information providers, multidisciplinary needs, expectation, information seeking and quality of services.

Aim of the Study

We initiated a study to evaluate the Information Resources and their Procurement Policy of Higher Education Institutes in India; to know the usage status of information resources and the procedure followed to procure it in higher education academic institutes.

Material and Methods

Data related with the study are collected through a predesigned questionnaire regarding the Information Resources and their Procurement Policy of Higher Education Institutes (IITGN

and IITBBS) in India Thus; we have collected and collated the data in order to find out information with an aim to the following:

- To Know the availability of print information resources ;
- To Know the availability of e-collections;
- To identify the sources used for selection of information resources;
- To identify the modes of information resource development;
- To find the provision of information resource procurement policy;
- To Identify the authority responsible for approving information resource development policy;

- To identify the purpose of information resources procurement and development;
- To identify the problems faced by librarians in a selection of reading materials.

Result and Discussion

To realize the objective of the study, data was collected from the users of the librarians of Indian Institute of Technology Gandhi Nagar and Indian Institute of Technology Bhubaneswar on various aspects of information resources and its procurement procedures in libraries. Which are presented in the tables below:-

Table No. 1
Availability of Print Information Resources in IIT Knowledge Centres

Name of documents	IITGN	IITBBS
Books/Monographs	√	√
Current Journals	√	√
Bound Volume of Journals	√	√
Research/Technical Reports	√	√
Reference Documents	–	–
Thesis/Dissertations	√	√
Manuscripts	–	–
Seminar/Conference papers	–	–
Maps/Charts/Diagrams	√	–
Patents	–	–
Standards/Specifications	–	–
Other (please specify)	–	–

The table 1 shows the available different types of library resource in selected IIT Libraries. The results found that the books/ Monograph, Current journals, Bound Volume of Journals,

Research/Technical Reports, Reference Documents and Thesis/Dissertations were available in both IIT libraries.

Table No.2
Availability of e- Collections in Knowledge Centres

Name of e-documents	IITGN	IITBBS
CD-ROM/DVDs	√	√
Online Journals	√	√
Video/AudioCassettes	–	–
Microforms	–	–
E-books	–	–
Online InternetDatabases	√	√
Others (specify)	–	–

The table that CD-

above shows

ROM/DVDs, Online Journals and Online Internet Databases were taken major portion of electronic collection in both selected IIT's Library.

Table No.3
Sources Used for Selection of Information Resources

Name of Sources	IITGN	IITBBS
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Professors suggestions	–	–
Student's suggestions	√	√
Book seller's list	√	√
Subject bibliographies	–	√
Books received on approval	√	–
Book reviews	–	–
Publisher's catalogue	√	–
Subject experts of library	–	√
Librarian	√	–
Recommendations from the departments	√	–
Printed catalogues	√	√
Book selection committee	√	–
Guide to Indian periodicals literature	√	√
Ulrich International Periodical Directory	–	–
Internet sites/ online databases	–	√
Any other (please specify)	–	–

The data in table 3 represents that there are many sources used by administrators for procurement of information resources

Table No.4
Modes of Information Resource Development

Mode	IITGN	IITBBS
Through gifts	√	√
Through exchange	–	–
Through grant	√	–
Only own sources	√	√
Any other	–	–

The table 4 shows that IITGN develop their information resources through gifts, grants and own sources whereas IITBBS develop their information resources through gifts and own sources only.

Table No.5
Information Resource Procurement Policy

CDP	IITGN	IITBBS
Yes	√	√
No	–	–

The questions were also designed to know about information resource procurement policy in each library. Investigation on this section shows that both the selected IIT's library follow a policy terms for developing their collections.

Table No.6
Authority Responsible for approving Information Resource Development Policy

Name of Authority	IITGN	IITBBS
Director	√	√
Librarian	√	√
Faculty	√	–
Library committee	√	√
Other	–	–

In both the libraries there is an existence of library advisory committee consisting of Director, Librarian as well as library committee and faculty also.

Table No.7
Provision for Revision of Collection Development Policy

Provision	IITGN	IITBBS
Yes	√	√

No	–	–
If yes then frequency		
Annually	–	–
Biannually	–	–
Once in 5 years	√	–
Not fixed	–	√
Any Other	–	–

The library advisory committee meeting held periodically to discuss all the important issues related to the library. It was also found that the library advisory committee is active and prompt in responding issues related to the libraries.

Table No.8
Purpose of Information Resources Procurement and Development

Purposes	IITGN	IITBBS
To provide relevant and emerging information to the user community	√	√
Find out the user's needs	√	√
Systematic and judicious spending on document collection	√	√
Periodically review for weeding out	√	–

The data present in above table reveals that expect the periodically review for weeding out in IITBBS both the IITs have common purpose for information resources procurement and development.

Table No.9
Contents of Information Resource Development Policy

Contents	IITGN	IITBBS
Philosophy of the library	√	–
Purpose of the library	√	√
Brief description of the community	√	√
Legally responsibility	√	√
Method of selection as well as limitations of budget service	√	–
Different age groups of user and similar information	√	–

The above table 9 indicates that both IITGN and IITBBS have common sections in their information procurement policy except the two e.g. Method of selection as well as limitations of budget service and different age groups of user and similar information

Table No.10
Separate policy for E-Resource

Provision	IITGN	IITBBS
Yes	√	√
No	–	–

The table 10 shows that Both IITGN and IITBBS had separate policy for E-Resource development.

Table No.11
Problems confronting Libraries in Information Resource Development

Problems	IITGN	IITBBS
Inadequate funding	√	–
Inadequate staffing	√	√
Space Problem	√	√

Any other	-	-
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The Above table 11 shows the analysis of problem confronting by newly established IIT libraries. IITGN have been facing problem related to Inadequate funding, whereas IIT BBS face inadequate staffing but space problem was common in both.

Table No. 12
Problems faced by Librarians in selection of Reading Materials

Problems	IITGN	IITBBS
Time logs	√	√
Book Market Value factor	-	√
Language factor	-	-
Frequent revision of exchange rates	√	√
Any other	-	-

As mentioned in table 12 time logs, market value and frequent revision of exchange rates are the major problems faced by the librarians in selection of reading materials

Conclusion

The rapid technological advancement, innovation and variety of information resources are easily available to the users. The librarians working in engineering institutions should give high priority to acquire appropriate and essential information resources to their academic. There is need for knowledge professionals to understand the user's need and satisfy their needs for support in current academic learning activities.

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Human Library! No 'Books', 'People' on Loan to Readers



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Jorge Luis Borges, the renowned Argentine author, once said, "I have always imagined that Paradise will be a kind of library". An accomplished radical feminist author Germaine Greer opines in a similar way, "...in any library in the world I'm at home, unselfconscious, still and absorbed". Library is born in civilised, literate society, grows and develops in response to social conditions and needs for equipping the people with the necessary proportion of accumulated knowledge and preparing for co-operative social life. For ages, libraries have been seen as repositories of knowledge and learning, and traditionally associated with books, periodicals, collection of manuscripts, publications, and other materials for reading, viewing, listening, study, or reference, as well as collection of any materials for study and enjoyment, as films, musical recordings, or maps, e-books, audio, and so on.

Ever heard of books you can interact with? In 'Human Library' books that talk, tell their own stories and answers the queries. Books not a limitation anymore, now books replace with human beings; stories from books are replaced by human experience. 'Book', usually a person who has suffered a hard fate and the 'reader' can borrow the book for about 20 minutes to hear their story, which gives a chance to new tales of hardship, pain, and survival. The concept was started in Copenhagen, Denmark in 2000, when a series of living books were created for a festival run by 'Stop the Violence', with a challenge to prejudice against social contact among people, the idea spread throughout Europe and across the world and currently active in 80 countries. The organisers wanted the festival visitors to challenge their own prejudices, so the books offered an array of people with different beliefs and lifestyles.

'Human Library' is a library of people designed to build a positive framework for conversations that can challenge stereotypes and prejudices through dialogue. It's a place where real people are on loan to readers, a place where difficult questions are expected, appreciated and answered. One can choose from a set of books,

participants belonging from various backgrounds can be selected to have a productive conversation with. The idea is clear misconceptions by asking any number of questions and they will provide information. Through this, a social change can be brought by breaking stereotypes, changing perceptions just with help of a friendly conversation. These 'Human Books' is selected based on their understanding of the subject and personal experiences. The concept is similar to that of a traditional library. If book is read and discussed or shared among likeminded readers, the Human Library has people engaging in conversations. Like books, participants of the Human Library can be picked from a list to engage in conversations and share stories on a one on one basis. Talking about what to expect in a Human Library anyone can be a resource or a living book. Anyone with a unique story to tell is the living books. People who have experienced prejudice or been victimised due to race, sex, age, disability, sexual preference, gender identity, class, religion/belief, lifestyle choices or other aspects of who they are. People, who visit, borrow these living books, have a conversation with them and leave with a widened perspective on different social groups in our society.

Participants can be checked out, at which point they engage in conversations and share stories with the public. From a drug abuser, cancer survivors to female solo travellers, people from various backgrounds, and people of all sectors are welcome. In Copenhagen, Ronnie Abergel aimed at breaking notions about the society's marginalised communities by the way of conversation. It works as a 'book' which can talk back and answer any question the reader might have pertaining to the story, hence helping them to absorb the material with greater depth. Human Library isn't just a book you read without thinking. The dialogues leave a strong impression of changing the stereotypes. In 2006, a library in Lismore, Australia, created the first permanent Human Library. In 2016, Baton Rouge experienced it's most traumatic year in decades when, in early July'16, Alton Sterling, a black man,

was killed by police and protests sprung up across the city. Weeks later, three local law enforcement officers were killed in an ambush, and three others were seriously wounded. The extensive flooding that struck the region in August inflicted even more stress. The timing was right for Baton Rouge to have its own Human Library. Ned Denby, a reference librarian of Human Library, says, "We wanted to create community-building events that let people talk to people with different perspectives and backgrounds".

Similarly, SHARE, the Library of Things, which started in London in 2014, made its way to other countries. The focus of the library, where people can borrow musical instruments, household goods, sporting goods and more, is to enable people to spend less, waste less, and connect more. The SHARE team has already been contacted by people around the country about replicating the project. The Library of Things movement is emerging in communities around the world. These spaces give people access to a huge spectrum of items, from board games, party supplies and tennis rackets to saws, kitchen appliances, turntables, clothing and tents, without the burden of ownership. It challenges people to rethink whether one need or wants to own goods rarely use. SHARE also brings people together around a shared vision and reduces wasted resources.

The concept of Human Library is based on the age-old idea of knowledge sharing, which is not new to India. India is a land of storytellers and storytelling. Each region has developed its own style and tradition of storytelling in local languages, but epics and puranas, ancient stories of wisdom in Sanskrit, are the common story material for all or most of the regions of India. Such performances are held in temples, weddings and other religious or social functions. These are one-person performances, where the performer has to be versatile in the aspects of exposition and be able to interestingly narrate humorous anecdotes.

The villages in Odisha, however, used to have a small house or room known as Bhagabata Tungi, an inseparable part of Odia culture, is a place where villagers converged in the evenings to discuss on religious issues or listen to the sacred *Skrimad Bhagabata*, the unique creation of Atibadi Jagannath Dash (c.1491-1550), one of the five great poets, known as Panchasakha in Odia literature. Also known as Bhagabata Ghara, Bhagabata Tungi is not only an excellent creation in Odia literature but has been a guiding light of socio cultural life, maintaining social discipline

and character building for Odia since its inception. Considered to be the guiding force for all of us to achieve Mokshya / Nirvana, Tungs are ubiquitous in Odisha.

India's National Academy of Letters, the Sahitya Akademi, the apex body of writers established in 1954 with its manyfolded programmes to educate public taste and to improve standards of literature, has devised Through My Window, Mulaqat, and People and Books in 1993, 1996, and 1989 respectively besides many more. In Through My Window one eminent writer presents his impressions of another; whereas in Mulaqat, a special platform for younger writers in vernacular languages, who have few chances of exposure- consisting of readings, talks, and exchanges; and in People and Books distinguished persons from other disciplines speak about the literary books which had inspired them or which they had enjoyed reading.

The programmes of Akademi or story telling or Bhagabata Tungi in Odisha are very close to the idea of Human Library. Human libraries quickly spread to more than 80 countries, and in India such events have been held in Hyderabad, Mumbai, Begaluru, Delhi, and Indore. The first Human Library in India introduced in November 2016 at IIM Indore campus Indore to bringing out stories and achievements of military officials. The Indore Chapter which aims to build a positive framework for conversations that can challenge stereotypes and prejudices through dialogue is still going strong, followed by Hyderabad, Mumbai, Begaluru, Delhi, and Indore. The goal of this event-based programme is to help people appreciate others' differences; understand social barriers by listening and relating to their experiences.

The Hyderabad chapter held at Phoenix Arena, an arts space in the Hi-tech City, in March 2017 has held two events so far. Each human book checked out for a period of 20 minutes, and readers were encouraged to ask questions and have an intimate conversation with their books. The first catalogue of books is small, but the founding team has attempted to make the list as versatile as possible. Among the available titles are *A Man's Journey to the Epitome of Grace*, the experiences of a male dancer who impersonates as a woman; *Chains of Freedom*, the tales of a traveller who wants nations freed of borders and *Life in Olive Green*, the stories of an army man. Sharing their stories can be cathartic for narrators, but more importantly the right story can change a listener's mind. \

For Aditya Raja, an LGBTQ activist community in Hyderabad and a human book titled *Self-Loathing Narcissist* was an opportunity to engage in a constructive conversation about the queer community. Harshad Fad, founder of Human Library Hyderabad, says, "The idea brought about a life-changing experience. I came across a meme about the Human Library on Facebook and it really intrigued me. It also reminded me of my own prejudices towards certain people and how having a conversation with them changed my mind."

Delhi's first maiden event took place on Sunday, June 18th 2017 between 2 PM and 7 p.m. at Innov8 Co-working Space, Connaught Place, where 500-600 people participated in a 20-minute session with an extra 5 minutes if the conversation between the book and the reader continues. The idea is to learn through these conversations, get information and dispel misconceptions. With the advent of social media when views are as polarising as ever, it is probably for the best to sit across another human being and hear them out instead of read something off a screen. The organisers say they have curated the 'books' by themselves from people they found inspiring and that they expect more than 500 people for the event. None of the human books are getting paid. "There is so much to learn from other people interacting with new people through this event. It is interesting to explore and understand other people's lives who have overcome perceived boundaries," said one human book.

Mihika Wadhwa, a literature student from Delhi University who is attending the event says, "I first heard of this concept through a post about the original event that happened in Copenhagen. When I found out that it is finally happening in Delhi, I knew I just cannot miss this. It is an amazing concept and I'm sure it'll become a regular thing soon". At their debut in March 2017, 10 human books were available. The numbers of books are expected to double at the next event. Talking about his favourite books, Fad says that, out of all the books that he has managed to collect so far, "surviving domestic violence and self-loathing narcissists are my favourite human books as they instil courage and deter the strangeness in you. Sharing stories can be emotionally overwhelming for the narrators. After each reading session we ask the human books how they feel and if they are emotionally equipped to share more," Fad said.

In the reading time of 30 minutes, not only one can listen to experiences, but also ask questions, making it a thoroughly interactive session. Sharing

his experience, the human book Andy Silveira, an LGBTQ activist who also identifies as gay, said, "Narrating personal stories of my life to random people was a tad unnerving, yet it was also a learning experience of narrating it differently, especially when I was aware that a particular reader stayed back to listen to my story for second time." He went on to add how his identity serves an additional purpose: "I was aware that I was offering a singular experience as a gay/lesbian lives and giving my readers a peek into the similar as well as different points of view which shape our thought and experience."

What is most encouraging about the human library is that it allows the readers the space to directly confront their prejudices by choosing a subject they don't understand. Through listening to the experiences of the books, the reader is able to connect to its subjects in a deeply personal way because these books say a lot more inside than their cover outside. And there is no pin drop silence. A human library is a novel concept in which readers can borrow 'human books' from different backgrounds and experiences and learn from them. Mumbai now has a Human Library club. The idea is unique yet simple in its inception: instead of physical books, you can go to an event and meet a library of different individuals whom you can speak to, or in figurative terms 'read'. The 'books' chosen each come with different experiences or have been the subject of some sort of prejudice or discrimination in society, and they have stories to tell which you can listen to. Through stories, conversations and questions, as readers, one can then gain a much wider, firmer and human knowledge of topics which either ignorant of or distant from.

The titles of 'books' are not based on the names of the people but on the subject matter they will narrate. That could be 'Blind', 'Police Officer', 'Cancer Survivor', 'Refugee' or 'Dabbawala'. You can then 'check out' the human book, have a session with him/her and engage in conversation. The talk can end whenever the book or the reader wishes. A community in Mumbai called 'Human Library Mumbai' has recently started its chapter in the city, and is going to host regular events in bookshops, libraries and other spaces. Before an event, they will open applications for people who want to be the human books, which could be someone which a story to share. Their first ever event took place on May 28, 2017. They have events every month, whose information you can find out here. We are utterly intrigued as to how the reading experience transforms when it

becomes a two-way relationship and the book comes to life with intangible emotions.

The Bengaluru edition held in August'17 is about discrimination and identities. The titles were offered including 'unemployment', 'Autism', 'spectrum disorders', 'coverts', 'homeless', 'soldiers', 'sexuality abused', and 'refugee'. The stories narrated give readers a new perspective and broaden their horizons. Human Library is designed to build a positive framework for conversations that can challenge stereotypes and prejudices through dialogue. It's a place where real people are on loan to readers, as well as a place where difficult questions are expected appreciated and answered. 'Books' are students, faculty and staff who have volunteered to share their experiences centred around discrimination and/or want to break down barriers based on

race, religion, sexual preference, class, gender identity, lifestyle choices, disability and other aspects of their life. A human library is an initiative in which people called 'Readers' who want to learn about a specific topic 'check out' people called 'Human Books' for an hour of conversation.

The concept, however, comes in as a welcome challenge as it is a connection with people which is missing in today's world. No matter how well read one may be. Human Library is a great way to learn and explore topics truly wants to understand. But to term it as 'library' is truly different. It is just people sharing their stories. Book has a significant role. A 'book' is something different, its physical, which reader hold and read, not listens to. There is a say, "When you open a book, you open a new world".

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Potential Areas of Development in Mahendergarh: An Overview



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Abstract

Mahendragarh district is semi arid region of Haryana state, where environment and ecology has been degraded to serious extent. Out of the total geographical area of the district, 80.41 percent is cultivable land, which has left quite meager area for other activities. Forest area of 46 sq kms out of total geographical area of 1899 sq kms is actually squeezed to 20 sq kms and rest area is under unauthorized occupation of the cultivators. The position of area under hold of forest department is also not free from uncontrolled felling of trees and open grazing. Area put to other uses is 210 sq kms and 140 sq kms area is barren and uncultivable land. The land has lost vegetative cover and cultivated lands are the only crop covered regions of the district. Irrigated area is 79.60 percent of cultivated area where except of 20 sq kms area irrigated through canal system, remaining area is served with tube wells. This paper would critically analyze the potential areas of development in Mahendergarh district.

There is great rush for irrigating crops through ground water and 26521 tube wells are functional in the district in 368 villages irrigating 119-thousand-hectare area. One tube well is irrigating on an average 4.5-hectare area and one village has average 72 tube wells. The district having 265 mm annual average rainfall is not in position to bear burden of such huge draft of ground water. The abnormalities occurred in the district are dangerous for sustainable development abandoned growth of population of Mahendragarh district is evident that during the year ahead 1951-61, 1961-71, 1971-81, 1981-91 and 1991-2001 registered growth of 24.62, 25.79, 29.71 and 19.16 percent respectively is sudden decrease in the area '1-2001 of 19.16 is mainly due to migration of the people to other u decade 190 comparative than decrease in growth rate. This situation is clearly visible in to as rather Population of villages in the census figures of 1991 and 2001.

The situation of Mahendragarh has started witnessing land degradation and water depletion to serious extent and it is difficult for many people of rural areas to manage their livelihood due to depleting resources. Mahendergarh district areas have no perennial source of water and only rainy water is creating drainage systems to some extent and lost in the desert. The extremity of temperatures and increasing aridity is causing serious situation for the atmosphere of the area. The declining trends of productivity and land degradation are becoming setback which is likely to cover larger area in coming years. The narration

is based on factual conditions of the district, which is not intended to create panic but simply to alert for the deteriorating conditions having long term impact. There are some positive aspects of the district witnessing the pro- development environment in the field of infrastructure development and creation of basic amenities.

Mahendragarh district has potential for development and focused approach is necessary for sustainable development of the region. This region is surrounded by desert areas of Rajasthan from three sides and the climatic conditions are similar to desert regions of the country. Therefore, there is necessity to adopt cautious approach of development keeping in view the potential areas and limitations of the district, which are bare facts of the district. In view of these conditions, it is imperative to think of sustainable development through regional approach. Haryana state is one of the best developed states of the country, while Mahendragarh has various hindrances in development. Haryana state has canal irrigated area of 49.27 percent while area irrigated by tube wells is 51.25 percent. Mahendragarh district has only 1.65 percent canal irrigated area and remaining 98.35 percent area is irrigated by tube wells. Mahendragarh district have some positive aspects in social sector. The population has been decreased to 19.16 percent in the decade 1991-2001 growth rate of pact of out-migration in view of severe arid conditions. This 2001 which seems impact on the density of population of 428 persons per square situation has reflected

kilometers against the state figure of 861 persons. Sex ratio of the district is 918 female over one thousand male and no other district of the state could cross thereof. Though the region has severe water problem and extreme temperature of the district are quite courageous to face the challenges of temperatures, people must continue their domestic activities in the natural adversities.

In the background of aforesaid constraints of Mahendragarh district, the efforts have been made to identify the potential areas of the region which can be carefully applied in the regional developmental planning of the district in major coots, where constraints are hampering the progress. The regional development of the district is possible while considering the existing conditions of major sectors and suggests applicable soluble system for maximum utilization of available potential in the district. This area is gripped into the land degradation and desertification problem to severe extent and only concerted efforts can revitalize the position in coming years.

Agriculture Development

Cultivable area of Mahendragarh district is 80.41 percent of the geographical area which has created adversities in the land use pattern. Out of total cultivated area of 156 thousand hectares, 152 thousand hectare area is cultivated in the Year 2005-06. In the existing system, 99.7 thousand hectare is sown under kharif crops and 150.7 thousand hectare area is covered under Rabi crops. In the crop main thrust of the district is sowing bajra crop which is used by rural people as staple food. Kharif crops are sown as rain-fed crop and ground water is served for rabi cultivation. In case of monsoon failure, the supplemental irrigation prosperous 17 is carried out in kharif crops to save from damage. In such situation, Monsoon '45 of Rabi crops becomes dim due to lesser availability of ground water. If the present level of productivity is no normal, the kharif crop is substantial more one tonne per hectare in normal rainfall conditions is mostly irrigated where main thrust remains for sowing wheat Rabi crop and mustard where crop yield per hectare in normal conditions is more and one tonne for wheat and more than one tonne than 3 for rape and mustard. Cost of cultivation remains higher in Rabi crops than kharif due to increased cost of cultivation lion n through electricity and diesel and use o irrigation f chemical fertilizers and pesticides. Use of chemical fertilizers and pesticides has become eminent in kharif crops due to decrease of natural fertility of the soil. Before five years, Mahendragarh was also

contributing in sale of surplus of agriculture produce to Mallen buffer stock, but now the position has changed and agriculture produce is national sufficient to local requirement and petty sale to local market for urban requirements.

Loss of Natural Fertility of Soil: Soils of district are sandy to sandy loam which is unable to retain water for longer duration and constant irrigation is required. Average consumption of chemical fertilizers is 107 kg per hectare in each crop and double cropped area is consuming double quantity. The permissible of use of chemical fertilizers in the soil is 45 kg per hectare and cultivators are compelled to put excessive doses for maintaining the productivity level. The agriculture produce is quite polluted creating serious health hazard to people consuming the material in food. Generally half of the diseases are the impact of such polluted agriculture produce. In developed countries the consumption of chemical fertilizers and chemical fertilizers has been banned but in India, use of this contaminated material is being encouraged by the government by making assured availability to the cultivators of pi Chemical fertilizers and chemical pesticides require more water for survival of plants and on an average 15 to 30 percent water is consumed more than normal water conditions. Thus the cultivators are required to carry increased water from ground resources. The natural fertility of soil has been decreased to the extent that bio fertilizers and bio-pesticides would decrease the production level to substitute great extent in view of this situation, cultivators are hesitant practices with the use of bio-fertilizers and chemical fertilizers at subsidized rates but even the cultivators are required to pay significant amount for this material putting extra cost of production.

For saving the cultivated fields from collapse, it is necessary to shift For saving ation practices through bio-fertilizers and bio-pesticides and this is the only cultivators for safety of their cultivated lands. In the present option With the natural fertility of soil has been damaged to severe extent and for situation, the shifting the cultivation practices through bio-fertilizers and bio-pesticides, it is envisaged to use 25 percent bio-fertilizers and 75 percent chemical fertilizers and pesticides. In this situation the crop yield would not decrease to great extent. In the second year the proportion need to be made 50:50, which is to be made in the third year by 75:25 percent of bio-fertilizers and chemical fertilizers. In the fourth year the cultivators are suggested to se 100 percent bio-fertilizers and bio-pesticides.

After four years, the productivity level would increase to 10-15 percent in total use of bio-fertilizers and pesticides. The villages of the district will be able to prepare bio-fertilizers and bio-pesticides for their own requirements as requisite input is available in villages in the form of cattle dung. There is necessity to Purchase 5 kg earth worm to start new unit on vacant land where 200 meter area is sufficient for total requirement of bio-fertilizer production as well as of bio-Pesticides. This will help in saving of ground water and cost of agriculture production would decrease to about 15 percent. Thus the benefits from use of bio-fertilizers and bio-pesticides are as under:

Application of bio-fertilizers bio-pesticides would be helpful in retention natural fertility of longer duration on sustainable basis. Use of chemical fertilizers need to be completely banned in the interest of soil and further deterioration of natural fertility of soil would be stopped forever The produce so received would be free from all contaminated for contents and human diseases prevalent in the district would stop to great extent.

Saving in water due to saving of one spell of irrigation would help in maintaining the ground water level at the fixed level. Expansion of new area under irrigation needs to be avoided strictly. This system would help in increase of the produce when the cultivated receiving bio-fertilizers and bio-pesticides completely. The increase of yield rate may reach up to the extent of 10 percent of the earlier increase produce. The product in this manner would fetch higher sale value of 10 to 15 percent and now the certification is made possible. The produce so certified is able to be exported to developed countries for getting foreign exchange and high cost. In addition to use of bio-fertilizers and bio-pesticides, the cultivated fields need to be undergone for test of soil and water for knowing the nutrient deficiency existing in the soil. It is advisable to treat the soil deficiency for making the cultivated fields perfect for sustainable agricultural practices. In the areas where pound water is drawn from high depth, the impact of salinity and alkalinity is inevitable which is also harmful for sustainable cultivation. The salinity is possible to be treated with cultivation of species adaptable in such conditions and able to decrease salinity impact. The alkalinity is also treatable with use of gypsum for the oration of four to five years in the first spell and later if similar conditions prevail, use for example gypsum is also necessary. if all the cultivated fields Of district arc treated with the "1"ar practices,

district will be free from re Is ion problems and land degradation every possibility for high yield from cultivated fields on assured basis.

Sowing of Low Water Crops: Mahendragarh district is water deficient area and it is not possible to et-miring more water. Use of water devices like sprinkler and drip, crop low s ran yield success with water and there would be no adverse imp area. Mahendragarh district has used more than 80 percent of the district area under cultivation which is not justified in any than manner. Forests and plantation is necessary for atmosphere management and control of extremity temperatures. Such system help in retention of moisture of extreme and humidity required for cultivation practices. For this purpose, the degraded lands, boundaries of cultivated fields, road side plantation is necessary. Tree species which do not require more water and long roots are helpful and water requirements to cultivated fields would be minimized. Humidity and moisture retention is most critical in this dry land region and necessary for cultivation practices.

Indian Council of Agriculture Research (ICAR) has introduced various varieties which are possible to be grown in lesser time duration and require less water for successful yield. Some progressive cultivators are fully aware of such varieties and it is necessary to create awareness in the cultivators for adoption of such crop species in total area. Presently high yielding varieties consuming less water are familiar in 20 percent of the cultivators while the remaining are applying conventional seeds which require more water and take long time in harvesting.

Development of Agro-Forestry :Various plant species provide higher yield than cultivation of cereals, pulses and oil seeds. Horticulture is the answer for cultivated regions. The district has very meager forest rest area and that too is degraded due to large scale felling of trees and uncontrolled gazing. Out of 46 sq kms of forest area only 20 sq kms forest area is usually in possession of forest department and remaining area is under unauthorized occupation of cultivators. As per 1991 census, only 213 hectare or 2.13 sq kms area was under forest in the district against 46 sq kms forest area claimed by forest department.

As per norms of United Nations Environment Programme, every region is lo cover p•rcen1 forest arid plantation area. In Mahendragarh district, 80, 41 percent area is owned by cultivators, who prefer to use for agriculture requirements. Agro-forest is only way to have some plantation area, which can be developed on marginal lands having low productivity. Under

plantation activity pits two meters depth need to be treated with bio-fertilizers and pesticides and plantation of horticulture plants can be helpful in getting similar return. Gap are of tree crops can be use for cultivation activities as roots of tree crops go steep deep while crop species require very meager sub-surface area for growth. If ten percent area is put under tree species that would help in retention of moisture in sub-surface level for crop growth.

Agro-forestry is the necessity of this district where ground water is not sufficient for cultivated crops. It has been witnessed that the return from such Practices are equal but cultivator has to wait for three years for similar return. Under this system 60 percent area remains available for cultivation activity, which can cover is the subsistence level requirement. If land used for agro-forestry purposes is treated fully, the cultivator is able to get moderate return during three years and later tree benefits are added advantage. Cultivators are required to grow tree species adaptable in land and climatic conditions and that is the only way to get more return from cultivated fields.

Increasing Problems of Land Degradation and Desertification

The land put to cultivation is prone to degradation and the process of desertification is spreading in view of unmanaged human acts of environment desertification. The forest area of the district is squeezing continuously due to unauthorized use for agriculture and other uses. The loss of forest and plantation areas adverse impact on the moisture retention capacity of the areas have put atmosphere. Single cropped area is prone to wind erosion and disruption on the surface structure of soil decreases the fertility level. Problem of salinity and alkalinity is increasing very fast but there is no treatment system suggested to cultivators or the government initiatives could be initiated to attend the increasing problem of the district. The cultivators of the region are realizing the problem reflected into decreasing productivity but unable to treat the problem at their own level. Increased number of tube wells and depleting ground water resources has aggravated the problem.

Water Management

Mahendragarh district has no perennial sources of water and all the activities are met with the ground water which is depleting regularly. Only very meager area of 2 thousand hectares is fed by canal irrigation while remaining 119 thousand hectares is served with ground water resources. Crop intensity of the district is 163 percent and

cultivators prefer to use total cultivated land under post 1110 monsoon Rabi crops. The Rabi crops are possible with irrigation facilities and provide remunerative return. In 1991 half of ground water irrigated area was served through wells but now total ground water is drawn through tube wells and electric motors, wells. In the year 2005-06, there were 214 diesel pump sets and 23372 hectares making total of 23386 tube wells and pump sets fitted on wells.

Average annual rainfall of the district is 26.4 cms as usually occurs in dry land regions. Highest rainfall of 86 cms was recorded in 1995 and minimum 26.4 cms in 2004 in the desert region about 20% of rainfall reaches to the ground resources and remaining quantity is lost in the transit as well as intermediate levels or lost due to evaporation.

Tourism has become very attractive for social, cultural and economic upliftment of the areas. Government of India has sanctioned the status of industry to tourism activity and various incentives are admissible to the area. Ateli, Bagot, Bamanwas, Mahendergarh, Kanti and Dhosi hill are some of the famous spots.

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Despair and Survival in Rohinton Mistry's *Such a Long Journey*



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Abstract

The aim of this paper is to bring to light the fascinating and multi-layered journey of the protagonist of Rohinton Mistry's award winning novel *Such a Long Journey*. This novel is a Diasporic novel. The word 'Diaspora' originally comes from the movement of Jewish people who were constrained to migrate in history to another country where their social and religious duties and rights are not infringed upon and are allured to live in freedom of the body and the mind. It is also used for the Parsi communities who live in India and work for their living among the Indian natives to find their identities in this country. Initially they had to face religious persecutions by Muslim invaders and were constrained to migrate to India. In India, they live chiefly in villages and towns in North Bombay, Kolkata, Chennai, Mangalore, Pune, and Hyderabad in India and even in Karachi in Pakistan. By and by the word Parsi came to be used by Indians to refer to any migrant from other countries to Indian subcontinent. There are a great many Diasporic men of letters in Indo-English literature, including Nissim Ezekiel, a descendant of Bane Israel community. The novel deals with the predicaments and vicissitudes of the Parsi community on the global level. *Such a Long Journey* is a representative novel of Diasporic Indian literature.

Keywords: *Despair, Survival, Diaspora, Identity, Culture*

The word 'Diaspora' initially comes from the movement of Jewish people who have come away from their own country to live and work in other countries. These days 'Diaspora' is popularly considered as the movement of people from any nation or group from their native country¹. In the words of Vijay Mishra 'Diaspora' refers to people who do not feel comfortable with their non-hyphenated identities as indicated on their passports. Diaspora's are people who would want to explore the meaning of hyphen not press the hyphen too far to fear that this would lead to massive communal schizophrania². They are precariously lodged with an epidemic of real or imagined displacements, self imposed sense of exile and are hunted by ghosts arising from within their own self. All these characteristics of Diasporic literature are conspicuous by their presence in Rohinton Mistry's novel *Such a Long Journey* (1991).

Rohinton Mistry is an important figure in contemporary commonwealth literature and he occupies a significant place among the writers of Diaspora in Indo-English literature. He has drawn the attention of the world as an absorbing writer of human experiences born in a Parsi community, a minority community in India and having recorded the complex traditions of Parsi history, culture and tradition. In his writings Mistry has

been able to carve a unique place among the Indian Diasporic writers. Through his writings he draws the attention of the world as an absorbing writer who brings to surface human experiences. Having been born in a Parsi community, a minority community in India he records the complex culture of this community. His short story collection, *Tales from Firozsha Baag* (1987) is an epitome of the Parsi Dilemma. Later on this title was modified as *Swimming Lessons and Other Stories from Firozsha Baag*. The ironic rendering of Parsi customs is a characteristic feature of his stories.

Rohinton Mistry's first novel *Such a Long Journey* (1991) is a fascinating book which has won several prizes, The Governor General's Award, Commonwealth Writer's Prize for the best book and the First novel Award in Canada³. Through the fluctuating fortunes of the protagonist the writer shows the socio-political turmoil in the Sixties and early Seventies in India. The title of the novel *Such a Long Journey* has been taken by Rohinton Mistry from T.S Eliot's religious poem 'The Journey of the Magi'. One of the epigraph reads: "A cold coming we had of it/ Just the worst time of the year/ For a journey and Such a Long Journey"⁴. This is a speech by Magi, who according to the Bible were three men of the East. When Christ was born, they saw a brilliant star in

the sky and were delighted to see it. All the three predicted that the Sun of God had been born and they loaded the best possible gift of Eastern gems on their camels and started their long journey for where the star was to lead the after crossing various vicissitudes of seasons and weathers they ultimately reached Bethlehem, the place where the Sun of God was born in the Manger. They were the first to present their precious gifts to Sin of God⁵.

Such a Long Journey concerns the difficult journey of Parsis in India as Diasporic community living in exile. The journey of the Parsis in parallel to the journey of the Magi, who travelled to Egypt to meet the Son of God both the Magi and the Parsis were Diasporic characters in history in the light of this appropriate parallelisms the title of the novel *Such a Long Journey* has been appropriately allotted by Rohinton Mistry. The motif of journey is further represented by the pavement artist who is always on his way.

The story deals at the social level with the family life of a Parsi named Gustad Noble, who has to face many problems and hurdles in order to bring up his family in a Parsi community⁶ apartment. The journey in the novel is a symbol of life of middle class Diasporic characters where the community has to live with the feeling of exile and experience by them in the midst of the majority of native Indians. It is the perpetual feeling of belonging or belonging partially to some place in a foreign land along with this there are other sub themes woven around the central phenomenon of non-adjustment, loss of identity, question of belonging and perpetual exile. All these Diasporic themes are perfectly woven by Mistry in the novel. The setting "Khodadad Building" is an imaginary Parsi enclave in Bombay like the Firozsha Baag in his short stories. Though imaginary, it is based on real experiences of life. *Such a Long Journey* explores the loss of innocence of the protagonist as he attempts to define himself in relation to his Parsi family and India during the chaotic times of 1971 when the war between India and Pakistan over the liberation of Bangladesh had started. This war had a great effect on the mind of the Parsis of India. The novel gives a detailed description of the lives of Gustad Noble and his family in their one room apartment in Bombay which serves as a contrast to the outside world of turmoil, which disturbs the family order.

Mistry presents the outside world as a rotten and corrupting force on even the most recent members of the inner sphere of the Parsis, the fear of war. The fear of war haunts the consciousness of the Diasporic community who

were living a peaceful life in their limited experience. The novel with its present title depicts a difficult journey which reflects the mental process of Gustad Noble who is representative of the Parsi community. He is a family man who becomes victim of the political turmoil of the Indira Gandhi years when she imposed emergency in the country. The turmoil's of these years horribly remind him that he is a Parsi, related to Mrs. Indira Gandhi as she married to a Parsi and when she became out of power, it posed a great danger to the entire community of the Parsis. Sohrab, Gustad's son who gets enrolment in I.I.T, Gustad and everybody around is happy. However Gustad's dreams and hopes are ruined as his son refuses to go to I.I.T. Sohrab had a genuine interest in arts and he wanted to learn arts rather than engineering. A conflict develops between the father and the son, Gustad is not in a good mood as he believed that his I.I.T would bring material prosperity to the family. Gustad's life is also seen in contrast to other characters such Miss Kutpitia, mourning her dead nephew, after this Gustad immediately agrees to Major Billimoria's proposal as he believed a friend should never be let down. There is Malcolm Sandanha, the Goan Christian who introduces Gustad to the delight of choice beef at Crawford market; there is the imbecile Tehmul- everyone called him Tehmul Langra (29) - whose lame body connects with Gustad's condition after an accident; there is bank colleague and so on. That is why Gustad Noble feels rootless, alienated, isolated, disillusioned, and exiled as a member of the minority community of India as a nation of Hindu majority.

Through the story of Gustad, the novelist through shock after shock to the hero depicts the life of middle class Parsis the Diasporic community from Persia, who have not been able to identify themselves with Indians. The fictional world of Mistry is thus a replica of the real world; it is a world in which all forms of social evils exist. Thus, the novel *Such a Long Journey* is a fictional transmutation of the sense of alienation and belonging of the minority community whose journey throughout life has been compared with Journey of the Magi. *Such a Long Journey* deals with the despair of community who has to pass through various problems in almost all fields of life yet the community has to survive in the face of all these problems on the social, political, economic and religious levels. It brings to surface the historical 'truth' of events from the perspective of a minority community. The novel set against the backdrop of 1971 Indo-Pak war

resulting in the creation of Bangladesh presents the journey of the protagonist experiences a roller coaster journey throughout.

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Management of Risk in Financial Services: An Overview



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Introduction

Management of Risk in Financial Services any risk: The term 'liquidity' means the state of being easily convertible or availability of ready cash. Thus, liquidity risk is of two types: Funding risk: it is the inability to raise funds at the right cost. Assets liquidity risk: It is the lack of depth in the market for the 'trading of securities or any asset. — Credit/counter-party risk: It is the risk of default, that is, the other party will not honour its obligations. — Market risk: It is the risk of loss due to movements in financial market variables such as exchange rates, interest rate, security price, etc. It is therefore the risk of fluctuation in the portfolio value because of changes in such variables. Liquidity risk may lead to other risks such as market risk, credit/counter-party risk, etc. interest rate risk: One of the main factors affecting price movement of Stock, currencies and bonds is interest rate. This risk arises due to asset-liability mismatch. It is the exposure of a bank's financial condition to adverse movements in interest rates. It arises generally when long-term fixed assets funded with short-term volatile liabilities. Currency risk: This is the risk that a business house is subjected to while dealing with export or import contracts, involving exchange of one currency into another. Itemising change in the exchange rate in these transactions, it might lead to a situation which may be favourable or unfavourable to exporters and importers.

The Concept of Risk in Financial Services

In financial services, the role of risk is predominant. Financial service outfits such as commercial banks and leasing and hire purchase companies are consciously taking risks. All such risks are not to be avoided or hedged because one of the main tasks of such outfits is to assess and take these risks. Nevertheless, identifying various risks and managing such risks to keep them within

acceptable limits is very important. Moreover, the acceptable limits for different organizations also have to be different. So, the discussion on management of risk in financial services will be divided into several parts such as concept of risk, different types of risks, how the risks affect the operations of financial service companies, risk diversification, the risk-taking abilities of such companies and ways of managing the risks. Some significant aspects of risk are described as follows:

- It is important to understand that wherever there is change, there is risk. Since change is an inevitable part of our life, to be able to understand risk and to be able to manage risk is very necessary.
- In the general way, the term 'risk' can be used to describe any situation in which there is an uncertainty of outcome.
- In the financial world, risk can be defined as 'any event or possibility of an event which can impair corporate earnings or cash flow over short-/mid-/ long- term horizon'.
- Difference between the terms 'risk' and exposure' is, that, while risk is defined as uncertainty in changes of prices, exposure refers to the sensitivity to such changes in prices.

Equity risk: The risk that one's investments may depreciate or fall in value, due to the changes in the stock market that result into loss of money, is called equity risk. **Commodity risk** This is the risk which may arise due to the fluctuations in the price of commodities such as food grains, metals, oil, gas and electricity, etc., resulting into uncertainty of future income. **Reputation risk:** This is a risk in which the reputation or brand image of the financial institutions is damaged due

to any wrong activity or decision of the company. This further impacts the ability of the intuitions to attract investments. Micro risks: The risk arising at the micro level; these can be classified as follows:

- **Default risk:** This is the same as counter-party risk and arises when the other party defaults in the payment of dues.
- **Legal risk:** It is a risk, that a particular contract may not be enforceable due to legal issues. This generally happens when the knowledge about legal practices and procedure is not adequate.
- **Operational risk:** This type of risk arises due to inappropriate systems, errors and omissions, settlements, frauds, etc. In general, this type of risk comes into existence due to the failure of internal processes, systems and people.
- **Model risk:** Every financial company uses different models for valuation of assets, measuring risk and pricing of product. If a complex model is not used properly or if the assumptions used in the model are not applicable in the practical way, the model fails to deliver. For example, the hedge fund, LTCM (long-term capital management) failed, due to complete reliance on VaR (value at risk) model to measure the market risk of its portfolio.
- **Political risk:** This type of risk arises in the countries where the government is not stable and there are frequent internal wars and changes in government policies. For example, countries like Zambia, Uganda, etc. Some of these risks are explained further in the sections that follow. 3.2.2 Measuring Risk Various strategies used to measure risk are listed here:
- **Sensitivity analysis:** It is also called what-if analysis. It is used to determine how changes in market variables such as interest rates, equity prices exchange rates, etc., affect portfolio value.
- **Scenario analysis:** It determines the present value of the portfolio if market related factors change. Different scenarios with simultaneous changes in risk factors are taken to view the impact on the portfolio.
- **Stress testing:** Purpose of stress testing is to examine the impact of external set of events on the market portfolio. It deals with the ability of the business enterprise to survive extreme conditions. It is applied to test market risk and derivatives, operational and counter-party risks.

- **VaR (value at risk):** VaR is a method of assessing risk using standard statistical techniques. Formally, it is the maximum probable loss over a time horizon, such that there is a low, predetermined probability that the actual loss will be larger. It is generally used by security houses or investor banks to measure the market risk. For instance, a bank might say that daily VaR of its trading portfolio is INR 45 million at the 99 per cent confidence level. In other words, there is only one chance in a hundred under normal market conditions, that a loss greater than this amount occurs.

Various internal and external risk factors are

People Processes Systems

- Employee
- Accounting error
- Data quality
- Collusion and fraud
- Capacity risk
- Programming error
- Employee error
- Mis-selling/suitability
- Security breach
- Employee misdeed
- Product complexity
- Strategic risks
- Employee liability
- Project risk
- System capacity
- Employee law
- Reporting error
- System compatibility
- Health and safety
- Settlement/payment
- System delivered
- Industrial action error
- System failure
- Lack of knowledge
- Transaction error
- System suitability and skills
- Valuation error
- Loss of key personnel

Risk in Various Areas of Activity

The concept of risk is quite simple and there is nothing esoteric about it. It means money in any deal or due to any development in the market. If a company purchases some foreign currency at a future date and if the foreign currency falls against the domestic currency in the meantime, the company may end up losing more than what the current rate would suggest. If a bank gives a loan

to Mer who does not pay back his dues, the bank suffers a loss. If the market of government bonds held by a company goes down suddenly, it may sustain financial institution's cost of fund suddenly goes up, its margin of profit date loans plummets. If a mutual fund scheme has a portfolio of investments and if the share market faces a bear phase, the scheme will show a lower of If a company accepts a proposal to set up a project, the profitability Object depends on a number of external parameters. In case there is any government's policy, or the international prices of the raw materials 'heed products or even a change in the exchange rate of a competitor, the qty of the venture may deviate from its projected level. If the value of en rises vis-a-vis the US Dollar, the profit of Toyota USA will decrease and the overall profit of Toyota will go down. If a company generating thermal power does not receive assured supply of coal, its operations and profitability may suffer a downturn. Project appraisal has practically become an exercise in identification of project risks and incorporation of suitable measures for mitigating such risks. So, risks seem to be dogging every sphere of business and financial services are no exception. As a matter of fact, financial services, as we shall see, have a much greater exposure to risk. Risk is the unanticipated change in the domestic currency value of any asset or liability or cash flow of any business outfit. Unanticipated means it has to do with uncertainty. If an adverse development takes place that was anticipated, then one could have foreseen its consequences and acted accordingly. So, it does not lead to any risk. Uncertainty therefore is the root cause of risk and risk is measured by the extent of uncertainty or market volatility, which is measured typically by the standard deviation or variance (square of the standard deviation). When we talk of the rate of return from any stock or any other security, we look at two relevant parameters—viz. average or mean rate of return and standard deviation of such rate of return around its mean value. These two parameters are termed as the return and risk for the security, and it is the risk return profile of securities that determines the investment decisions of individuals and portfolio managers.

Counter-Party/Credit Risk

Suppose a commercial bank gives a loan or a leasing company extends lease finance to a customer. The customer may not pay back the money due to them and they may consequently lose money. This risk due to non-payment or default by the counter-party is called counter-party or default risk. Every transaction requires

two parties. For a seller, the counter-party is the buyer and for the buyer, the counter-party is the seller. For the loan, the two parties are the borrower, i.e., the customer and the lender, i.e., commercial bank. For the borrower/customer, the counter-party is the lender/commercial bank and for the lender/commercial bank the counter-party is the borrower/customer. In case of the lease, the two parties are the lessor, i.e., the leasing company and the lessee, i.e., the customer. For the lessee/customer the counter-party is the lessor/leasing company whereas for the lessor/leasing company the counter-party is the lessee/customer. So, both the commercial bank and the leasing company take exposure on the customer and assume counter-party or default risk on him. They take such a risk consciously because it is a part of their assigned business. If they want to avoid taking such risks altogether, they have to pull down their shutters sooner or later. But, this does not mean that the commercial banks or leasing finance companies would start taking exposures indiscriminately. If they really start doing so, they will surely go bankrupt sooner rather than later. It means that the commercial banks and the leasing companies have to take up calculated or well-assessed risks in order to contain possible counter-party losses and still be in business. They must put in place for this purpose a scientific and dynamic system of assessment of credit risk. So, a strong and flexible system of assessment of credit proposals and follow-up must exist to enable such financial services to thrive. Apart from the loan limits, the commercial banks can take exposure on corporates by way of letter of credit, bank guarantee, forward contract, swap, etc. and for all such facilities a system of proper assessment as well as follow-up must be in place.

Unsystematic Risk and its Diversification

The commercial banks or leasing companies will also not like to put all their eggs in one basket. If they extend all money to a single industry sector, say the steel sector, their financial position will be damaged irreparably if ever the steel sector faces a crisis (it indeed faced some kind of a crisis a few years back). Instead, if they distribute the money among a number of sectors, even if one or two sectors do not perform well at a certain point of time, the rest will perform well and on the whole an average performance for their loans can be maintained. So' it is better to distribute the exposure among a large number of industries. For instance, a 10 per cent exposure on steel, a 20 per cent exposure on automobile, a 15 per cent exposure on petrochemical and so on may be a

good strategy. These industry-specific exposure norms are called prudential exposure norms for industry sectors. This strategy cannot remain static and has to be revised from time to time depending on market conditions. For example, if cement is not doing well currently and IT sector is booming, the exposure limit for the IT sector may be hiked while that for cement may be curtailed. So, a dynamic system for distribution of exposure among a number of industry sectors is a good strategy for containment of counter-party risk.

Even within a particular industry sector, the available exposure limit need not be made available to one or two companies, because those companies may face some company-specific problems such as strike, death or departure of certain key functionary, family feuds, etc. Instead, it is better to distribute the exposure limit among a fairly large number of companies so that even if one or two companies face some problems specific to them, the rest are performing properly and a reasonable overall performance for all the loans is ensured. In other words, in order to contain counter-party or credit risk, there should be in place some prudential exposure norms for various companies within a particular industry.

Prudential Exposure Norms for Industry, Company and Group

Internationally, lenders try to distribute the exposure even over various countries. Such a geographical distribution of exposure is useful because the economy of any country may face a downturn for certain reasons. One remarkable example of the ill-effects of geographical concentration of credit exposure is the bankruptcy of Peregrine, the well-known Hong Kong-based bank, which had exposure predominantly on the South East Asian countries, sank with the crisis faced by these countries. To overcome this kind of problem, prudential exposure norms for various countries or sovereign exposure norms should also be in place. The credit derivatives can also be of some help in distributing the country risk. Incidentally, this concept of distributing any exposure over a number of items and a number of counterparties has been prevalent for a very long time. In Shakespeare's *The Merchant of Venice*, for instance, Antonio was not unduly worried about his business prospects because his merchandise contained diverse items that were distributed over a number of countries and were laden on a number of vessels that would perhaps be reaching at different points of time.

Sovereign/Country Risk

While investing in shares, the fund or portfolio managers should distribute their exposure among a number of industry sectors and stipulate proper industry exposure norms, which once again should be dynamic, i.e., flexible enough to be adjusted with changes in market conditions. In any sector, the exposure limit for that particular industry, once again, needs to be distributed among a large number of companies by setting proper exposure norms for such companies. There is also a need for distributing the overall exposure among a number of countries by setting appropriate country or sovereign exposure norms. It is with this particular objective of distributing their exposure across many countries in mind that the global funds from USA and Japan (FM) are coming in hordes to India, China, Brazil, etc. As a matter of fact, one of the advantages enjoyed by mutual funds or portfolios over individual investments is that mutual funds, unlike small individual investors, have large funds at their disposal and can construct large well-diversified portfolios comprising investments across many industry sectors and many companies to eliminate the unsystematic risk.

Managing Risk

Banks and financial institutions follow asset liability management (ALM) to mitigate their financial risk. It is basically related to the liquidity and price risks. Liquidity risk arises due to mismatch of maturity patterns of assets and liabilities. A liquidity crunch arises when short-term liabilities are not covered by short-term assets. Price risk arises due to the changes in the interest rate structure. Asset liability management facilitates the banks to estimate their potential risk exposure.

Tools of Risk Management

Certain tools of risk management are described below:

Derivatives: A derivative is an instrument that derives its value from the value of an underlying asset or a reference rate or an index like interest rate, stocks, currency or commodity. A requirement for a derivative to come into existence is the presence of a contrary view about the emerging value of the underlying asset. Derivatives involve a contract or private agreement between two parties, where the gain and loss of both the parties amount to zero. Derivative contracts could be traded on the exchanges or privately entered into by two parties (OTC contracts). Essentially, derivatives provide a way of transferring risk for a fee. This can lead to the temptation of earning income by taking

over risks from others and hence moving from hedging to speculation.

Types of derivatives

- **Forwards:** It is a simple contract to take delivery at an agreed price, quantity and time in the future in the underlying market.
- **Futures:** It is the same as forwards, except that it is standardized in terms of the contract size, traded on future exchanges and daily settled.
- **Options:** It is the right but not an obligation to take future delivery of an agreed quantity at a certain price.
- **Swaps:** It is the exchange of obligations or is a contract between two parties known as counter-parties to exchange two streams of obligations. There are two types of swaps: interest rate swap and currency swap. Swaps come into existence due to several reasons such as:

Risk Management in NBFCs

Some of the risks which the NBFCs are exposed to in the course of their business is credit risk, interest rate risk, liquidity risk, operational risk and commodity-equity price risk. Hence, NBFC business design should be based on a dynamic or disintegrated risk management system and process. They should go for a comparative asset liability management practice, which would help to measure, monitor and manage liquidity, interest rate, and equity and commodity price risk. In the NBFCs, asset liability management is based on the following three pillars:

- ALM information system
- ALM organization
- ALM process

ALM information system includes management information system and information availability, accuracy and adequacy. ALM organization includes structure and responsibility and level of top management involvement. ALM process includes risk parameters, risk identification, risk management and risk policy and trend

Diversification of Risk and Portfolio Approach

It is clear from our foregoing discussion that a distribution of exposure over a number of countries, a number of industry sectors and a number of companies helps in managing counter-party risks. This approach is known as the portfolio approach because what is done for risk containment is to form a well-distributed portfolio of exposure over a number of countries,

industry sectors and companies. In case of a commercial bank it is a portfolio of loans and in case of a portfolio manager it is a portfolio of investments. The portfolio so constructed is distributed over a large cross-section of countries, industries and companies. This reduces the counter-party specific risks and is called diversification of such risk. In other words, the counter-party specific risks can be diversified by forming a well-distributed portfolio (of loans or investments).

Liberalization of Markets and Market Volatility

The portfolio approach is effective for containing the counter-party specific risk called the unsystematic risk. In case all the loans or stocks start behaving in the same manner, however, nothing will be achieved by distributing the exposure over a large number of loans or investments. Such a risk is called the market risk or systematic risk and this risk cannot be diversified by means of the portfolio approach. For instance, if the US dollar shoots up against the Indian rupee, the resultant risk can not be managed by forming a large enough portfolio of counterparties simply because all counterparties would now quote a higher rate for the US dollar. It is not that some counterparties would quote higher rates for the US dollar while some others would continue to quote lower rates and resultantly, a reasonable exchange rate, on the average, can be maintained. Also, if there is a fall in the market interest rate across the board, all banks would like to offer lower rates on their fixed deposits. It is not that while some banks would offer lower rates of interest, the rest would be offering higher rates so that, on the average, a reasonable rate of interest can be ensured. In other words, such risks are completely different from the credit risk and they require new kinds of instruments viz. financial derivatives for their management.

Systematic Risk and Financial Derivatives

Prior to liberalization of the financial markets, the interest rates and the exchange rates were regulated by the Reserve Bank of India (RBI). So, all banks had identical and administered rates of interest and no competition among the banks on account of interest rates or there was no regular fluctuation of interest rates. There was also no free movement of the exchange rates and imports were subject to licensing. Consequently, market volatility, measured by the standard deviation of the interest rate and exchange rate, was zero. So, there was no market risk. If a company wanted to buy a certain amount of US Dollar on a future

date, it required import license. But, once the license was procured, the company did not have to worry because the rate was to remain steady in view of the regulation by RBI. Similarly, whenever a bank invested in a government bond, its value did not change because the interest rate did not change and remained steady. However, after liberalization, the rates have become volatile and exchange rates as well as interest rates can now vary freely. As a matter of fact, exchange rates and call money rates are aging virtually every moment. In sum, liberalization of the financial markets, vice made the exchange and interest rates volatile and market volatility has led to kinds of risk called market risks. Market risks cannot be diversified by action of a portfolio and hence financial derivatives are required to manage/ Itscige such risks. This is the reason why no one in India ever bothered about the •racial derivatives prior to liberalization of the financial markets, but today every t talks about the financial derivatives. Swaps, options, futures and forwards eve become immensely popular with investors. These products, once again, are erred by the financial service providers. They take over the risk of different Customers and consequently, management of risk by them has become an imperative.

Interest Rate Risk

Commercial banks and financial institutions pay interest on the deposits mobilized by them and earn interest on the loans disbursed by them. So, their 'pts and liabilities are both highly sensitive to interest rate fluctuations. Any asset liability mismatch in their balance sheet, therefore, gives rise to serious market asks for them. For instance, if a bank has given long-term loans at a fixed rate of interest and funded the same with the help of short-term liabilities, it has a mismatch the duration of its assets and liabilities, which gives rise to market risk. When -these liabilities fall due for payment, the assets, being of longer duration, is yet to mature and the bank has to take fresh loans to replace the earlier ones. kin the meanwhile, the market rate of interest shoots up, the bank's cost of fund also shoot up, while the rate of interest on the asset will remain constant. consequently, the bank may incur losses on such assets for the rest of its life. On be other hand, if a bank has got long-term fixed rate liabilities and uses such funds 0: Extend short-term loans, the loans will mature before the liabilities fall due for Orient. Consequently, the bank has to give fresh loans in order to deploy the proceeds of the previous assets. Meanwhile, if the market rate of interest decreases he bank has to give the fresh

loans at a lower rate of interest and this may result in sees for the bank. As for any bank's investments in the government bonds, the coupon (interest) rates on such bonds are fixed for the entire life of the bonds. As in market rate of interest goes up, these bonds start quoting in the market at a discount to its face value. On the other hand, if the market rate of interest decreases, he bonds will quote at premium. Both these scenarios have actually been witnessed the Indian market. Prior to liberalization of the financial markets, the RBI used. fix the rates on government bonds and such rates used to be quite low. mediatly after liberalization of the markets, the interest rates shot up and • consequently all old government bonds in the portfolio of the commercial banks to quote at a discount. Huge provisions on account of such depreciations had to be created by the banks, and in one single year State Bank of India had to make a provision of more than Rs 900 crore on this count. In the same year, Punjab National Bank had to create a provision of around Rs 250 crore and this resulted in the first-ever loss for them. In the early years of the twenty first century, on the other hand, interest rates started to decrease and consequently the bonds, once issued, started to quote at a premium. Many banks kept on investing in government bonds during this period so that by selling the same at a later date they could book profits. Many banks earned huge treasury profits through this process. So, it is imperative for the commercial banks and financial institutions to have a proper matching of the duration of their assets and liabilities, which immunizes them against the possible hazards of interest rate fluctuations. Yet another method employed by banks and financial institutions for managing interest rate risk is to go in for floating rates of interest rather than fixed rates of interest. In case of floating rates of interest, the interest rate moves or floats along with some market-related benchmark rate and hence automatically aligns itself to the movements ofthe market rate. When the financial markets were not liberalized, the rates of interest could not fluctuate and none of the risk management devices was called for:1n the wake of liberalization of the financial markets, however, the need for risk management has become necessary. This is the reason why commercial banks in India, which in the pre-liberalization days used to quote only fixed rates of interest on their loans, nowadays quote floating rates of interest linked their respective prime lending rates (PLRs). The PLRs are also many in number. There may be short-term PLR, medium-

term PLR and long-term PLR. Some international banks have separate PLRs for 1 month, 3 months, 6 months, 1 year and so on, and all such PLRs are reset on a daily basis.

Foreign Exchange Risk and its Management

Commercial banks are also the predominant authorized dealers in the foreign exchange market. They need to cover themselves well in time to save themselves from future shocks. Accordingly, each bank must take care to restrict its global exposure within its approved limit. Even when the dealing room of a commercial bank undertakes some foreign exchange transaction for the purpose of booking trading profit, it should maintain and strictly adhere to the cut loss limit set by the bank.

Risks associated with foreign currency loans and financial derivatives

Suppose a foreign exchange dealer has purchased US\$ 1 million with the hope that the currency will appreciate from its current level, thereby giving him some trading profit. In reality, however, the currency falls in value, thus resulting in losses. The bank may have a cut loss limit of 10 per cent, i.e., if the loss reaches a level of 10 per cent, the dealer must not wait any longer and must immediately square off the position. Suitable checks and balances should be in place in order to ensure that this policy of the bank is strictly adhered to by all its dealers. Besides, ensuring complete independence of the back office from the dealing room is also essential. The deal slips should be pre-numbered and their seriality must never be broken. Banks are allowed to grant foreign currency loans freely to their customers and the customers may be eager to take advantage of this facility whenever the forward premium on US dollar is less than the interest differential between a rupee and US dollar fund. But, the banks should be careful in sanctioning foreign currency loans to the customers. If a customer neither takes forward cover nor has natural hedge against foreign exchange risk by way of export earnings, it may not be sanctioned foreign currency loans. Such a customer may be hit badly by some sudden upward swing of the foreign currency against Indian rupee, and the currency risk for the customer may translate into default risk for the bank. Commercial banks are now offering various derivative products to the customers to enable them to hedge market risks, and in the process the banks are taking over their risks. So, the banks must be equipped with a system of risk management so that they do not get unduly hit by such risks. If a bank does only one foreign exchange deal, say by selling US\$ 500

million to Indian Oil Corporation, then it is subjected to huge risk and may either lose money or make windfall gains depending on whether US dollar moves up or down after the deal was struck. But, if it covers itself quickly in the market, as it should do, then the chances of loss are much less and the bank can normally expect to book a small profit arising from the difference between its selling and buying rates for US dollar. Similarly, for financial derivatives such as forward contracts, swaps, options etc. also, the banks must cover their position on the whole (need not be a one to one cover in all cases). For example, suppose an American bank has outstanding interest rate swaps for US \$28 billion in which it pays fixed rate of interest (say at 5.25 per cent) and receives floating rate of interest (say at LIBOR), and also such swaps for US\$ 26 billion in which it receives fixed rate of interest (say at 5.50 per cent) and pays floating rate of interest (at LIBOR). The bank has, on the whole, a fixed rate liability for only US\$ 2 billion and it receives interest also on US\$ 2 billion at LIBOR (London Inter Bank Offered Rate, i.e., the rate of interest quoted by a bank in the London market for giving loans to another bank). Since the bank has investments in government treasury bonds carrying fixed rates of interest, it is not at all difficult for it service the fixed interest burden under the swaps. Also, it normally accesses fund from the interbank market at LIBOR and hence it does not mind receiving interest on US \$2 billion at LIBOR from the swaps. So, instead of a single swap or a few isolated swaps, the bank would like to warehouse swaps so that, on the average, its position is hedged. The derivative security-like futures offer opportunities for leveraging, because with a given amount of money a trading outfit can now take exposure on a much larger amount of the underlying asset. For instance, if the initial margin to be provided for a stock index future is 10 per cent, then with a cash balance of Rs 1 lakh anyone can take an exposure on the index of up to Rs 10 lakh. But, this scope to leverage the trading profit comes along with a higher risk. If the market falls, the trading loss will also be 10 times higher. So, trading in the derivative market must be undertaken with a lot of caution and regular follow-up. The best example in support of this view is the case of Baring Securities, a well-known and more than 100-year-old outfit that went bankrupt virtually overnight due to lack of proper internal control mechanism. Only one trader by the name of Nick Leeson at their Singapore branch kept on taking position on stock index futures (Nikkei 225) at the Osaka Futures

Exchange. As the index went down, contrary to his expectation, he kept on depositing margin by debit to the company's account. This went on until the net worth of the outfit was completely wiped out and it went bankrupt. A proper internal control system could have alerted the management well in time so that the company could exit from the position at an appropriate level of the index through a suitable mechanism to cut loss.

Kinds of foreign exchange risk: Transaction, translation and operating risks

The foreign exchange risk may be of different types. It may be a transaction risk, or a translation risk or an operating risk. For example, suppose an importer has placed an order for importing an equipment costing US \$1 million. The importer has to buy US \$1 million—not today but on the day the import bill is presented, say after 3 months. The exchange rate between US dollar and Indian rupee may fluctuate in the meantime and if this rate goes up the importer will end up paying a higher amount on the due date, i.e., after 3 months. This risk is on account of a foreign exchange transaction on a future date and is called transaction risk. This risk is normally managed with the help of forward contracts and in the instant example the importer would make a 3months forward purchase of US\$1 million. In another example, suppose a company has taken a 5-year foreign currency loan for US\$ 10 million. So long as this loan is outstanding, its Rupee equivalent amount (US \$10 million x US dollar–Indian rupee exchange rate) will appear in the balance sheet. This amount is not constant and varies with change in the exchange rate. So, the liability of the company varies from year to year If the liability goes up, there is a loss on account of exchange rate fluctuation. This is called translation risk and is normally hedged with the help of cross currency swaps or a set of options.

Foreign exchange settlement risk

There is another peculiar but severe risk in the financial services sector arising out of the process of settlement of the two legs of any foreign exchange deal. For instance, in a deal involving purchase of US\$1 million against Rupee, the US dollar amount is to be received in the US during the US's trading time whereas the corresponding rupee amount is to be paid during the Indian time. So, the settlement for the two legs of the foreign exchange deal has to be at different geographical locations and in different time zones. It may so happen that the customer buying US dollar pays the rupee amount in India but subsequently does not receive the US dollar amount, thereby leading

to losses. This is a specialty of the foreign exchange settlement process throughout the globe and is a source of gigantic risk.

Project Risk and its Mitigation

Project risks are also very crucial for financial service outfits financing such projects. For instance, if a company proposes to set up a power project with the help of bank loans, the bank has to be reasonably satisfied about the debt servicing capacity of the project. But, the project has to sell its entire power to a state electricity board, which may be sick. Further, the generation of power is crucially dependent on regular availability of coal. In other words, there is substantial risk associated with the project and unless some risk mitigating factors are incorporated into the ' whole process, the proposal may not be worthwhile for the bank to take up. So, some mechanism for timely payment by the state electricity board has to be put in place—through a letter of credit arrangement or some kind of escrow mechanism, etc. Finn tie up for supply of coal and allotment of railway wagons has also to be in place.

Conclusion

In this paper, you have discussed that:

- Financial service outfits such as commercial banks and leasing and hire purchase companies are consciously taking risks. All such risks are not to be avoided or hedged because one of the main tasks of such outfits is to assess and take these risks.
- The concept of risk relates to the loss of money in any deal. Risk is the unanticipated change in the domestic currency value of any asset or liability or cash flow of any business outfit.
- The risk due to non-payment or default by the counter-party is called counter-party or default risk. • While investing in shares, the fund or portfolio managers should distribute their exposure among a number of industry sectors and stipulate flexible industry exposure norms.
- A distribution of exposure over a number of countries, industry sectors and companies help in managing counter-party risks. This approach is known as the portfolio approach.
- The commercial banks and financial institutions pay interest on the deposits mobilized by them and earn interest on the loans disbursed by

them. So, their assets and liabilities are both highly sensitive to interest rate fluctuations.

- The foreign exchange risk maybe a transaction risk, a translation risk or an operating risk.

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Impact of British Rule in India: A Study



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The British Raj was British rule in the Indian subcontinent between 1858 and 1947. The term can also refer to the period of dominion. The region under British control, commonly called India in contemporary usage, included areas directly administered by the United Kingdom (contemporaneously British India), a well as the princely states ruled by individual rulers under the paramountcy of the British Crown. The region was less commonly also called the Indian Empire by the British. As "India", it was a founding member of the League of Nations, and a participating nation in the Summer Olympics in 1900, 1920, 1928, 1932, and 1936. The system of governance was instituted in 1858, when the rule of the British East India Company was transferred to the Crown in the person of Queen Victoria (who in 1876 was proclaimed Empress of India), and lasted until 1947, when the British Indian Empire was partitioned into two sovereign dominion states, the Union of India (later the Republic of India) and the Dominion of Pakistan (later the Islamic Republic of Pakistan, the eastern half of which, still later, became the People's Republic of Bangladesh). At the inception of the Raj in 1858, Lower Burma was already a part of British India; Upper Burma was added in 1888 and the resulting union, Burma, was administered as a province until 1937, when it became a separate British colony which gained its own independence in 1948. The budget of the Raj covered municipal affairs, the small but highly trained Indian Civil Service that ran the government operations, and the Indian Army. It was paid entirely by Indians through taxes, especially on farmland and on salt. The large, well-trained Indian Army played major roles in both World Wars; the rest of the time it was trained to fight off a possible Russian invasion through Afghanistan. The great majority of the Indian people were very poor farmers; economic growth at 1% a year was neutralized by population growth of 1%.

Organization

Following the Indian Rebellion of 1857 (usually called the Indian Mutiny by the British), the

Government of India Act 1858 made changes in the governance of India at three levels:

- In the imperial government in London,
- In the central government in Calcutta, and in the provincial governments in the presidencies (and later in the provinces).

In London, it provided for a cabinet-level Secretary of State for India and a fifteen-member Council of India, whose members were required, as one prerequisite of membership, to have spent at least ten years in India and to have done so no more than ten years before. Although the Secretary of State formulated the policy instructions to be communicated to India, he was required in most instances to consult the Council, but especially so in matters relating to spending of Indian revenues. The Act envisaged a system of "double government" in which the Council ideally served both as a check on excesses in imperial policy-making and as a body of up-to-date expertise on India. However, the Secretary of State also had special emergency powers that allowed him to make unilateral decisions, and, in reality, the Council's expertise was sometimes outdated. From 1858 until 1947, twenty seven individuals served as Secretary of State for India and directed the India Office; these included: Sir Charles Wood (1859-1866), Marquess of Salisbury (1874-1878) (later Prime Minister of Britain), John Morley (1905-1910) (initiator of the Minto-Morley Reforms), E. S. Montagu (1917-1922) (an architect of the Montagu-Chelmsford reforms), and Frederick Pethick-Lawrence (1945-1947) (head of the 1946 Cabinet Mission to India). The size of the advisory Council was reduced over the next half-century, but its powers remained unchanged. In 1907, for the first time, two Indians were appointed to the Council. They were K.G. Gupta and Syed Hussain Bilgrami.

In Calcutta, the Governor-General remained head of the Government of India and now was more commonly called the Viceroy on account of his secondary role as the Crown's representative to the nominally sovereign princely states; he was, however, now responsible to the Secretary of State in London and through him to Parliament.

A system of "double government" had already been in place during the Company's rule in India from the time of Pitt's India Act of 1784. The Governor-General in the capital, Calcutta, and the Governor in a subordinate presidency (Madras or Bombay) was each required to consult his advisory council; executive orders in Calcutta, for example, were issued in the name of "Governor-General-in-Council" (i.e. the Governor-General with the advice of the Council). The Company's system of "double government" had its critics, since, from the time of the system's inception, there had been intermittent feuding between the Governor-General and his Council; still, the Act of 1858 made no major changes in governance. However, in the years immediately thereafter, which were also the years of post-rebellion reconstruction, the Viceroy Lord Canning found the collective decision-making of the Council to be too time-consuming for the pressing tasks ahead, so he requested the "portfolio system" of an Executive Council in which the business of each government department (the "portfolio") was assigned to and became the responsibility of a single Council member. Routine departmental decisions were made exclusively by the member; however, important decisions required the consent of the Governor-General and, in the absence of such consent, required discussion by the entire Executive Council. This innovation in Indian governance was promulgated in the Indian Councils Act 1861.

If the Government of India needed to enact new laws, the Councils Act allowed for a Legislative Council—an expansion of the Executive Council by up to twelve additional members, half appointed to a two-year term—with half the members consist' of British officials of the government (termed official) and allowed to vote, and the other half, comprising Indians and domiciled Britons in India (termed non-official) and serving only in an advisory capacity. All laws enacted by Legislative Councils in India, whether by the Imperial Legislative Council in Calcutta or by the provincial ones in Madras and Bombay, required the final assent of the Secretary of State in London; this prompted Sir Charles Wood, the second Secretary of State, to describe the Government of India as despotism controlled from home". Moreover, although the appointment of Indians to the Legislative Council was a response to calls after the 1857 rebellion, most notably by Sir Sayyid Ahmad Khan, for more consultation with Indians, the Indians so appointed were from the landed aristocracy, often chosen for their loyalty, and far from

representative. Even so, the "... tiny advances in the practise of representative government were intended to provide safety valves for the expression of public opinion which had been so badly misjudged before the rebellion". Indian affairs now also came to be more closely examined in the British Parliament and more widely discussed in the British press.

Alivardi Khan

Alivardi Khan came to power after defeating Sarfaraz Khan in the battle of Giria. He became the next Nawab of Bengal. He Died from 1740 till 1756. Born on 10th May 1671, he was named. Mirza Muhammad Ali, the son of Shah Quli Khan and his wife Muhammad Madani and the daughter of Nawab Agil Khan Afshar. Alivardi Khan was the founder of the Afshar dynasty. He was Shia Muslim by religion.

Alivardi Khan's father Mirza Muhammad Madani served as employee to Azam Shah the son of Mughal emperor Aurangzeb. After the death of Azam Shah, the family fell into poverty and Alivardi Khan came to Delhi and passed his days in extreme efficiency, often going without a meal. But when Shuja-ud-din was promoted as a Nawab, Alivardi's prospect widened. It was In-ud-Din Muhammad Khan who bestowed him with the title of Alivardi. Alivardi Khan in return rendered faithful service to Shuja-ud-Din and advised him on the kingdom's internal and financial matters. Alivardi was then chosen as the deputy Nazim of Bihar in 1733, and was later entitled Mahabat Jang, for his brilliant economic reforms and efficient management skills in the ruling of Bihar. Alivardi Khan always wanted to become the Nawab of Bengal. After the death of Shuja-ud-Din Muhammad Khan Alivardi greatly aspired to the Masnad of Bengal, which saw him gradually rise to power. In the year 1740 he defeated Sarfaraz Khan in the battle of Giria and became the Nawab of Bengal. He also got recognition from the Mughal Emperor Muhammad Shah and was endowed with several titles like Shuja-ul-mulk and Husam-ud-daula. Alivardi was an able administrator and successfully defended his territory from the enemies. However, the frequent external attacks in the shape of the Maratha invasions brought a major slowdown in the region's trade, agriculture and financial system.

Under his dominion Bengal was twice attacked by the Nagpuri kingdom by Raghoji Bhonsle in the year 1746 and 1750. He signed a peace treaty for war indemnity with the Marathas in 1751. Alivardi Khan put up a brave fight against the Afghan invasions and this took a heavy toll on his health.

Alivardi Khan nominated his grandson Siraj-ud-daula to be his heir. Alivardi died in the year 1756 and Siraj-ud-daula succeeded him as the next ruler.

The Conspiracy of the English and Balanced of Alivardi Khan

Alivardi Khan after having concluded a treaty with the Marathas in A.D. 1752 paid attention to the conspiracies of the East India Company. The English after establishing their trade centers in Bengal were engaged in strengthening their positions. Besides trade, they were consolidating their army. Alivardi Khan kept a close watch on their activities but he did not enter into any struggle with them. However, he called the French representatives in his court and warned them in the words of Shri Sunder Lal, "You are merchants. What need have you of a fortress? When you are in my custody you cannot be afraid of the enemies."

Nawab Sirajuddaula

Sirajuddaula, Nawab of Bengal. After the battle of Palashi (1757) in which Sirajuddaula was defeated and subsequently murdered, the British became the virtual masters of Bengal, reducing the later Nawabs to mere puppets in their hands. Mirza Muhammad Sirajuddaula was the grandson of Nawab Alivardi Khan and son of Amina Begum and Zainuddin Ahmad Khan. He was born in 1733 and soon after his birth Alivardi Khan was appointed as the deputy governor of Bihar. So Sirajuddaula was regarded as a 'fortune child' in the family and his grandfather had a special affection and favour for him. It is stated that Alivardi had given his heart to Sirajuddaula from the day of his birth and 'never kept him apart from himself'.

The old Nawab had Siraj educated in his house. According to Muzaffarnamah of Karam Ali, Alivardi Khan tried to train him in the art of governance and other qualities that go with a crown prince. His general education was of a formal type and perhaps not well calculated. Owing to ungrudging affection of the old Nawab and flattery of his sycophantic retinue he might have committed some excesses in his early years which Alivardi ignored.

It may, however, be noted that Sirajuddaula was given the charge of the Nawab's fleet at Dhaka while his younger brother Ikramuddaula commanded the army. Alivardi took young Siraj with him in his military campaigns against the Marathas in 1746. Alivardi Khan celebrated Sirajuddaula's marriage with great pomp and grandeur.

In May 1752, the Nawab declared Sirajuddaula as his successor. On this occasion the

European trading companies in Bengal also greeted him. During the closing years of his reign, premature death of some family members shattered Alivardi both mentally and physically and the old Nawab died on 10 April 1756 at the age of eighty. Immediately before his death the Nawab advised Siraj to strive for the suppression of the enemies (of the province) and devote himself to secure the well-being of the subjects by removing all evils and disorders. He implored Siraj to nurture the goodwill of the people and follow his (Alivardi's) footsteps. Luke Scrafton relates that Sirajuddaula swore on the Quran at the deathbed of his grandfather that he would not touch any intoxicating liquor in future and that he kept the promise ever after. Siraj ruled for little over one year (April 1756 to June 1757) and the Masnad of Bengal was full of thorns for him. During his short-lived administration the young Nawab faced enemies from within the family as well as from outside. Sirajuddaula's nomination to the Nawabship caused jealousy and enmity of Ghaseti Begum (eldest sister of Siraj's mother), Raja Rajballabh, Mir Jafar Ali Khan and Shaukat Jang (Siraj's cousin). Ghaseti Begum possessed huge wealth, which was the source of her influence and strength. Apprehending serious opposition from her, Sirajuddaula seized her wealth from Motijheel Palace and placed her in confinement. The Nawab also made certain changes in high government positions giving them to his own favourites. Mir Mardan was appointed Bakshi (Paymaster of the army) in place of Mir Jafar. Mohanlal was elevated to the post of Peshkar of his Dewan Khana and he exercised great influence in the administration. Eventually Siraj suppressed Shaukat Jang, Governor of Purnia, who was killed in a clash. The accession of Sirajuddaula threatened the position of the dominant part of the ruling group in Murshidabad, which was engaged in accumulation of wealth during the time of the earlier Nawabs. With his assuming the reins of government, this group apprehended that he would be a danger to their continuous enjoyment of the sources of accumulation of wealth, as he was trying to raise another group to counterpoise the old one which usurped the power of the Nawab to a great extent. Sirajuddaula's accession was a threat to the British also because he made it absolutely clear that unlike the previous Nawabs he would not put up with the abuse of *dastaks* by the British and their illegal private trade. The threat came at a crucial time when the private trade of the Company's servants was facing a severe crisis. Sirajuddaula had genuine grievances against the English East

India company. First of all he suspected the company's design against his succession and expressed his annoyance to the British in no uncertain terms. His charges against the company were, first, that they strengthened the fortification around the Fort William without his approval; second, that they grossly abused the trade privileges granted to them by the Mughal rulers by which the government incurred heavy loss of customs duties; and third, that they gave shelter to his officers like Krisnadas, son of Rajballav who appropriated government funds. The Nawab also informed them of his intention to forgive them if they removed his complaints and agreed to trade upon the same terms and conditions as they did in the time of Murshid Quli Khan. But the company practically showed no respect to the Nawab's demands. On the other hand, Governor Goger Drake of the Calcutta Council insulted Narayan Singh, Nawab's special envoy to Fort William. These events enraged the Nawab and to retaliate he first captured the Kasimbazar factory and then attacked Calcutta and drove the English out. This attack led to the so-called Black Hole incident. Following the Nawab's action at Calcutta and arrival of reinforcement from Madras the Treaty of Alinagar was signed between him and the English by which the Nawab agreed to compensate the English their losses at Calcutta. But the English now became more arrogant. In fact reestablishment of the company's settlements in Bengal, after its defeat at Calcutta, was possible only in two ways either to approach the Nawab to forgive the company or to avenge the defeat by force. The English chose to avenge and in the garb of the peace treaty actual preparation for war began. The English now turned to vigorous political and secret activities to destroy the French influence and to replace Sirajuddaula by a person entirely friendly to them. To this end the company successfully made a conspiracy against the Nawab and enlisted the support of Mir Jafar, the Jagat Sheth and other disaffected courtiers. When everything was finalised the company's forces under Robert Clive and Charles Watson moved towards Murshidabad for a show down. The Nawab met Clive at Palashi on 23 June 1757. The Nawab was defeated in the battle that ensued and fled from the battlefield. On his way to Patna he was caught by a partisan of Mir Jafar and killed by an Iranian guard at the instance of Miran (son of Mir Jafar) on the night preceding 3 July 1757. In the mean time the company installed Mir Jafar as the new Nawab of Bengal. Thus the English won the victory at Palashi not merely because of the strength of their forces but because of the

strength of the conspiracy and the treason within Sirajuddaula's camp. The defeat of the Nawab marked the beginning of the English ascendancy in Bengal and gradually the entire subcontinent surrendered its destiny to the East India Company. Sirajuddaula was a victim of a conspiracy, engineered and encouraged by the British who roped in the disgruntled elements of the Darbar in their 'project' of a coup. There is no denying that there was a simmering discontent in the Nawab's court. But resentment against or dissatisfaction with the Nawab might have created the necessary but not the sufficient condition for the hatching or the success of a conspiracy. The Palashi conspiracy took the final shape only under the aegis of the British and without their active involvement, it would not have matured enough to bring about the downfall of the Nawab. Thus, Sirajuddaula had to go both for the benefit of the British and the ruling clique at Murshidabad. And hence the Palashi revolution in which Sirajuddaula was deposed and Mir Jafar installed. It may be true that as a Nawab, he was a little arrogant and perhaps also short-tempered. In other words, he had his limitations. His main shortcomings were his lack of firm resolution, his vacillation and above all his bewilderment when faced with a critical situation. But one has to remember that he was still a young man in his early twenties, not yet fully mature and quite a little 'intoxicated' with his power and position. His greatest mistake was that, in his inexperience, he tried to deal with all his opponents at the same time, without having recourse to necessary precautions that they could not combine against him. His failure to do so and his irresolution till the last moment brought about his downfall.

Sirajuddaula's limitations and his public and private character should be judged considering the environment he worked in and the cause he fought for and gave his life. A marked change in his character was noticeable after he had become the Nawab. Alivardi's 'ice might have acted as a great influencing factor on him. 'Did of history is that whatever might have been his fault, he neither betrayed his master nor sold his country. 'The if Sirajuddaula stands higher in the scale of honour than the name of Clive. He was the only one of the principal actors did not attempt to deceive'.

Battle of Plassey

Battle of Plassey was the most decisive war that marked the initiation of British rule in India for the next two centuries. Battle of Plassey or Palashi took place between British East India Company and Nawab of Bengal and his French allies. The battle occurred on June 23, 1757 at Palashi of

Murshidabad, on the bank of Bhagirathi River. Murshidabad, which is about 150 km north of Calcutta, was then capital of Bengal. Siraj Ud Daulah, who was the last Nawab of Bengal, fought this battle to maintain his independence as a ruler. The French East India Company also sent a small army to join Nawab's force against the British.

The army commander Mirzafar of Siraj Ud Daulah's side betrayed in the battle of Plassey and thereby the whole force of Nawab collapsed and as a consequence, the entire province of Bengal came under British. Company gained a huge amount of wealth from the Bengal treasury and used it to strengthen its military force. Thus Plassey earns its importance in Indian history as a key factor leading to the ascendance of British rule in India. The Battle of Plassey, also named as Battle of Palashi, which earned its name from a small village of same name located near the battlefield.

The main reason behind the Battle of Plassey was the capture of Fort William by Siraj Ud Daulah during June 1756. Many historians found the battle of Plassey as the geopolitical ambition of the East India Company and it brought a larger dynamics of colonial conquest in the territory of India.

Mir Jafar

Mir Jafar or Sayyid Mir Muhammed Jafar Ali Khan bears the formal title of Shuja ul-Mulk, Ilashim ud-Daula, Nawab Jaafar Ali Khan Bahadur, Mahabat Jang. The common name of the Nawab is Mir Jafar. He was the second son of Sayyid Ahmad Najafi and was Nawab of Bihar, Bengal and Orissa. He is commonly remembered in India by the name of Gaddar-e-Hind (whose English translation is 'The Traitor of India'). Mir Jafar took over the reign as the eighth Nawab of Bengal from Siraj-Ud-Daulah and also counted as the first of Najafi dynasty. Mir Jafar became the Nawab of Bengal after cheating Nawab Siraj-Ud-Daulah and surrendering the Nawab's army against Robert Clive in the battle field. The rule of Mir Jafar is largely regarded as the initiation of the rule of British in India. It was thus a key step in the complete domination of British in India. A Punjabi by origin, Mir Jafar visited Bengal as a bankrupt adventurer. He got a job in the army of the Nawab and gradually promoted himself. Nawab Alivardi Khan afterwards married off his half-sister Shah Khanam and provided 7000 horses to command. His early military career was glorious. Mir Jafar rescued the nephew of Alivardi Khan, the hapless Sauqat Jung, from the hold of Mirza Baqir at sKatak. He also played a vital role

in various military campaigns of Alivardi Khan, particularly against the Marathas and against the earlier Nawab Murshid Quli Khan's grandson. Mir Jafar was a man of high ambitions. Proud of being in the position which he was given, Mir Jafar stole the opportunity of setting a conspiracy along with Ataullah (the faujdar of Rajmahal) of murdering Alivardi Khan, who was destabilized by a series of struggle with the Marathas. But the conspiracy was disclosed and Mir Jafar was deprived of most of his powers. Then he returned to Murshidabad and was successful to win the trust of Siraj-Ud-Daulah, the grandson of the Nawab, and gradually reassured his prominence and power. There he also conspired with Shaukat Jang to invade Bengal, which got disclosed before Siraj and he replaced him with Mir Madan in the position of the Bakshi. In the year 1756, Siraj won from the British, the Cothimbajar factory and then proceeded towards Kolkata (Calcutta) but the British quickly struck back and Siraj was forced to escape to Murshidabad. He asked for help from Mir Jafar who had assured him to help against the British. But, in reality, there was a pact between the British and Mir Jafar to overthrow Siraj and to make him the Nawab of Bengal. The British soldiers under the command of Robert Clive advanced to Murshidabad and confronted Siraj in the Battle of Plassey in the year 1757. The army of Mir Jafar betrayed Si raj-Ude Daulah by denying fighting for him and in the end the Nawab Siraj was defeated and killed. Mir was made the new Nawab of Bengal, Bihar and Orissa. Mir Jafar was thus Bengal's first Nawab under the influence of British. However, Mir Jafar realised that the expectations of the British were boundless and attempted to see free from them with some assistance from the Dutch. The Dutch were defeated by the British in the Battle of Chinsurah in the month of November 1759 and retaliated by compelling Mir to renounce the throne in favour of Mir Qasim, his son-in-law. Mir Qasim turned out to be an able and independent ruler who desired to live without bowing down to the British. The Company very soon fought with him, and Mir Qasim was finally overthrown. Jafar however was able to gain the confidence of the British and he was again made the Nawab of Bengal in the year 1763, and w there till he died in the year 1765.

Robert Clive

Robert Clive was the British administrator and military lead who cemented the economic power that allowed the British Emp. to grow, as well as forging the strong connections between India and

Britain that still exist today. Clive was born in Shropshire.

England. He joined the English East India Company, Britain's trading company in India, in 1743. In 1747, he received a commission in the company's armed services. During those days, the British and French were struggling for control of India, and Clive won several important victories over the French and their Indian allies. In 1757, he led 3,200 troops to victory over 50,000 enemy troops at the Battle of Plassey, giving Britain control their first base in India. They won over the rich province of Bengal. Though Clive began his career as a clerk he won a great repute as a soldier. Clive proved himself to be a daring soldier and a great military genius in battle he fought, whether in the siege of Arcot, the recapture of Calcutta, the capture of Chandranagar, the victory of Plassey, the defeat of Shah Alam, the Mughal emperor, the defeat of the Dutch of Chinsura or the capture of the Northern Circars, in every way he left his impression. He was twice appointed governor of Bengal. In this position he consolidated British power in India. He purified the administration of the Company by removing various abuses, such as corruption, anarchy and confusion. He introduced dual government in Bengal in 1765. From 1765 to 1772 the administration of Bengal was carried on by two powers, the British and the Nawab of Bengal and hence this system came to be known as the Dual System. Since it proved defective it was brought to an end by Warren Hastings in 1772. After completing his first governorship Clive returned to England in 1760 and entered Parliament. He was greatly honoured by the British supremacy and was awarded the title of Lord as well. He made a peer in the Upper House. In 1767, after his second governorship he returned to England on grounds of ill-health. In 1773, some of Clive's enemies persuaded Parliament to investigate his career in India. The investigation showed that Clive had made fortune; but that he had also rendered 'great and meritorious Service to his country' Mental Sickness during the last year of his life caused Clive to become an opium addict. He committed suicide in 1774. Clive's residence in Chennai is situated inside the premises of Fort St. George in Chennai. A palatial building, it is now known as Clive House and is under the care of the Archaeological Survey of India.

Impact of British Land Revenue System in India

British system of land revenue in India can be accredited to the Permanent Settlement Act of 1793, formulated by the then Governor General

of India, Lord Cornwallis. After the advent of the British to the country, India was still being ruled and strictly administered under the Mughal system of money-making. With Islamic rule still dominating the governing scenario, the arrival of the British was looked at as almost a cultural and administrative shock. The very English style of living, administering and imposing of rules by the East India Company in the early years of 17th century, was yet far far away from the yet to come Ryotwari System, Zamindari System or Mahalwari system. Initially, the imperialists had circulated the idea of common Indian compassion and kindness towards the native farmers in the agrarian economy. India back then essentially served as a nation entirely based upon farming and cultivation of lands and crops. However, with the introduction of British land revenue system in India, the farmers had cope with an entirely new merciless side of colonial rule. Land revenue in India during British times were primarily based upon the mode of money collection by the tax farmers, who in turn would receive this money from the local land owners (or termed as zamindars). In such a process of intermediary, the poor and helpless farmers remained absolutely exploited, with maximum of the moolah going to British tax farmers and the zamindars, as denominated by the British. After such hard work and toil in the fields for day and night, the only thing they received in turn were floggings and caustic comments from the lord class. The British land revenue system in India had shattered and devastated the native agrarians from the core psyche, with practically nothing left for them to call their own. The rules were always set leaning towards the benefit and relaxation of the higher strata of the society with zamindars and English demanding the most. Lord Cornwallis's Permanent Settlement Act had tried to some bit of amending, which again was thrown to plundering Governor General Warren Hastings and his five-yearly sections and collection of revenue. British domination and authority over Indian soil commenced in the seventeenth century and by the end of that century lineal rule had expanded over wide areas with the fall of Mughal empire, crushing of the Maratha rule and political overthrow of local powers.

Impact of Mahalwari System

Mahalwari System was amongst the 3 major land revenue systems implemented by the British in India. The British administration in order to consolidate their position, wanted to establish their control over the administrative machinery of India. Therefore, the British introduced the

system of land revenue, which became the chief source of their income. Land being the important source of income, the British used it as their instrument to control the entire revenue system. Hence, they introduced several land revenue systems to use land as the instrument to strengthen their economic condition in India. Three kinds of land revenue were introduced by the British in India- the Permanent Settlement, Mahalwari settlement and the Ryotwari system. The word Mahalwari is derived from the term Mahal, referring to a neighbourhood or quarter. Under this system the unit for revenue settlement is the village. The village lands belong jointly to the village community technically called the body of co-shares. The body of co-shares is jointly responsible for the payment of land revenue, though individual responsibility is always there. If any co-sharer abandons his land; it is taken over by the village community as a whole. The village community is the owner of village common land area, including the forestland, pastures etc. However, the Mahalwari system of land revenue was prevalent in northern part of India.

Impact of Ryotwidri System

The ryotwari system, instituted in some parts of British India was one of the two main systems used to collect revenues from the cultivators of agricultural land. These revenues included undifferentiated land taxes and rents, which were collected simultaneously. Under the Ryotwari system of land revenue settlement, every registered landowner were called proprietor. These proprietors were responsible for the direct payment of the land revenue to the state. The Proprietor had the right to subject let his land holdings, or to transfer, mortgage or to sell it. A proprietor holds the land till the government wanted him to be the Proprietor. In case if the Proprietor failed to pay the state demand of the land revenue, he was evicted from the office.

The company acquired the Brahamahal district in Madras in 1792, where they introduced the Ryotwari land revenue system. Capt. Read assisted by Thomas Munro fixed the state demand on the basis of the 50% of the estimated produce of the fields. However this estimated rent was more than the whole economic rent. With the passage of time this system was extended to the other arts. As a result the terms and the condition of the Ryotwari system proved very miserable to the tenants and the farmers as well as the Proprietors. However Thomas Munro realised the ill effects of the previous terms and conditions introduced by the Ryotwari system. Hence he extended the Ryotwari system to all parts of the

province (except the permanently settled areas) and fixed a new rate.

The new settlement introduced by Munro the land revenue Was fixed on the basis of the one-third of the gross produce of the holdings. The Ryotwari system, the state revenue was affixed in terms of money. This state demand had no connection with the, actual yield of the holding or the prevailing prices in the market. The Ryotwari system of land' revenue introduced by Munro operated for nearly thirty years. The historians though the Ryotwari system was flexible than the Mahalwari system, yet it caused oppression and agricultural distress. The peasantry was shattered and subjected to utter poverty. Hence, they became the subjects of the Chetty or the moneylenders to pay off the land revenue to the state. Thus the Ryotwari system of land revenue gave rise to a group of moneylenders, who were no less the oppressors. The machinery of collection of the land revenue or the returns of the moneylenders was too oppressive. In 1855, again an extensive survey and the settlement plan were introduced. This new scheme, land revenue was fixed on the basis of the 30% of the gross produce. Later the Rule of 1864 limited the state demand to 50% of the rental. But these instructions laid down by the Rule of 1864 were more an affairs on document and never became actual facts of administration. The Company also introduced the Ryotwari Settlements in Bombay Presidency. Here, the Government eliminated the landlords and the village communities, which could intercept their profits. In 1835 lieutenant Wingate was appointed as the superintendent of Survey. Submitted by Wingate, the state land revenue demand for a district was first determined on the basis of the paying capacity of the people. Then the total district demands were distributed among the fields. Under the new scheme of the Ryotwari system, the earlier system of equitable amount of the gross produce was substituted. The previous system was replaced by a geological basis of assessment, which was placed on each field instead of the holdings of a cultivator. This new scheme of the Ryotwari System was more flexible. This system permitted a cultivator to give up any field he liked or take up another fields, which might have remained unoccupied. The settlement was made for thirty years. The Resettlement work began after 30 years, which was takers up in 1866. Due to the commencement of the American civil war the demand for Bombay Cotton temporarily pushed up the price?). This temporary boom gave an opportunity to the Survey officers, to increase the land revenue by 66% to 100%, without giving

an right to the cultivators to appeal to the court of law. The effects of the sudden increase of the land revenue proved disastrous. The Deccan witnessed the Agrarian riots in 1875. The Government responded by the enactment of the Decca Agriculturists Relief Act, 1879. Through this Act the Government provided relief against the moneylenders, but did nothing to restrain the excessive state demand. The condition of Bombay was equally appalling. Further there was no provision for an appeal to the courts of law against over assessment. Several new rules were introduced. The collector of the district declared that the if he cultivator wanted to retain his land just as to the newly established rules, he could; if he did not choose he could throw it up.

Thus, the Ryotwari system of land revenue proved extremely disastrous. The excessive state demand with the new judicial and administrative set up turned Indian rural economy upside down.

Economic Impact

The Industrial revolution has helped the English merchants accumulate a lot of capital from the countries of Asia, Africa and America. They now wanted to invest this wealth in setting up industries and trade with India. The mass production of goods through machines that we witness today was pioneered through the Industrial Revolution which occurred first in England during the late 18th and the early 19th century. This led to a massive increase in the output of finished products. The East India Company helped in financing and expanding their industrial base. During this time there was a class of manufacturers in England who benefited more from manufacturing than trading. They were interested in having more raw materials from India as well as sending their finished goods back. Between 1793 and 1813, these British manufacturers launched a campaign against the company, its trade monopoly and the privileges it enjoyed. Ultimately, they succeeded in abolishing the East India Company's monopoly of Indian trade. With this India became an economic colony of Industrial England. Let us learn more about the economic impact on various Indian industries and trade

British Impact on Society and Culture

Indian society underwent many changes after the British came to India. In the 19th century, certain social practices like female infanticide, child marriage, sati, polygamy and a rigid caste system became more prevalent. These practices were against human dignity and values. Women were discriminated against at all stages of life and were the disadvantaged section of the society. They did

not have access to any development opportunities to improve their status. Education was limited to a handful of men belonging to the upper castes. Brahmins had access to the Vedas which were written in Sanskrit. Expensive rituals, sacrifices and practices after birth or death were outlined by the priestly class. When the British came to India, they brought new ideas such as liberty, equality, freedom and human rights from the Renaissance, the Reformation Movement and the various revolutions that took place in Europe. These ideas appealed to some sections of our society and led to several reform movements in different parts of the country. At the forefront of these movements were visionary Indians such as Raja Ram Mohan Roy, Sir Syed Ahmed Khan, Aruna Asaf Ali and Pandita Ramabai. These movements looked for social unity and strived towards liberty, equality and fraternity. Many legal measures were introduced to improve the status of women. For example, the practice of sati was banned in 1829 by Lord Bentinck, the then Governor General. Widow Remarriage was permitted by a law passed in 1856. A law passed in 1872, sanctioned inter-caste and inter-communal marriages. Sharda Act was passed in 1929 preventing child marriage. The act provided that it was illegal to marry a girl below 14 and a boy below 18 years. All the movements severely criticized the caste system and especially the practice of untouchability. The impact of the efforts made by these numerous individuals, reform societies, and religious organisations was felt all over and was most evident in the national movement. Women started getting better education opportunities and took up professions and public employment outside their homes. The role of women like Captain Laxmi Sehgal of Indian National Army (INA), Sarojini Naidu, Annie Besant, Aruna Asaf Ali and many others were extremely important in the freedom struggle

Conclusion

The British came to India as traders, but also had territorial ambitions. They gradually gained control over the whole of India by using various means like direct conquest, annexation and diplomacy. The Battle of Plassey in 1757 marked the beginning of the political dominance of the British in India. British rule had a deep impact on the political and social life of the Indians. The economic impact of British rule was most far-reaching. It destroyed the traditional economy of India and drained India's wealth to Britain. The economic policies of the British also affected the classes of peasants, artisans very adversely. The discontentment that resulted from British Rule

gave rise to a series of resistance movements against the British. The Sanyasi and Fakir uprisings, the Farazi movements, the Wahabi movement and the Santhal rebellion are some examples of resistance to British rule. The war of 1857 had to end in defeat due to the military and political weaknesses of the Indians.

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Concept, Nature and Scope of Financial Services in India



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Abstract

India's financial services sector has witnessed momentous changes in recent times. The financial markets have been liberalized and globalized. At the same time, in order to maintain the sanctity of the system, various changes in the regulatory framework have been brought about. Some rationalization of the roles of certain players has also been affected. In this unit, you will read about the changing roles of banks and NBFCs. Among other things, you will also read about the avenues of corporate finance, the basic concept of risk and the importance of regulation.

An important change in India's financial services sector is conversion of bank universal banks. Earlier, commercial banks were primarily engaged in extend short-term working capital finance to corporates and issuing letters of credit bank guarantees. They were not taking up project appraisal, project finance leasing, syndication or issue management. A number of banks had floated subsidiary in order to extend some of these services. For instance, State Bank of India Is set up SBI Capital Market Ltd as its leasing and merchant banking subsidiary Similarly, Allahabad Bank had set up All Bank Finance as a subsidiary. The role of banks has undergone phenomenal changes once the past 5 years. Banks now offer all kinds of financial services under one roof. They can as universal banks, a veritable financial supermarket offering all services such project appraisal, project financing, leasing, syndication, consultancy, etc. has resulted in a gradual decline of the financial institutions such as ICICI, ID etc. ICICI, for example, has merged with its daughter, ICICI Bank. IDBI transformed itself into a bank while IFCI is waiting for a suitable bank to take over.

The Changing Role of Banks and NBFCs

The domain of activity for non-banking finance companies has been curtailed. non-banking finance company can now engage in either fund-based activity such as lease, loan and investment, or fee-based activities such as project appraisal syndication, issue management, etc. This has resulted in some complete reversal of roles between banks and NBFCs. Today, the State Bank of India can provide project finance and lease. But SBI Capital Market, a merchant bank, cannot & SO.

Therefore, the possible utility of the finance subsidiaries of banks has increased considerably.

As a matter of fact, reports indicate that Allahabad Bank grant ready absorbed All bank Finance with itself. State Bank of India has meanwhile two special banking units (SBUs), one for leasing and the other for appraisal. Both these activities were earlier outside the purview of the operations. Further, the existing lease companies have to face stiff section from banks in their own domain. Banks have access to cheaper funds - leasing companies enjoy working capital loan facility from commercial Hence, the cost of funds for banks is lower than that for leasing companies - - is hard for the latter to compete with the banks. Consequently, most blue deals may go to banks if they want to take up such businesses and the - companies have to identify and nurture their niche markets in order to survive. Project appraisal is another area where NBFCs face stiff competition from banks. Here also, the balance is tilted heavily in favour of the commercial Whenever a newly set up company wants to access the market with issue, the projections to be incorporated in its prospectus must be as per appraisal by a commercial bank that is to take up an exposure on the project, inlay of either loan or equity or a combination of the two, of at least 10 per cent project cost. In sum, the position of commercial banks in the financial system - -L has become even more dominant in recent times.

New Avenues for Corporate Finance

Nation and globalization of financial markets have led to a large number of Institutional investors (FI) flocking to the Indian market with huge funds. matter of fact, the stock markets in India are today largely attuned to the of such Ms and their total investment in the Indian markets has reached US \$50 billion. Global depository receipt (GDR) and American depository ADR issues have, on the other hand, seen Indian

corporates accessing markets on their terms. Dematerialization of securities has resulted in various story participants picking up activities commensurate with such new tents. It has resulted in prompt and error-free settlement of deals as well as dominations of transit losses and fake share certificates.

With the steady growth of the Indian economy and certain Indian groups going to become global players, the nature and scope of financial services is changing. The global acquisitions by Tatas (of Corus) and Birlas have seen the emergence of takeover financing on a giant scale. Raising currency loans or issuing foreign currency convertible bonds for meeting ends of project finance or leveraged buyout is becoming an acceptable. Even for ordinary domestic rupee finances for meeting working capital ends of corporates, the companies are selecting between rupee and dollar. Depending on the forward premium on dollars, the corporate treasuries the better option and going ahead with the same.

Deregulation of Foreign Exchange and Interest Rates

With the deregulation of interest rates, many players are investing in treasury bills in times of falling interest rates in order to earn handsome treasury income. As a matter of fact, there was a period of falling interest rates in the Indian market in early twenty-first century. The treasury departments of various banks were investing heavily (much more than what was statutorily necessary as per SL requirements) in government securities with a view to earning profits and almost half of their income during that time came from treasury operations.

The Basic Concept of Risk, Diversification and Management

The scope of risk management in the Indian market has increased with the growth in the size and complexity of the markets. As far as unsystematic risks are concerned, these are managed through the portfolio approach. This approach relies on the basic tenet of 'don't put all your eggs in one basket'. If a bank forms a well-diversified portfolio of loans or if a mutual fund manager forms such portfolio of securities, not all the loans or securities in the portfolio are likely to behave adversely at the same time. Consequently, the overall health of the portfolio is likely to be maintained. So, default or counter-party risk can be managed save the help of the portfolio approach. The portfolio has to be well diversified, i.e. must be distributed among a number of industries, groups and companies, so that the overall portfolio risk remains manageable. For this,

prudential exposure limits must be in place: Industry exposure limits would specify the maximum fractions of the total loan/investment that can be allotted to different industries for example 20 per cent to automobiles, 20 per cent to petrochemicals, 10 per cent to telecom etc. Similarly, the total exposure limit assigned to any particular industry should also be distributed over a large number of companies and groups. The current guidelines suggest fixing even prudential country exposure limits. As a matter of fact, many of the FIIs invest in India and other emerging economies with objective of international diversification. Mutual funds pool the resources of a large number of investors and the large quantum of fund at their disposal, they are able to construct a large diversified portfolio comprising investments across various industries, groups and companies so that the unsystematic risk is effectively eliminated.

UTI, or the Unit Trust of India, which was the first institution to offer various mutual fund schemes to the Indian public, was also extending loans to corporates. In that sense, it was not strictly a mutual fund. Further, it was reporting directly to the Government of India. It was also offering to the public various schemes with assured returns. At present, however, the UTI has bifurcated into two — the Special Undertaking of the Unit Trust of India (SULU) and UTI, the proper mutual fund under the regulation of SEBI. All old schemes with assured returns were transferred to SULU and foreclosed with the help of funds flowing from the Government of India. The new UTI is now functioning like a conventional mutual fund, which reports to SEBI and does not extend loans or float schemes with assured returns. It has also floated funds that will invest in foreign securities. This offers a window to the common Indian investor for investing in global markets.

Recent Development: New Product

Various foreign funds are quite active in India today and have set up their offices in India through which they offer a multitude of schemes. Mutual funds have also set some standards of self-regulation through the Association of Mutual Funds in India (AMFI).

Systematic/Market Risks and Derivatives:

Liberalized markets are given to new types of risks called market risks. Such risks are systematic in nature and cannot therefore be managed through the portfolio approach. In other words, market risks are not diversifiable. If the exchange rate, say between US dollar and Indian rupee, changes, it changes across the board for all banks. It is not

that some banks will quote a higher rate while others will quote lower one so that an average level for the exchange rate can be maintained. The rate rises, it is an across-the-board rise for all authorized dealers. Similarly, the market rate of interest goes up or comes down.

The futures and option segments of the exchanges have become quite active these days. As a matter of fact, the volume in the derivatives market has far overtaken that in the cash (stock) market, the recent spurt in the stock markets notwithstanding. All the transactions in the derivatives markets are obviously not aimed at hedging. Some are used for speculative purposes also. As a matter of fact, these securities allow leveraged deals to take place and hence can lead to an increased level of speculation on the bourses. Financial derivatives in the form of forward contracts, futures, options and swaps — both interest rate and cross currency are now available in the Indian system. Forward contracts and swaps, like loans, are by way of agreements that are not tradable. But, futures and options are tradeable and they are being bought and sold in the F&O (Futures and Options) segment of the exchanges (NSE and BSE). These are the stock futures and options as well as the Stock Index futures and options. At any point of time, there are three future contracts available in the market, all of which are to mature in the next three months. Options with a number of strike prices are also available in the market. Individual stock options are American Options whereas Stock Index Options are European Options. The volume of trade in derivatives has far exceeded that in the actual stocks.

Exchange-Traded Funds and Gold Exchange-Traded Funds: Each angel-traded funds (ETFs) have now become quite popular and recently the National Stock Exchange (NSE) has allowed the listing of the country's first gold exchange-traded fund (GETF), viz. Gold Bees launched by Benchmark Asset Management Company, a Mumbai-based mutual fund house. The trading unit for the Bees has been set at one gram with a tick size of one paisa (0.01 rupee). The units can be held in demit form. Like any other mutual fund instrument, Gold Bees would allow common investors to invest in small quantities with a minimum possible monthly balance of Rs 1,000 (approximately the current price of one gram of the yellow metal), which is expected to accumulate over a period of time to yield handsome gain to the investor. Physical gold buyers are always given a raw deal and have to bear with losses while converting gold to

ornaments or selling it. But an investor in GETF is able to own gold without having to hold it in physical form.

Efficiency of the Market: Indian markets have become more efficient and mature with time. Screen-based trading, dematerialization of securities, safer and faster settlement process, demutualization and corporatization of stock exchanges and stricter implementation of margin requirements have all led to the emergence of a credible system. Huge funds have flowed into the Indian market in recent times and the current level of investment by FIIs stands at around US\$50 billion. The growth rate of the Indian Economy has picked up in recent years and the strong fundamentals have enthused funds to bet on the Indian stocks. The Indian bourses have been integrated a large extent with the global financial markets and are moving more with them. His are the dominant players in the Indian marketplace today nth their sudden and concerted withdrawal may have disastrous effects on a markets and economy. So, while unlocking the shareholder value, also become much more risky and sensitive to global developments. The volume of transactions in the Indian stock exchanges has surged in zen: times. Market liquidity has gone up considerably. The mechanism of price showery has been strengthened through the process of book building and auctions. apology grading of initial public offers (IPOs) has been proposed. Investor attention has been given priority and a system of continuous disclosure and patency has been firmly put in place. A minimum floating stock (stocks held __on-promoters) of 25 per cent of the total number of shares issued by any company has been proposed. This, apart from enhancing market liquidity, also enable SEBI to manage the supply side in the exchanges. Giant cross-border takeover deals by Indian corporates in recent times huge funding. Valuation of target companies, carrying on prolonged for takeover, lining up huge funds--much of it in foreign currency rates and short notices and working out optimal capital structures have rested the skill and ability of the investment/merchant banks operating in India. had also to display considerable knowledge of the laws of the respective for hammering out such deals. Various kinds of restructuring deals, both in domestic and cross-border markets are enlarging the scope for financializes. Mergers and de-mergers, strategic partnerships, disinvestments and privatization ones, negotiated and hostile takeovers, global offerings in the form of 1 bonds and equity, etc. are all adding diversity to the nature and scope of

financial cess. Business restructuring in order to exit fringe activities and to focus on the core competency is also leading to financial structuring and opening up of new vistas for financial service-related activities. In a growing economy, driven by huge demand from an ever-increasing class, large projects are coming from almost all business houses. These projects involve huge project costs and require large investments. So, large loans denominated in both rupee and foreign currency leases, large number of public rights issues of equity and debt instruments, once again in both rupee and foreign currency, are becoming the order of the day. This is further widening the scope for financial services.

The Importance of Regulation

The large-scale market operations by FIIs are creating new opportunities in the primary and secondary markets. The large inflow of FDI has led to formation of new companies and joint ventures. New funds, new investors, new investment banks as well as commercial banks, new insurance outfits and finance companies are all reposing faith in the 'great Indian growth story' and flocking to the Indian market. With liberalization of the financial sector, deal making is becoming more and more flexible and varied. This has resulted in the widening of the nature and scope of financial services. The clustering of more and more foreign players in our markets is generating a lot of activity not only in the money and capital markets but also in the foreign exchange market. Notwithstanding a large and increasing trade deficit faced by India, the Indian Rupee has shown signs of appreciation vis-a-vis the US dollar in recent times as a result of huge foreign currency capital inflow by way of FDI and FIT investments as well as non-resident Indian (NRI) remittances. As a matter of fact, in mid-May 2007, the rupee breached the level of Rs 41 per dollar. Such a sharp rise in the exchange value of the rupee, while reducing the domestic price of various items including petroleum products, is apt to hurt the export competitiveness of Indian firms. In fact, the textile sector is already facing such a problem. So the RBI has to mop up these dollars in order to maintain the exchange rates within manageable limits. This, in turn, leads to increased money supply that may fuel inflation. In order to suck out such extra liquidity from the system, the RBI has to resort to open market operations (OMO) and sell government bonds. Besides, remittance of dividends for GDR/ADR holders and profits for foreign funds and foreign industries result in huge foreign exchange deals or forward covers. The whole process generates a

plethora of activities in the financial services sector.

Insurance-Life and Non-Life

Another area of financial services is insurance. The insurance sector is further divided into life and non-life segments. The life insurance policies can be either term policies (payment only on death during policy period) or endowment/money back policies (money received on maturity or at specified points of time) or a combination of both. The non-life segment can be further subdivided into health insurance (like the Mediclaim policy), property insurance (insurance against fire, theft/burglary, flood, earthquake, etc.), marine insurance or vehicle insurance (including third party insurance). In the wake of liberalization and globalization, both life and non-life insurance business are being avidly pursued by scores of foreign/global players. Setting up of a separate regulatory body, viz. Insurance Regulatory and Development Authority (IRDA) and providing a level playing field to all players added to the zeal of the foreign insurers in accessing the Indian market. The proposed move by the Government of India to increase the FDI limit up to 74 per cent for the insurance sector, has given an impetus to such foreign players.

A large and ever-increasing middle class in India has also fuelled the demand for housing loans. Real estate prices in India have soared like never before; yet, demand for housing is steadily marching up. Not only the housing finance companies like HDFC, but also banks of all categories public sector, private sector and foreign, have been very active in granting housing loans. The growth of using and consumer loans has been phenomenal in recent times, which has even attracted the attention of the regulator, viz. RBI, which has hiked the risk weightage such loan assets of banks. Even otherwise, the overall growth of non-food credit of commercial banks has been quite impressive. Since many of the housing loans are long-term, they may continue for long periods in the lending bank's balance sheet. This may create a strain on the actioning of the bank because of capital adequacy requirements. If the bank does not substantially augment its capital base, it cannot create further loan assets the old loans mature. In order to cope with the huge demand for bank loans stringent demands for capital for the banks, they now feel inclined to resort more and more to securitization of assets. Besides, new hybrid instruments for strengthening banks' capital base have also been permitted by RBI. So, new kinds of issues as well as varied

securitization deals are being witnessed in the Indian market increasing regularity. The market is also agog with the large securitization proposed for the old dues of NTPC and Coal India from various state extricate boards. Apart from that, securitization of mortgage loans backed by the narrate of the National Housing Bank (NHB), car and credit card loans are reported from time to time. Just as dematerialization has led to the advent of depositories and depository: cocopans, GDR/ADR issues have resulted in proliferation of custodial services. GDRs and ADRs, which are global equities offered by Indian entities in relational markets, are denominated in US dollars and are backed by a certain domestic equity shares. These back-up equity shares are to be held in a by a domestic custodian on behalf of the international investors. All dividends, t offers or bonus shares are sent by the issuer company to the custodian for mutual benefit of the GDR/ADR holders. On receipt of dividend, the custodian will deduct withholding tax from such payments, wherever necessary, and then convert the balance into US dollars at the prevalent exchange rate for eventual inhibition among the foreign investors through the depository.

Cross-Border Takeover Deals and Financial Restructuring

As we have already seen, threats of corporate takeovers are nowadays quite real hi even large cross-border deals involving leveraged buyouts are not rare at such a situation, the takeover code has been put in place by SEBI. Besides, buyback of shares has also been allowed. Several such buybacks have already been witnessed in the Indian market. Joint venture deals involving induction of strategic partners and demergers followed by negotiated takeover as in the case of L&T or Andrew Yule, have also become the order of the day. Besides, numerous public offers as a sequel to acquisition of substantial stake in a target company are keeping the merchant bankers busy. Public offers for delisting of companies are also not rare. The price discovery process has been made more liberal in the Indian system. Earlier, government securities had administered rates of return. Now, in contrast. a system of auction has been introduced in order to have a proper pricing mechanism. Earlier, during public issues of shares, issue prices were decided by the issuer in consultation with the lead manager and the choice for prospective investors was to 'either accept it or reject it'. But, more and more issuers are now resorting to the book building process where the prospective investors can indicate their price preferences.

Financial Services in India

India is now the world's third largest economy after United States and China. In terms of purchasing power and real prices, it has been seen that a growth o India's economy has been due to the growth of the service sector. The Indian financial market is considered as one of the most stable and sound financial markets of the world. The challenge before India is not about attracting foreign capital but ensuring optimum utilizations of foreign capital. In the changing scenario, it appears that financial service sector will be contributing most towards the growth of the service sector, thereby leading to the overall growth of the Indian economy. Some of the common financial services in India include banking, stock broking, insurance, leasing and hire purchase, consumer credit and investment services. The functioning of the financial system of any country depends on wide range of financial services given by the providers and their effectiveness and efficiency. Both, asset management companies like mutual fund, leasing company merchant banks as well as liability management companies like acceptance houses and bill discounting houses, etc. offer financial services.

Financial Services and Economic Growth:

Indian financial system is made of financial services, financial markets, financial institutions and financial products or services (see Figure 1.1). There is a high degree of positive correlation between sound financial systems and economic growth. The financial system not only channelizes savings into productive investment, but facilitates economic activity.

India is a big buyer of financial services and shows that there lies an opportunity to become the provider of these services soon. Several factors such as growth in the mutual fund assets under management, total bank credit, the insurance sectors, etc. indicate a boom in the Indian financial services sector in the recent years. These services not only fulfil the needs of the growing and increasingly diverse economy, but also provide high-quality services to the corporate world and the general public. Another significant trend observed is the growth in consumer credit. Although financial services are being provided by the banks and other institutions, there is still a huge untapped potential in the rural areas. We need to provide these financial services to more and more people; this has given rise to the concept of greater financial inclusion. Even the international market also provides natural growth opportunity in future with various developing

countries setting up manufacturing bases abroad, acquiring the right natural resources and building distribution networks. A large number of cross-border mergers and acquisitions is another significant contributor of financial service sector and also towards employment generation.

Challenges Facing the Financial Sector

Some of the challenges facing the financial service sector are:

- A revamp of the organizational structure of banks and financial service intuitions is required in the rapidly changing scenario because of the rapid technological development.
- Biggest challenge facing the financial intuitions is the competitive environment from both international and domestic players.
- Another challenge is of effective customer relationship management and brand identification.
- One of the problems is the time lag between the purchase and actual effect of financial services.
- There is a chance of cheating and fraud in many cases.
- Last but not the least, proper regulation is required for the financial service sector.
- Thus, we see that financial service sector is growing at the rapid rate and provides great value additions to many sectors of economy. It is hoped that the financial service sector would become the next significant growth engine of the Indian economy in times to come.

Conclusion

In this paper, I have discussed that:

- With liberalization and globalization, the Indian financial sector has achieved greater depth and variety and this has opened up tremendous scope for all kinds of financial services both existing and new.
- As the system gets more and more liberalized, the firm regulations are required so that common investors are not taken for a ride.
- The sanctity of the trading platforms also needs to be ensured. Accordingly, SEBI has tightened its regulation of stock exchanges.

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Initiatives For Mico, Small and Medium Enterprises (Msmes) and their Consequences



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Abstract

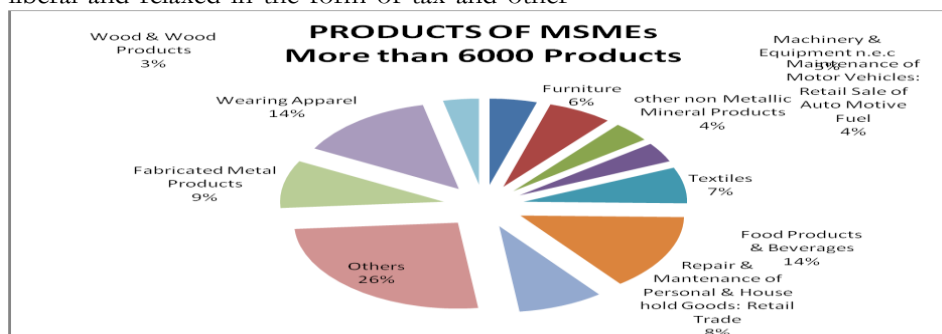
Abstract: India is one of the nations mounting with the marvelous velocity and exactitude with the use of obtainable capital and associated sources. MSMEs (Micro, Small and Medium Enterprises) are the one of the important source for the overall development of the nation. After independence the magnitude of these industries were acknowledged extremely at short notice. This factor taken in to consideration there are multiple approaches adopted as the assistance providers for the up gradation of these MSMEs. The result of implication of these different methods for the small and medium firms can be seen by way that India has no longer termed to be undersized country in the form of productivity. On the world map and in the international market also, the country has made spectacular enlargement on condition that the eminence products are delivered and earn the foreign exchange for the identical activities. These small and medium scaled firms are contributing almost 40% for the total earning. So these are the one of the major source for the economy's intensification which is not only an option but mandate in present picture. It is necessary to update these firms from time to time and provide the financial and non financial assistance for their overall growth by way of state and central policies. It is felt important to identify the weaker sections and areas where the need of progression is to complete on principal bases.

Keywords: Micro, Small and Medium Enterprises (MSMEs), financial assistance, Obtainable Capital.

Introduction

There are many countries like Malaysia which survive after financial global crises in 2009 and at present this economy is dominating by exporting the tin, rubber and electronic materials, electronic components and appliances are the alliance products for the same. Thailand is in the same category which created a remarkable progress in the last few years with the help of income generation capacity which got doubled in last ten years. With the same progressive speed India is also one of the inspiring countries which have speed up the business growth after the implementation of the new economic policy of 1991 where in the government has taken many initiatives to attract the foreign investors by making the different business proposals more liberal and relaxed in the form of tax and other

pre-imposed restrictions. There are some of the indicators which define the present status of Indian economic system which has many favorable indicators working as the promoting factors for the small and medium scaled firms. From the World Bank report of 2015 it can be concluded that India is performing very well in terms of protecting the minority class investors in the MSMEs by getting the 7th rank out of 189 countries in all. At the same time there is another significant advantage by the country in the terms of getting the credit facilities by receiving 36th position from the same number of countries which is again 189 at world level. There are more than 6000 products which are manufactured by the MSMEs in India which can be explained in percentage form as:



(Source: MSMEs annual report 2006-07 govt. of India for the products segregation.)

What are the MSMEs?

In the poles apart areas of the globe there is not any common and specific definition which is applicable to all the small and medium sized firms. There are various countries where in the number of personnel employed in the firms deciding the boundary line for small and medium scaled firms. At the same time some of the nations of the world consider the definition on behalf of the investment made in the fixed assets and other

ways in these firms. Apart from these bases there are again not the same levels of common investments and same common number of people in these firms which are same for each and every country considering such types of basis. With regard to the Indian economy there is isolation on the foundation of outlay made in these firms which formulate them small, medium or the large firms. It is more precisely explained as:

INDUSTRIES	MANUFACTURING ENTERPRISE	SERVICE ENTERPRISE
MICRO	0-25 LAKH	0-10 LAKH
SMALL SCALE	25 LAKH -5 CRORE	10 LAKH-2 CRORE
MEDIUM	5-10 CRORE	2 -5 CRORE
LARGE	10 CRORE ABOVE	5 CRORE ABOVE

The government, in exercise of the powers conferred by Sub-Section (1) of Section 7 of Micro, Small and Medium Enterprises Development Act, 2006, after having obtained the recommendations of the Advisory Committee under Sub-Section (4) of Section 7 of the Act in this regard, notified the following enterprises, whether proprietorship, Hindu undivided family, association of persons, co-operative society, partnership or undertaking or any other legal entity, by whatever name called:-

In case of enterprises engaged in manufacturing or production of goods pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act 1951 in the manner that:

- a micro enterprise, where the investment in plant and machinery does not exceed twenty five lakh rupees;
- a small enterprise, where the investment in plant and machinery is more than twenty five lakh rupees but does not exceed five crore rupees; or
- a medium enterprise, where the investment in plant and machinery is more than five crore rupees but does not exceed ten crore rupees;

In case of the enterprises engaged in providing or rendering of services as:

- a micro enterprise, where the investment in equipment does not exceed ten lakh rupees;

- (2) a small enterprise, where the investment in equipment is more than ten lakh rupees but does not exceed two crore rupees; or
- (3) a medium enterprise, where the investment in equipment is more than two crore rupees but does not exceed five crore rupees.

Ancillary Industrial Undertaking: The industrial undertakings which are engaged in the manufacturing or the production of the part components. sub-assemblies, tooling or intermediate or rendering any type of services and undertaking supply or propose or render not more than 50% of its production or services as the case may be, to one or more other industrial undertakings and whose investment in fixed assets in plant and machinery, whether held on ownership terms or on lease or on hire purchase, does not exceed three crore are termed as the ancillary industrial undertakings.

Tiny Enterprises: A tiny unit is one where investment in plant and machinery does not exceed Rs. 2.5 million.

There are various companies filing Entrepreneurship Memorandum (EM) on district level which is attained by each and every firm which is not compulsory by the government but the benefits of this registration make the owners attracting for the registration. With the help of registration without compulsion created the importance of DIC at utmost level. There is list of Distribution of EM filed MSMEs by type of enterprises regarding India.

Year	Micro firm's EM	Small firm's EM	Medium firm's EM	Total EM for the firms

2007-08	1,53,110*	16,730*	467*	1,72,703
2008-09	1,70,262*	18,792*	702*	1,93,026
2009-10	1,85,180*	23,870*	1,409*	2,13,206
2010-11	2,05,112*	29,125*	1,263*	2,38,429
2011-12	2,42,539*	34,225*	2,449*	2,82,428
2012-13	2,75,867	41,502	5,449	3,22,818
2013-14	2,96,526	59,127	7,338	3,62,991
2014-15	3,46,206	70,933	8,219	4,25,358

(Source: The state and UT Directorates of industries and MSME- development institutes. Note: * provisional figures since the data from Haryana state is awaited.)

Objective of the Study

- To study the various policies and initiatives taken for the up gradation of MSMEs in India.
- To study the impact of these policies and mend for MSMEs in country.

Review of Literature

MSMEs Annual report (2008-09) studied the development of small and medium firms in three parts which were termed as pre-liberalization era which was counted to be 1974-1990. The second phase was between the 1991 and 2000 and the last third stage was after that era. These all three events focused on the different policies implemented by the government at different eras. Ravi, S. (2009) has revealed in his study that there was not a single policy applicable for all the time for the resolving all the problems. There are multiple growth factors and which are implemented by the government and non government organizations in the country. These policies are related to financial facilities of the firms which helped the firms in the smooth functioning of the business. Ghatak, S. (2009) has elaborated about the various policies for the promotion of various small and medium scaled industries. There was considered a significant protectionism for these small and medium scaled firms for their overall improvement. Subramanian, B. (2011) Author has represented globalization effects on the exports potentials for the small and medium scaled firms in India. The study has represented that the share of Small scaled firms and medium scaled firms have made remarkable growth in total export in protection of the overall interest of related parties but remain more or less stable during this period of liberalization. This may be result due to the drastic change in composition of SSI export items which changes from time to time and on the basis of change in the structural framework of these firms which was again a kind of expansion.

Multiple initiatives for MSMEs in India

There are various steps taken just after post independence period but the actual speed of multiple policies can be said only after the

implementation of economic policy in 1991 in the country. In the early 1990s there was a time period when the government realizes that foreign direct investment should be brought to the nation at much wider scale so as to compete in the international market. For increasing the business up to a sizeable level there should be some more amendments done by the statutory authorities like the business rules should be more relaxed for the businessmen. The FDI is more easy and relaxed to attract the customers. The liberalization is one of its basic characteristics and privation help the nation to earn more and more profits as compare to the government owned firms. The replacement of government undertaking was done with the help of private firms with the increased efficiency. There are various initiatives taken by government either on central or state government or by the non government organizations which are continuously working for the benefits of small and medium sized firms in the economy.

Industrial Policy Resolution (IPR) 1948: The very first industrial policy after the attainment of independence in 1947 is implemented on April 1948 for the wellness of SMEs. As it is the first ever step by the Indian Government which provide equal importance to both public and private sector and this policy removes the hesitation from the mind of private firms that existing firms will be given more importance.

Industrial Policy Resolution (IPR) 1956: All the industrial policies which are formulated before the industrial revolution era that came around 1991 are focused on domestic regulation approach and against the FDI approach. The basic objectives of the industrial policy 1956 are reduction of inequalities of income and wealth, more focused approach toward the machine building industries and on the basis of this making increase in industrial development. In this act the large industries are categories into three parts i.e. public sector, public cum private sector and private companies

Industrial Policy Resolution (IPR) 1977: During this policy the focus is led mainly on removal of the problem of unemployment and

regional disparities to which these MSMEs could provide better solutions. After long time this policy focused that maximum goods should be produced only by the small and cottage industries and for this purpose it reserve 504 products for these industries. These schemes are implemented with the innovation of the newly innovated concept of DIC.

Industrial Policy Resolution(IPR) 1980: This policy is an extension of the very first industrial policy where in the small and medium scale industries are treated with due weight and importance as the large firms have. The newly implemented policy on July 1980 laid stress on some major issues like increase in the investment limit from one lakh rupee to two lakh rupees in case of tiny industries in India and this limit varies from ten lakh to twenty lakh in case of small scale units and from fifteen lakh to 25 lakh rupees for ancillary firms in India.

New Small Enterprises Policy1991: The budgeted outlay for the development of SMEs in the eighth five year plan during 1992-97 is amounted to rupees 7266 crore which represented the keen interest of policy makers for the development of SMEs in the economy on July 1991 in the newly elected government in the same year. This policy has the four major issues which are significant changes made for SMEs, Foreign investment and technology, Industrial licensing role and the concept of MRTP act. The government reserves 836 items only for these firms to be produced. The policy focuses on the establishment of a fast industrial development and their surroundings.

Implimentation of MsmmedAct, 2006: This is one of most important act named Micro, Small and Medium Enterprises Development (MSMED) Act is implemented in 2006. It provides the important legal format for the enterprises to be considered compliance on the legal basis which includes both registered sector and unregistered sector for the first time ever. It shows progressive credit policies and practices and also provide preference in Government procurements to products and services.

Package Promotion Policy 2007: for Micro and Small Enterprises: In the year 2007, February the Indian government announces another important policy for the Micro, Small and Medium Enterprises named "package for Promotion of Micro and Small Enterprises". This policy includes various important features like concerns of credit, cluster-based development, infrastructure related issues.

North East Industrial Promotion Policy 2007 (NEIIPP) This strategy has specially designed to promote the industries for fiscal promotion on 1.4.2007 which already existed in the north east regions and to get the contribution from these industries in the national GDP. It is very helpful promotional policy for the well being of small and medium sized firms in the country.

Make in India: This make in India concept is very dynamic having the core objective of growth of multinational companies and domestic companies with in service and manufacturing sectors for easiness of the business in the year 2016. This program also focuses on infrastructural development and simplifying the rules of the investment. Its impact is seen that rules regarding the FDIs in the country are made more and more liberal. It includes various initiatives like validity of industrial licensing up to three years, online processing of various certificates online, making FDI investment in four categories

Start Up India Standup India: This scheme is launched by the Indian government in January 2016 for accomplishing the objective of simplifying the task, partnership memorandum of firms with academic environment, implementing some of the simple labor laws, building seven research parks in Madras. For all the projects central funding 10,000 crore rupees is done by the government. Start up India provides support to innovation councils and organizing state level workshops and conferences

Mudra Bank Scheme: In the year 2015-16 the government has taken another initiative by allocating 1500 crore for the development of the small entrepreneurship. The government also made a separate bank named MUDRA bank (Micro Units Refinance Agency) specially giving preferential rights to SC, ST and OBCs caste related person for their financial up gradation and removing the financial disparities among the different classes of the society around 12 million people.

Self Employment and Talent Utilization 2017: In the current year the 2017 the financial budget of government various scheme are introduced. One of them is SETU i.e. self employment and talent utilization fund is an important aspect to boost up the technological activities of the business because only 5% people of the nation are skilled till date as per the data. This fund creation is done for the skill development of human resources of the nation.

Zero Defect, Zero Effect Scheme: This scheme is basically made for MSMEs of the country and

formally announced on October 2016 by Prime Minister. This scheme controls around 38% of economy in India and it will also cover almost 110 million people to be got benefited. The objective is to reduce the environment effects which are counted to be adverse up to minimum level and with one another objective of attaining the product line a brand name

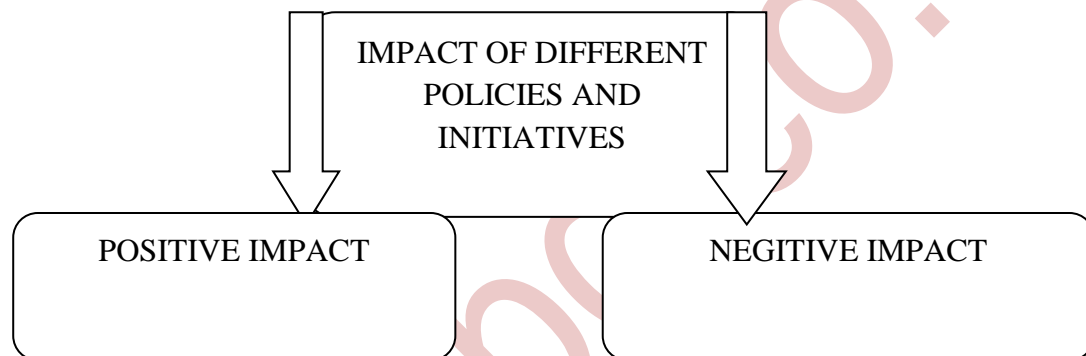
My Business App and Digital Unlock: These are the most recent and most updated methods or schemes used for the benefit of MSMEs. In the current year 2017 the Google CEO Mr. Sundar Pichai has launched the two new apps of business which are related to the online training for the skill development for the SMEs which are unique of its nature. This app will provide online training to the young people with virtual classes. They also

provide the facility of certification for these people.

National SC/ST Hub: In the year 2016 in Ludhiana (Punjab) the Prime minister has made a SC/ST Hub which is made for providing different facilities to SC/ST Entrepreneur. The total outlay for this scheme is 490 crore rupees. It is also elaborated in this scheme that bank will also provide them financial assistance up to 1 crore to become an entrepreneur and also making the youth skilled for their individual projects.

Impact of Policies and Initiatives For MSMEs:

There are various pros and cons listed below which not improvise but simultaneously effect the society, economy, people and their perception adversely. The picture is clear from these following points.



- **Technological changes:** The implementation of new initiatives for the small scaled and medium scaled firms has brought the remarkable positive change in the production of these firms. At some levels it is seen adverse too but the overall result can be seen in the form of new and innovative technological methods in production and service sector.
- **Co-ordination:** The coordination and mutual co-operation among the workers and employees of the firms is possible with the help of various training programs which also reduced the conflicts among the workers.
- **Financial reforms:** The various initiatives performed for these small scaled firms and medium sized firms have brought the easiness in starting the ventures as finance is the lifeline of each and every business either big or small. Without capital resources the other resources cannot be arranged by the firms.
- **New markets access:** The products of manufacturing and service providing firms have created the need for more and

more markets which again created the options of jobs for people.

- **Export growth:** The resultant values of the small and medium scaled firms made the increased level of export for goods and services. These activity ultimately leads to the increased GDP of the nation which is possible only with the help of small sized units.
- **Manpower training:** The small training given to small sized firms helps in increasing the skills of the people. The skills which are increased can be in the form of soft skills or technical skills or the both for better performance.
- **Reservation policy:** The government has reserve 141 products which are especially reserved for the small and medium scaled firms. In other words the large scaled firms are not allowed to produce these products and these will be bought by the government if the buyers are not ready to purchase these products.
- **Cluster programs and support to SMEs:** This is the recent concept implement by government where in the authorities have identified the same nature of qualities for

common nature. With the help of these qualities these areas can be set as a hub for common nature of business.

- Reorganization in international market: The efforts made for the small and medium scaled firms created the reorganization on international level not only for the goods and services but also on behalf of them the firms have getting more and more reputation.
- Employment generation: The firms are creating more and more opportunities of employment generation with the passage of time. The growth of firms in the increase in the employment options in the associated areas of firms.
- Disparities removal: The removal of inequality among the people can be easily removed. Gone are the days when the money or resources are centered to a few people and on the basis of descendents. Now the capabilities are the base for getting benefits.
- Change in the living habits and spending of the people: The benefits on performing the duties and job reverted in the for of changed lifestyles of the people in the surroundings of the firms which will make an increase not only in their life but the overall thinking of the people of that region.
- Change in the perception of the people: The increased sources will make the perception of the people in positive since the time of increase in the benefits.
- Shifting from agriculture and related options: The shrinkage of land and increase in the population provide the less chances of earning. These conditions compel people to migrate from the primary and basic occupations to industrial sectors.
- Concentration to earnings: The efficiency of the people, their skills and ability to do the work results in to the concentration of more and more incomes to the people.
- Participation in new emerging areas like the areas like navy and army, sub-contracting, nanotechnology, biotechnology which are supporting to make the MSMEs more ephasising in the economic contribution.
- Slow process of polices: There are some of the aspects which are considered to be

ad versed like the progress rate of the policies is found to be very slow in the one of the most populated country like India.

- Limitation of resources: Limitation of resources for small and medium scaled firms is also seen as they cannot afford the cost just like the big firms. Moreover biasness for large firms also created side effects for the small firms.
- Customer satisfaction: Customer satisfaction may or may not arise after there are multiple products available in the market. There are various products and services provided by the small and medium firms.

Conclusion

There exists a variety of reimbursement conformist from the execution of diverse policies on behalf of center and state governments for MSMEs. The skills of the populace is enhanced up to global marketplace standards, the financial and non financial possessions are prearranged, the allotment and allocation of resources, promotional amenities are enhanced only with the help of these policies. The projected investors are found in the form of banking firms which also promoted allied business. There are only activities counted to be the drawbacks of these systems but the overall perception of the initiatives is that these should be implemented with due care at both the ends. And the actual recipient decides that in hat format he/she wants to take these benefits. On the study of various schemes it is apparent that MSMEs are the important contributories for the Indian economy and these schemes are the prime requirements for their prompt growth.

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Balanced Score Card Matrix - A Performance Measurement Approach in 21st Century



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Abstract

The Balanced Scorecard (BSC) is a tool used in strategic management system. It is a measurement system that enables organizations to clarify their vision and strategy and translate them into action. It gives feedback to both the internal business processes and external outcomes so that an organisation gets continuous improvement on the strategic performance and results. BSC as a tool used for managing and communicating human resources in the organization. For that purpose, the researcher uses four (4) main perspectives in BSC that was developed by Kaplan and Norton: - Financial perspective, Internal business process perspective, Learning and Growth perspective and Customer perspective. These concept attempts to assist communication and understanding of business goals and strategies at all levels in the organization. The purpose of the balanced scorecard is to create metrics that can measure the results of multiple combined processes to meet the financial goals of the company.

Keywords: Balanced Scorecard, Strategic Management System, Perspectives

Introduction

A balanced scorecard is metric that measures a business' performance and is used to implement an organizational mission or strategy. In other words, it's a system that analyzes how internal functions of a company influence or affect the overall performance of the company. By evaluating internal processes and measuring their results, management can change its strategy to accomplish its goals.

This is a well-rounded system that does not simply focus on profitability. The whole basis of the scorecard is to give management a tool to measure how well employees, departments, and the entire company perform. That's why the scorecard focuses on four key areas of business that are crucial for success: financial, customer, internal business processes, and learning and growth.

Example: The financial section focuses on the finances of the company and whether the company is on track to reach its revenue and profitability goals for the period.

- The customer section tracks customer interaction by looking at how customer inquiries and complaints are treated.
- The internal business processes section focuses on operations inside that company and ways to improve them. For example, it might look at how quickly products are being manufactured and if orders are being delivered to customers timely.
- Finally, the learning and growth section looks how employees are trained and if they are learning and growing in their positions and within the company.
- Each one of these sections can be useful on its own, but the true power of the balanced scorecard combines each of these metrics to focus on improving the company. For example, as employees learn more and grow inside the company, they will be able to produce more efficiently and productively. This in turn results in better customer satisfaction because customers get their orders on time. With more regular customers, the business' revenue will continue to grow.
- Balanced Scorecard method was originally focused on strategic management of the organization, but steadily it was developed to the level of

operation management and it represents a broad system of planning and management. This method helps to determine the balance of strategic objectives and convert them into specific sub-objectives, including indicators and metrics. Overall it helps to measure the organizational performance

BSC: Perspectives

From the point of view of BSC, we view the organization from four perspectives

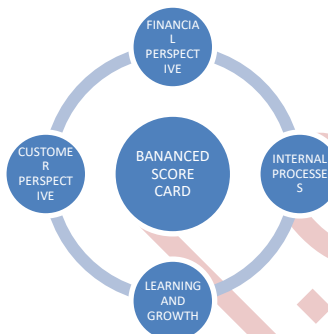
Financial: This perspective views organizational financial performance and the use of financial resources.

Customer/Stakeholder: This perspective views organizational performance from the

point of view the customer or other key stakeholders that the organization is designed to serve.

Internal Process: This views organizational performance through the lenses of the quality and efficiency related to our product or services or other key business processes.

Organizational Capacity (originally called Learning and Growth): This views organizational performance through the lenses of human capital, infrastructure, technology, culture and other capacities that are key to breakthrough performance



BSC: Strategic Objectives



Strategic Objectives are the continuous improvement activities that are necessary to implement strategy. They split the most important concepts like mission and vision into actionable

steps. Actions that your organizations take should be helping you achieve your strategic objectives. Example: Increase Revenue, Improve the

Customer or Stakeholder Experience, or Improve the Cost-Effectiveness of Our Programs.

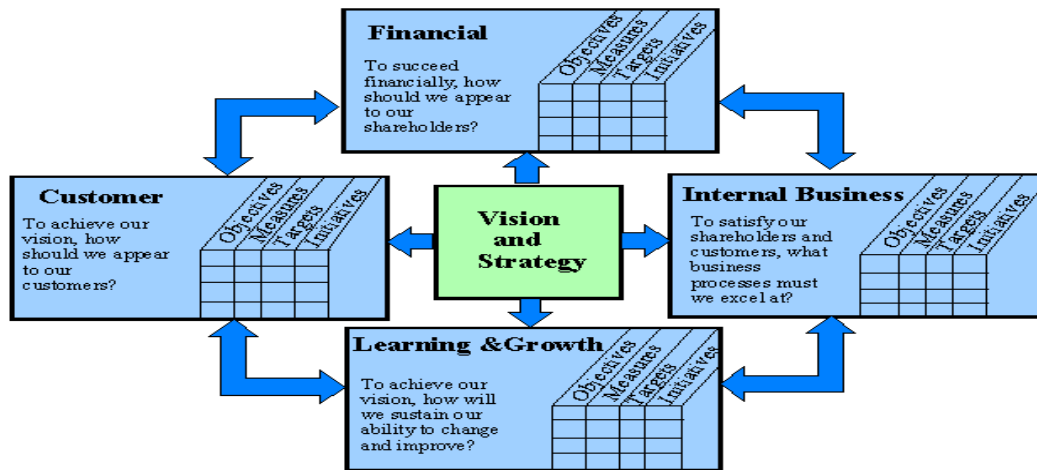
BSC Development



The Balanced Scorecard Institutes framework for strategic planning and management, the Nine Steps to Success™. It is clear that there is no doubt; a Strategic Objective is a continuous improvement activity. It is not an activity that has an end point, not a project, not a programme; it is a continuous improvement activity. The main benefit of this disciplined framework is that it gives organizations a way to ‘connect the dots’

between the various components of strategic planning and management, showing that there will be a visible connection between the projects and programs that people are working on, the measurements being used to track success, the strategic objectives the organization is trying to complete and the mission, vision and strategy of the organization

Balanced Scorecard Framework*



* Adapted from Kaplan & Norton 1996. *The Balanced Scorecard*. Harvard Business School Press: 9. Original from HBR Jan/Feb 1996, p. 76.

Essentials for developing a sound Balanced Scorecard:

- **Essential 1:** Clear objectives for the scorecard
- **Essential 2:** Executive sponsorship
- **Essential 3:** A solid implementation team
- **Essential 4:** A story balanced scorecard championship
- **Essential 5:** Training
- **Essential 6:** The strategy story

- **Essential 7:** Reporting
- **Essential 8:** Cascading the scorecard
- **Essential 9:** Link the scorecard to management processes
- **Essential 10:** Make the balanced scorecard part of the organization

Why uses a balanced scorecard?

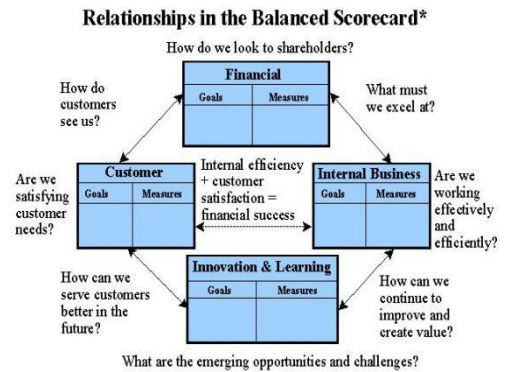
There are seven reasons to use a scorecard:

- Balanced scorecard drive better performance.
- Scorecard implements strategies.

- Scorecard helps ensure that you have the right measures.
- Scorecard encourages balanced performance.
- Scorecard point out what is missing.

- Scorecard encourages good management.
- Scorecard communicate, they tell the story

A cause and effect model to operationalise our strategy

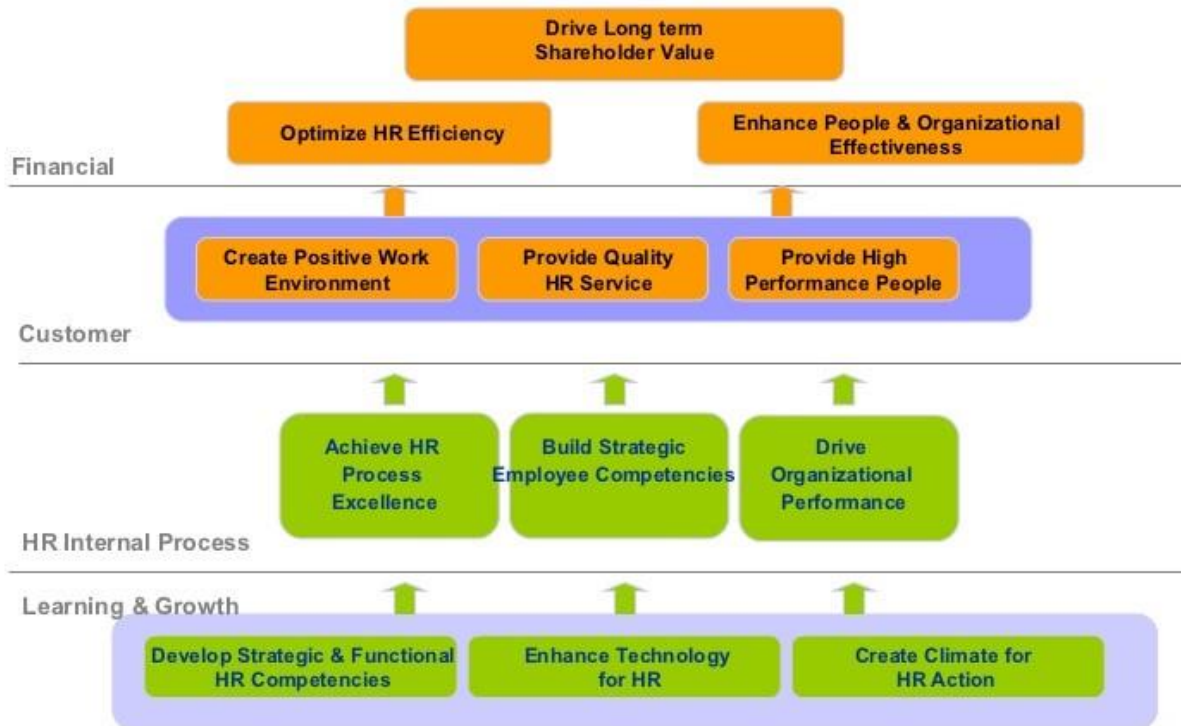


* Adapted from Martinsons, Davison & Tse, Fig 1 p. 74. Original source Kaplan & Norton.

Sample of HR Balanced score card



HR Strategy Map Template



Sample of a marketing scorecard with respect to 4p's

	Finance	Customer	Learning & Growth	Process
Price	What is our pricing strategy?	What impact does pricing have on our customer?	How do we remunerate our people to secure knowledge?	What do we invest into our systems?
Promotion	How do we fund our advertising?	How do we advertise our customer service level?	How do we involve our people in promotional activity?	What processes are required to promote our products / services?
Product	Where are our cash cows and stars?	How well do our products / services meet the needs of the customer?	How knowledgeable are our people of our products / services?	How efficient are our processes in getting our products / services to market?
Place	What is the most cost effective location?	How well is our organisational structure positioned to serve our customers?	Are our people positioned to market our products / services?	How effective are our processes in reacting to demand?

Conclusions

The balanced scorecard (BSC) is a strategic planning and management tool that are used by the organizations to communicate what they are trying to achieve, bring into line the day-to-day work that everyone is doing with strategy, Prioritize projects, products, and services, compute and observe progress towards strategic targets. It focuses measurement in four key business perspectives. These four perspectives provide for a more widespread evaluation of the organization. Incorporating these perspectives in the BSC, it offers a framework for translating strategic objectives into performance measurements that provide feedback on the performance of strategic initiatives. It is not an activity that has an end point, not a project, not a programme; it is a continuous improvement activity used by the organisation in order to gain competitive advantages over others.

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Marine Pollution – Generating Awareness



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Abstract

Pollution defined as the introduction of contaminants into the natural environment has engulfed the whole environment. The ocean plays a key role in cycles of carbon, nitrogen, phosphorous and a variety of other important chemicals but due to consideration of oceans as a dumping zone, marine ecosystem had been polluted. Decades of pollution of marine waters, along with the coastal habitat destruction, overfishing had bottom trawling have had devastating impacts on biodiversity and habitats. The increasing demand for seafood worldwide has depleted fish populations and devastated the economic well-being of coastal communities. At the same time, climate change is altering the oceans in major ways that we are only beginning to understand. Land based sources pollutes estuaries and coastal waters with nutrients, sediments, pathogens as well as many thousands of toxic materials, including radioactive materials, pesticides, oil spills, plastics and other non-biodegradable wastes. Discharge from sewage treatment plants, chemical industries, agricultural run-offs, eventually reaching marine ecosystems have had polluted it. Highly visible consequence of marine pollution such as the Gulf of Mexico have raised public awareness of marine pollution in recent decades. There is growing scientific evidence demonstrating serious and disastrous impacts of pollution in the marine environment. Pollutants of major concern are those that are widespread and persistent in the environment, accumulate in the ecosystem and induce effects at low temperature but for a long term. Various International protocols and convention had been adopted worldwide to forbid dumping of toxic materials.

Keywords: Toxic materials, Plastics, Non-biodegradable, Oil spills, Convention

Introduction

Pollution can be defined as the contamination of the natural environment through solid, liquid and radioactive wastes that causes adverse change in their physical, chemical and biological composition. These wastes known as pollutants can be either foreign substances or naturally occurring contaminants. We generally talk about many types of pollution such as air, noise, land and water. And in water pollution we generally consider rivers, lakes, ponds and leave the most important part of water that covers approximately one-third of the earth's surface-oceans.

The area of the world's ocean is about 361.9 million square kms (1139.7 million square miles) which covers 70.9% of the earth's surface and its volume is approximately 1.335 billion cubic kms (320.3 million cubic miles)

Marine pollution is one of the least touched arena and is defined as the introduction of pollutants to the marine environment (estuaries, seas and

oceans) directly or indirectly by man resulting in unfavorable effects such as impediment of marine activities, dangerous to human health, and depreciating the quality of sea water.

Sources of Marine Pollution

Over 80% of marine pollution comes from land-based activities. From plastic bags to pesticides-most of the waste we produce on land eventually reaches the oceans either through deliberate dumping or from run-off through various water courses. This includes-

Agricultural run off: Various types of herbicides, pesticides and nutrients, which are washed off by rain enters the sea through various water courses. These excessive nutrients in water results in Eutrophication - explosive growth of algae and other aquatic plants depletes the oxygen dissolved in water and thereby suffocating the other marine flora and fauna. Eutrophication gradually transforms a live bay, estuary, lake, river or stream or other shallow body and eventually dies. It has

created dead zones in several parts of the world including the black sea and the Baltic Sea.

Sewage waste: Municipal waste and sewage (untreated or Under-treated) from residences and hotels in coastal town are directly discharged into sea. Discharge of sewage also results in eutrophication and can cause human disease.

Marine Oil Spills: The accidental release of a liquid petroleum hydrocarbon into the marine environment due to human activity such as offshore drilling, underwater pipeline, from a tanker proves hazardous to marine life. Some oil waste also comes down through drains and rivers waste runoff from cities and industry,

According to ITOPIF (International Tanker Owners Pollution Federation) oil spills has decreased since 1970 to 2016.

Sedimentation: Deposition of sediments in the ocean by the soil particles washed by rain or carried wind into rivers is a natural process. But human activities like increased urbanization, deforestation and intensification and expansion of agriculture have significantly intensified the process leading to marine pollution. It diminishes the clarity of the water and causes the loss of sea grasses and coral reefs. It consequently alters the food chain that support fisheries.

Natural Causes: Earthquake and volcanic eruptions may also result in cracking of the oil pipelines causing marine pollution.

Solid Waste: Plastic bags, plastic bottles, glass bottles, balloons, plastic wrappers and other solid waste is deliberately or accidentally dumped into the ocean.

Plastics is non-biodegradable waste and thus takes very long time to get decomposed. The organic pollutants in the marine environment get attached to the surface of the plastic debris. Plastics in the ocean floats and many a times is mistaken by the marine animals as food. Consequently ,it results in the death of marine wildlife .Sea turtles took plastic bag as jellyfish and every year ,a thousand marine turtles gets killed due to plastic. According to a report, approximately eight million tons of plastic waste is dumped into the ocean every year and poses a serious threat to marine wildlife.

The Great Pacific Garbage patch is one of the example that contains more than 3 million tons of plastic. Plastics poses threat not only to the marine fauna but also to the marine flora as plastics contaminates the oceanic water and reduces the supply of dissolved oxygen in it.

Organic Waste: Organic waste such as nitrogen and phosphorous can overload coastal habitats and causes serious depletion of dissolved oxygen supplies needed by marine animals. These habitats

need nutrients but too much of the nutrients overstimulate the environment, creating more organic matter than the ecosystem can handle. These wastes can stimulate the algal blooms, which can often kill off other organisms in the area. Throughout the world, coastal countries especially, have used the oceans as the dumping zones for all types of waste, from sewage and sewage sludge to industrial, chemical and radioactive wastes.

Nuclear Waste: From 1946 to 1993.13 countries have used ocean as a dumping zone to dispose of nuclear waste. Since 1993, ocean disposal has been banned by International Treaties (London Convention (1972), Basel convention, MARPOL 73/78)Radioactive Waste and other hazardous materials in the coastal water has caused health problems for locals in the coastal region and poses a significant threat to the fishing industry.

Effects of Marine Pollution

The consideration of oceans as dumping zones has proved hazardous not only to the marine ecosystem but also to the human life. The consequences are very serious and long term.

1. Agricultural runoffs (various chemicals such as fertilizers, pesticides and insecticides) and enormous organic wastes is added to the ocean every year resulting in Eutrophication and development of red -tides. These red tides are phytoplankton blooms, which results in discoloring of that area. Consequently, it results in the death of marine species of that particular area.
2. Eutrophication has created enormous dead zones in several parts of the world, including the Gulf of Mexico and the Baltic Sea.
3. Oil spills causes extensive damages to the marine ecosystem as it spreads over the surface of the water to form a thin film known as oil slick. This oil slick restricts the sunlight from penetrating the oceans water, resulting in the death of species of marine flora. Marine fauna also gets affected and sometimes killed due to clogging of gills and other structures. Oil slicks also results in the death of birds as they often clean their plumage by pruning and in this process consume oil which can lead to intestinal, renal and liver failure.

4. Oil slicks also effects the flowering, fruiting and germination of salt marshy plants.
5. The sediments from deforestation, industries, agricultural and industrial chemicals have accumulated high levels of pollutants in the riverbeds. Once these materials are dumped into the oceans, these impacts the marine ecosystem adversely, including the coral reefs and commercially important fish.
6. Organic waste addition results in end products such as hydrogen sulphide, ammonia and methane which are toxic to many organisms .this process results in the formation of an anoxic zone which is low in its oxygen content , from which most life disappears except for anaerobic microorganisms and renders the water foul smelling.
7. Toxic waste-The hazards of dumping toxic waste are obvious. The materials may immediately kill marine life and cause diseases over the long term or affect the ability of organisms to reproduce.
8. Plastics being a non-biodegradable waste, decomposes very slowly .Plastics w3hen thrown into the sea can remain in the sea for many years and harm marine ecosystem. Marine animals take plastics as their food and die every year from either ingesting or becoming entangled in plastic trash. Animals such as whales, dolphins, seals, turtles have been found dead due to blocking of breathing passages and stomach due to plastics. Plastics caps can also choke marine animals.
9. Various kinds of chemicals enters the sea from land based activities. Tiny animals at the bottom of the food chain ,such as plankton in the oceans ,absorb the chemicals as they feed .Because they do not break down easily ,the chemicals accumulate in these organisms ,becoming much more concentrated in their bodies than in the surrounding water or soil. These organisms are eaten by small animals, and the concentration rises again. These animals are in turn eaten by larger animals. Animals higher up in the food chain thus consequently become contaminated by these chemicals.
10. As a result, human beings also become contaminated either directly from household products or by eating contaminated seafood and animal fats. These chemicals causes serious health problems-including cancer, damage to the immune system, behavioural problems and reduced fertility.
11. Noise from a ship's sonar can have devastating effects on marine animals like whales and dolphins that use sound to communicate with one another.
12. Solid garbage can also threaten ships and raise costs when it becomes trapped on propellers and in seawater intakes.
13. Drill cuttings dumped on the seabed result in the production of toxic sulphides in the bottom sediment thus eliminating the benthic fauna.

Control Measures of Marine Pollution

1. Introduction of sewage treatment plants to reduce BOD of final product before discharging into sea.
2. Cleaning oil from surface waters and contaminated beaches can be accelerated through the use of chemical dispersants. The layer of oil can also be skimmed with a section device. The clingage is removed by jets of crude oil while the cargo is being unloaded .Oil slicks can also be removed with high pressure jets of water.
3. Many national laws as well as international protocols London Dumping Convention in 1972 and an amended treaty in 1996 (the London Convention) have forbid dumping of toxic materials into the ocean.
4. Marine Sanctuaries are being created for pristine ocean ecosystems and isolated efforts to restore estuaries and bays have met with some success.
5. The pollution can also be controlled by generating awareness among the people not to throw waste such as plastic bags, bottles, wrappers, bags

and such other non –biodegradable wastes in the ocean which proves hazardous in the long run.

Conclusion

Although the oceans and its resources seem unlimited, there is a clear evidence that human activities have disrupt marine ecosystem and threaten long term productivity of the oceans. Catastrophes such as oil spills, sewage water, agricultural run-offs, non-biodegradablewaste, industrial and radioactivewastes, eutrophication and red tides by nutritive salts and organic matter have made oceans not more than dumping zones. The dimension of alarm has reached and if mankind wants something better for its future generations to come, polluting our oceans has to be stopped firmly with immediate effect. The mankind has transformed fertile lands into barren lands and if polluting our marine ecosystem is not curbed, our oceans will not be soon any more

capacity to provide the richness that it has been liberally giving since centuries, without never have to received in exchange.

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सामाजिक बदलाव में मीडिया (जनसंचार) की भागीदारी



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सार

परिवर्तन प्रकृति का नियम है: आदि मानव से लेकर 'मंगल-मानव तक के युग में सदा से बदलाव आते रहे हैं, चाहे वो भौगोलिक सामाजिक, आर्थिक, राजनीतिक, धार्मिक विज्ञान तकनीकी, सांस्कृतिक या किसी अन्य क्षेत्र में हो। इन परिवर्तनों का मानव एवं समाज पर गहरा प्रभाव पड़ता है व ये परिवर्तन मानव के शारीरिक, मानसिक, संवेगात्मक व अध्यात्मिक रूपों को प्रभावित करती हैं। उक्त सभी बदलावों का हमारी सामाजिक व्यवस्था पर सकारात्मक एवं नकारात्मक दोनों ही प्रकार का असर होता है। इन सकारात्मक प्रभावों को कैसे प्रचारित व प्रोत्साहित करें तथा प्रतिकूल प्रभावों को किस प्रकार कम या दूर किया जाए। इस सम्बन्ध में मीडिया किस प्रकार से जनमानस को जागृत करके सामाजिक बदलाव व उन्नति की ओर अग्रसर कर सकता है व समाज में व्याप्त जनाधिक्य, गरीबी, बेरोजगारी, आय की असमानता, भ्रष्टाचार, कालाधान, निरक्षरता, अस्वच्छता, शोषण, अन्धविश्वास, जातिवाद, क्षेत्रवाद, सामप्रदायिकता, भाषावाद के खिलाफ अपने जनसंचार माध्यमों के द्वारा प्रचार करके देश को एक समाजवादी कल्याणकारी व प्रगतिशील दिक्ष में ले जा सकता है इसका विश्लेषण इस लेख द्वारा करने का प्रयास किया गया है। इसके साथ ही मीडिया के सामने आने वाली चुनौतियों और अपेक्षाओं की चर्चा की गई है।

सामाजिक परिवर्तन: परिभाषा, क्षेत्र व प्रकृति; वबपंस बंदहमरू कमपिदपजपवदए छंजनतम – बवचमद्ध
भारत एक वि"ाल भौगोलिक क्षेत्र में फैला होने की वजह से यहां पर भिन्न-2 जातियों-सम्प्रदायों, भाषाओं व संस्कृति के लोग यहां पर निवास करते हैं व आपसी सामंजस्य न हो पाने के वजह से भारतीय समाज जातिवाद, क्षेत्रवाद, सम्प्रदायवाद, भाषावाद व अन्य सामाजिक दोषों से पीड़ित है। हमें समाज से इन बुराईयों का उन्मूलन करना है व समाज में भौतिक परिवर्तन लाना है।

मेकाइवर तथा पेज के अनुसार- "सामाजिक सम्बन्धों में परिवर्तन ही सामाजिक परिवर्तन है क्योंकि उनके अनुसार समाज सामाजिक सम्बन्धों का जाल है।" समाज के अधिकां"। व्यक्तियों द्वारा अपने जीवन व्यवहार व वि"वासों में परिवर्तन स्वीकार किए जाने पर ही सामाजिक परिवर्तन माना जा सकता है। सामाजिक परिवर्तन समय सापेक्ष है समयानुसार ही इसकी गति बहुत धीमी या तीव्र होती रहती है सामाजिक परिवर्तन की प्रक्रिया (द्ववबमे) निम्नप्रकार से होती है:-

व्यक्तियों के अनुभवों (Experience) में परिवर्तन

व्यक्तियों की अभिवृत्तियों (Attitude) में परिवर्तन

व्यक्तियों के विचारों (Thoughts) में परिवर्तन

व्यक्तियों की अन्तःक्रिया (Interaction) में परिवर्तन

व्यक्तियों के सम्बन्धों में (Relation) में परिवर्तन

व्यक्तियों की संरचना (Structure) में परिवर्तन

व्यक्तियों में सामाजिक परिवर्तन (Social change)

सामाजिक परिवर्तनों से जुड़ी धारणाएँ (बवबमचजे व वबपंस बंदहमे)

सामाजिक परिवर्तन और आधुनिकीकरण (वबपंस बंदहम दक डवकमतदपेंजपवद)

- आधुनिकीकरण का अर्थ शारीरिक, मानसिक और सामाजिक गतिशीलता से है।
- शारीरिक गतिशीलता का अर्थ अपनी मातृभूमि, जन्म भूमि से लाभदायक क्षेत्रों की ओर स्थान परिवर्तन करने की योग्यता या इच्छा है।
- मानसिक गतिशीलता का अर्थ समस्याओं के प्रति भावनात्मक मार्ग से हटकर तार्किक मार्ग

को अपनाना है अर्थात स्त्रियों की दशा, साथी का चुनाव, परिवारनियोजन, अन्तर्जातीय विवाह आदि विचारणीय विशयों के प्रति नवीन दृष्टि कोण है।

- सामाजिक गतिशीलता का अर्थ जाति और अन्य समूहों द्वारा पुस्तुत बाधाओं को पार करने की योग्यता या इच्छा है। इसका अभिप्राय नवीन जीवन स्तर प्राप्त करने की अभिप्रेरणा है।

सामाजिक परिवर्तन और नगरीकरण (वबपंस बंदहम दक न्तइंदपेंजपवद)

सामाजिक परिवर्तन का एक अन्य रूप हमें नगरीकरण के रूप में दिखाई पड़ता है जब ग्रामवासी अपने पहनावे, रहन-सहन, खान-पान में नगरवासियों का अनुसरण करने लगते हैं तो इस प्रक्रिया को हम नगरीकरण कहते हैं।

नगरीकरण सामाजिक परिवर्तन का एक विशिष्ट एवं स्पष्ट रूप है व इसका समाज पर अच्छा व बुरा प्रभाव पड़ता इसके प्रभाव से समाज में जाति व्यवस्था बिथिल हो जाती है। अस्पृष्टता समाज में बिल्कुल खत्म हो जाती है। नारियों को पर्याप्त स्वतन्त्रता मिलती है व उनकी दशा में सुधार होने लगता है शिक्षा की वजह से अन्धविश्वास में कमी आती है। लोगों में राजनैतिक चेतना आने लगती है और वे सामाजिक न्याय व समानता की माँग करने लगते हैं।

परन्तु नगरीकरण का समाज पर विपरीत प्रभाव भी पड़ता है। इसमें सभी प्रकार के लोग, सभी पेशे के लोग एक विविध संस्कारों व संस्कृतियों के लोग एक साथ रहने लगते हैं और उनमें आपस में सदभाव, भाई-चारा एवं संवेगात्मक लगाव की कमी पाई जाती है, एकांकी जीवन के लोग धीरे-2 आदि हो जाते हैं श्रमिकों की बस्तियों का उदय होता है, जिनके रहने के मकान अस्वस्थकर होते हैं, आय कम होती है, नषे का प्रचलन रहता है। चोरी जुआ, हत्या व्याभिचार भी धीरे-2 प्रचलित हो जाते हैं। स्वस्थ मनोरंजन का अभाव होता है सो लोगों के मानसिक तनाव में वृद्धि होती है। आबादी बढ़ने से नगर-क्षेत्र का विस्तार होता जाता है जिससे कृषि योग्य भूमि व वन क्षेत्र पर मकानों का निर्माण होता है इससे प्राकृतिक पर्यावरण को भारी नुकसान पहुँचता है। जन-संचार माध्यमों द्वारा यह प्रयास किया जाता चाहिए कि नगरीकरण ने जिस आर्थिक अस्थिरता, वर्ग-संघर्ष, बेरोजगारी व असन्तोष को जन्म दिया है, उसके कुप्रभावों को दूर किया जाएगा। सामाजिक एवं सांस्कृतिक विलम्बता (वबपंस - बसजनतंस संह)

सामान्यता हम समाज में दो प्रकार की संस्कृति देखते हैं, एक प्रौद्योगिक संस्कृति (जम्बीदवसवहपबंस बसजनतम) और दूसरी मूल्य संस्कृति (Value Culture) प्रौद्योगिक संस्कृति का अभिप्राय उन विधियों और इच्छाओं से है जिनका प्रयोग समाज अपने प्रभावपूर्ण एवं कौशलपूर्ण अस्तित्व के लिए करता है।

मूल्यसंस्कृति- समाज की उन परम्पराओं की ओर निर्देश करती है जो स्थायित्व का भाव प्रदान करती है पिछले कुछ दशकों में ज्ञान के महान विस्फोट के कारण प्रौद्योगिक संस्कृति का विस्तार हुआ है।

नवीन वैज्ञानिक अनुसंधानों ने समाज को विभिन्न विधियों अपनाने के योग्य बना दिया है। दूसरी ओर मूल्य-संस्कृति पीछे रह गई है यही संस्कृति विलम्बना है। प्रौद्योगिक संस्कृति द्वारा इस अन्तर को कम करने का प्रयास करने वाली कोई भी वृद्धि विकास कहलाती है। यह विकास प्रगति का सूचक है व इस कार्य को जनसंचार माध्यमों के द्वारा आम जन तक आसानी तक पहुँचाया जा सकता है।

इस प्रकार सामाजिक परिवर्तन/विकास से आष्य संस्कृति सामाजिक, आर्थिक, धार्मिक, राजनीतिक पारिवारिक, शिक्षा, विज्ञान व तकनीकी व्यवस्था में बदलाव से है। जिसके कारण मूल्यों, सूचनातन्त्र परिवार के आकार, श्रम विभाजन, क्षमता व योग्यता, पर्यावरण संसाधनों पर नियन्त्रण, शिक्षा का विस्तार, रहन-सहन में अन्तर, स्वास्थ्य, आत्म निर्भरता, लोगों के स्वभाव व्यवहार में बदलाव आता है।

सामाजिक मुद्दे/ संघर्ष/ बुराईयाँ:- (वबपंस ढेनमेध्वदसिपबजेध्मअपसे)

वो अनचाहे मुद्दे। घटनाएँ जो समाज के लिए हानिकारक होती हैं जैसे जातिप्रथा, बाल-मजदूरी, अशिक्षा, लिंग-भेद अन्धविश्वास धार्मिक संघर्ष, दहेजप्रथा, सतीप्रथा, मदिरापान, अस्वच्छता, गरीबी व अत्याधिक जनसंख्या वृद्धि, आय की असमानताओं का पाया जाना, नैतिक मूल्यों में गिरावट कुशोपण, सामाजिक असुरक्षा की भावना, अपराध, भ्रूण हत्या, स्वास्थ्य व सफाई के बारे में अनभिज्ञता, हिंसा, बेरोजगारी, अपंगता व मानसिक स्थिति एवं बीमारियों का होना तथा पर्यावरण अधःपतन पाया जाना। उपरोक्त सभी कारणों से सामाजिक व्यवस्था पर निम्न प्रकार से कुप्रभाव पड़ता है:-

- जातिप्रथा से छुआछात, असमानता अप्रजातान्त्रिक व्यवस्था, स्वर्ण व दलित के अन्तर को बढ़ावा मिलता है।
- गरीबी से कुपोषण को बढ़ावा मिलता है तथा लोगों के नैतिक मूल्यों व आत्मा सम्मान में गिरावट आती है।
- बालमजदूरी की वजह से बालक का मानसिक विकास का रुकावट, अशिक्षा को बढ़ावा, बचपन का नष्ट होना तथा भविष्य के स्तम्भों का कमजोर होना।
- बाल-विवाह- एक निर्धारित आयु से पहले विवाह करना) इससे मातृत्व मृत्युदर गरीबी व अशिक्षा को बढ़ावा मिलता है।
- निरक्षरता- इस वजह से अपराधों को बढ़ावा मिलता है तथा स्वास्थ्य व सफाई के बारे में अनभिज्ञता का होना तथा रोजगार के अवसरों में कमी का होना पाया जाता है।
- औरत का निम्न दर्जा- इससे औरत समाज को अपना पूर्ण योगदान नहीं देने पाती, भ्रूण हत्या, दहेज प्रथा तथा पर्दा प्रथा को बढ़ावा मिलता है।
- मदिरापान- इससे उपभोक्ता के मानसिक व शारीरिक स्वास्थ्य पर बुरा प्रभाव पड़ता है।
- अन्धविश्वास - डर-भय का उत्पन्न होना तथा समय व ऊर्जा की बर्बादी होती है।
- जनसंख्या बढ़ोतरी- हमारी जनसंख्या काफी तेज गति से बढ़ रही है। इसकी वजह से रोटी, कपड़ा और मकान की समस्या के साथ गरीबी में वृद्धि होती है जोकि आर्थिक विकास में अवरोधक है।
- बेरोजगारी-बढ़ती जनसंख्या के परिणाम स्वरूप श्रम बाजार में नौकरी तलाश करने वालों की संख्या में तेजी वृद्धि हुई है इससे उपलब्ध मानवीय संसाधनों का सही उपयोग न होने पाने के कारण देश के आर्थिक विकास में बाधा आती है।
- पर्यावरण अधःपतन- मानवीय गतिविधियों के परिणाम स्वरूप विशेष रूप से औद्योगिककरण की तेज प्रगति के कारण विश्वभर में पर्यावरण को भारी क्षति पहुँच रही है। भारत में प्राकृतिक आपदाओं यथा बाढ़, भूमिस्खलन चक्रवात, तूफान व सूखा आदि के परिणाम स्वरूप सन् 2009 की कीमतों पर 15000 करोड़ रुपये प्रति वर्ष की क्षति उठानी पड़ी है।

- इन सब के अतिरिक्त हमारे यहां पर भ्रष्टाचार, कालाधन, नकली करेन्सी, आतंकवाद करो की चोरी जैसी समस्याएँ मुँह बाएँ खड़ी है।
- भारत आज स्वतन्त्र है, किन्तु लोग पूरी तरह से स्वतन्त्र नहीं है वे जाति, धर्म, भेद, क्षेत्र, भाशाओं की संकीर्णता में जकड़े है यदि 21 वीं सदी में हम एक ऐसा राश्ट्र देखना चाहते है, जो राश्ट्रीय एकता के मूल्यों के प्रति तथा क्रान्तिकारी लक्ष्यों की प्राप्ति के लिए गतिशील प्रक्रियाओं को अपनाने के प्रति समर्पित हो, तो अभी मीलो दूर जाना है और बहुत से वादे पूरे करने हैं।

पत्रकारिता (

पत्रकारिता से आशय वर्तमान तथ्यों, घटनाओं, मुद्दों व लोगों से सम्बन्धित सूचनाओं का संग्रहण विश्लेषण व प्रस्तुतिकरण से है। वे जो व्यक्ति इस कार्य की अन्जाम देते है उन्हें 'पत्रकार' कहा जाता है।

पत्रकारिता 'पांचवा वेद' है जिसके द्वारा हम ज्ञान-विज्ञान सम्बन्धी बातों को जानकर अपने बन्द मस्तिष्क को खोलते है। - इन्द्र विधावाचस्पति

समय व समाज के सन्दर्भ में सजग रहकर नागरिकों में दायित्व का बोध कराने की कला को पत्रकारिता कहते है अर्थात् गुणों को परखना तथा मंगलकारी तत्वों को प्रकाश में लाना ही पत्रकारिता है।

श्री रामकृष्ण रघुनाथ खडितकर के अनुसार- ज्ञान और विचार षडों तथा चित्रों के रूप में दूसरों तक पहुंचाना ही पत्र-कला (पत्रकारिता) है। कार्यपालिका, विधायिका और न्यायपालिका के बाद सही मायने में प्रेस इस देश का चौथा स्तम्भ है।

पत्रकारिता के विविधरूप (Various types of Journalism)

जन-संचार माध्यमों के प्रकार (Types of Mass - Communication)

1. मुद्रण माध्यम
↓
स्माचार-पत्र, पत्रिकाएँ,
जर्नल पुस्तके, पम्पलेट पुस्तके

2. इलैक्ट्रॉनिक माध्यम
↓

(i) केवल श्रव्य माध्यम रेडियो,
ऑडियो कैसेट

इयोग से विचारों, समाचारों, भावनाओं, अनुभवों, अदि

3. नव-इलैक्ट्रॉनिकमाह

उपग्रह एवं कम्प्यूटर प्रकार
इन्टरनेट आदि (मल्टी
मीडिया)

(ii) श्रव्य व दृश्य माध्यम फिल्म,
टी.वी.वी.डी.ओ. - वीडियो कैसेट

तथा जानकार।

को द्रुत गति से विषल जनसमूह तक पहुंचाया जाता है। मानव मात्र के लिए जनसंचार के रूप में एक ऐसी शक्ति का विकास हो गया है। जिसका प्रभाव अपरिमित है। इन माध्यमों के उत्तरोत्तर विकास से जिस तीव्रता के साथ समाचार, सवांद व संदेश प्रेषित होने लगे है उसका समाज के सभी घटकों पर इनका प्रभाव देखा जा सकता है। यदि यह कहा जाए कि आधुनिक जन-जीवन और समाज व्यवस्था का ताना-बाना 'जन-संचार' के माध्यमों द्वारा रचित होता है तो भी अतिशयोक्ति नहीं है। सामाजिक बदलाव में जनसंचार माध्यमों की उपयोगिता

(Role of Journalism in Social Change)

- सूचना (Information)- ये माध्यम समाज की परिस्थितियों और देश-दुनिया की खबरें सब को देते है तथा विभिन्न अविशकारों एवं प्रगति का ब्यौरा भी देते है।

आर्थिक पत्रकारिता-समस्त आर्थिक क्रिया कलापों को उजागर करना।

ग्रामीण पत्रकारिता-विशेषकर कृषि से सम्बन्धित गतिविधियां।

व्याख्यात्मक पत्रकारिता -समाचार विश्लेषण एवं समीक्षा करना।

विकास पत्रकारिता - विज्ञान व तकनीकी पहलुओं का वर्णन

सन्दर्भ पत्रकारिता-इसमें सम्पादकीय व स्तम्भ लेख आते है।

महिला पत्रकारिता. नारी-जगत की समस्याओं से सम्बन्धित होती है।

स्वास्थ्य पत्रकारिता-मानव के स्वास्थ्य सम्बन्धी पहलुओं पर लेखन विधा है।

खेल पत्रकारिता-देश-दुनिया के खेल-जगत समाचार बाल पत्रकारिता-देश के भावी नागरिकों में संस्कार डालने हेतु।

वृत्तान्त पत्रकारिता-इससे कोई किस्सा या कहानी होती है।

विधि पत्रकारिता-इसमें कानून सम्मत बातों का वर्णन पाया जाता है।

“किसी की सर्वोच्च उत्कृष्टता युद्ध लड़ने में नहीं बल्कि बगैर लड़ाई लड़े युद्ध जीतने में निहित है।”

इस कथन की सार्थकता आधुनिक मीडिया के सन्दर्भ में सिद्ध है मीडिया स्वयं में एक शक्तिशाली शस्त्रागार है जिसमें अन्तरिक्षउपग्रह, टी.वी.ओ., रेडियो, फिल्म, अखबार जैसे अचूक शस्त्र सम्मिलित है। अमेरिकी विचारक टाफ्लर का मत है कि भविष्य का युद्ध संचार माध्यमों पर निर्भर करेगा। संचार-माध्यमों के द्वारा शक्तिशाली राश्ट्र युद्ध लड़ेगें, जिसमें अस्त्र-शस्त्र नहीं अपितु दिमाग का प्रयोग होगा।

- अन्तर्सम्बन्धों की व्याख्या (Interpersonal relationship)- ये माध्यम घटनाओं की सूचना और उनके अर्थ का मूल्यांकन करते है। सही मुद्दों पर जन सामान्य में जागरूकता लाते है व राय पैदा करते है। समाजीकरण, सामाजिक एकता और समरसता की सृष्टि करते है।

- मनोरंजन (Entertainment) - मनोरंजन से स्वस्थ समाज का निर्माण इनका उद्देश्य है, एक ऐसा समाज जिसमें तनाव कम हो और एक लय व समन्वय हो।

- शिक्षा एवं विकास (Education & Development) इन माध्यमों की उपयोगिता समाज को शिक्षित कर जागरूक बनाने में है।

समाजिक, राजनीतिक, आर्थिक, विकास, विज्ञान व शिक्षा आदि क्षेत्रों में हो रहे नए-नए प्रयोगों, उपलब्धियों आदि की जानकारी समाज तक पहुंचाना इनका उद्देश्य है।

उच्च जीवन मूल्यों की स्थापना एवं सुशिक्षित समाज की स्थापना में इन माध्यमों की महत्वपूर्ण स्थान है। संक्षेप में, जन संचार और जन-संचार के माध्यमों का प्रथम एवं अन्तिम लक्ष्य मनुष्य जीवन की बेहतरी है।

जनसंचार माध्यमों का समाज से घनिष्ठ सम्बन्ध होता है व जनसंचार के द्वारा ही समाज के सदस्यों के आचरण व विचारों में परिवर्तन होता है। इस प्रकार जनसंचार के प्रमुख कार्य निम्नलिखित प्रकार से हैं:-

1. संस्कृति व शाश्वत मूल्यों का संरक्षण:- जनसंचार समाजिक परम्पराओं, आदर्शों मान्यताओं एवं मूल्यों को भी भावी पीढ़ी तक पहुंचाता है व इन मूल्यों की रक्षा करता है।
2. नवीन विचारों की स्वीकृति:-समाज में होने वाले अविश्वकारों और शैक्षिक प्रगति के कारण नवीन विचार जन्म लेते हैं जो सामाजिक परिवर्तन के लिए आधार प्रस्तुत करते हैं। मीडिया इन विचारों का प्रसार करके उनको लोकप्रिय बनाने का प्रयास करती है तथा व्यक्तियों को इन परिवर्तनों को स्वीकार करने के लिए मानसिक रूप से तैयार करती है।
3. सामाजिक गतिशीलता एवं सुधार: मीडिया द्वारा ही समाज सुधार हेतु नवीन आन्दोलन आरम्भ किए जाते हैं। सामाजिक सुधार सम्बन्धी अभियान प्रारम्भ करके मीडिया उनके प्रति जन-जागृति लाती है।
4. परिवर्तनों की समीक्षा: सृजनात्मक एवं आलोचनात्मक चिन्तन से समीक्षा के लिए तैयार की गई कसौटी पर परिवर्तनों की जांच करके वांछनीय परिवर्तन को स्वीकार कर लिया जाता है और अवांछनीय का त्याग।
5. सामाजिक परिवर्तन को नेतृत्व कुछ व्यक्तियों द्वारा नवीन परिवर्तन स्वीकार कर लिए जाने के बाद वे उनको जनसाधारण में लोकप्रिय बनाते हैं मीडिया व्यक्तियों को इस क्षेत्र में नेतृत्व प्रदान करने के योग्य बनाती हैं।

शिक्षा के अनौपचारिक अभिकरणों में भी जनसंचार माध्यमों का योगदान है। वर्तमान वैज्ञानिक एवं तकनीकी युग में अनेकों प्रकार के माध्यमों का विस्तार हो रहा है। समाचार पत्र, पत्रिकाओं, रेडियो व दूरदर्शन के माध्यमों से केवल सामान्य विचार एवं समाचार विप्लेषण ही नहीं वरना विशिष्ट जन-जागृति कार्यक्रम भी पेश किए जाते हैं। इनमें समाज शिक्षा, भारतीय संस्कृति, भारतीय समाज की आर्थिक, सामाजिक, राजनीतिक व धार्मिक समस्याओं एवं शैक्षिक मूल्यों से युक्त कार्यक्रम भी प्रसारित होते हैं।

इस सन्दर्भ में न्यायमूर्ति वी०आर० कृष्ण अय्यर का कथन भी उल्लेखनीय है। वे लिखते हैं कि जिस लोकप्रिय सरकार के पास सूचना व्यवस्था नहीं है वह एक प्रहसन या दुखांतिका का नांदीपाठ ही हो सकती है। ज्ञान हमेशा अज्ञान पर शासन करेगा और जनता स्वयं शासन चलाना चाहती है। उसे ज्ञान की शक्ति को प्राप्त करना ही चाहिए (योजना, अगस्त, 1986)

मीडिया की भूमिका पर उंगलियां (Negative Aspects of Medi)

- निहित स्वार्थों की पूर्ति के लिए सूचनाओं को विकृत कर उल्टे आधे-अधूरे रूप में प्रस्तुत कर तिलकाताड़ और अप्रमाणित को प्रमाणित स्वरूप देकर

जन-संचार माध्यम अपने पैरों पर कुल्हाड़ी मार रहे हैं। जिससे अभिव्यक्ति की आजादी का हमारे देश में धड़ल्ले से दूरुपयोग हो रहा है। इस प्रकार सूचना क्षेत्र में दयित्वहीनता देश के लिए अनर्थकारी सिद्ध हो रही है। यह दुर्भाग्य की बात है कि माफिया संस्कृति के प्रभाव में हमारी मीडिया निरन्तर फसती जा रही है।

- आज अखबार, चोरी, डकैती, दंगे-फसांद, दुर्घटनाएं, चरित्रहनन, नंगे-अधनंगे, विभत्स व मन को खिन्न करने वाले चित्रों से भरे होते हैं। इन त्रासद घटनाओं के अतिरिक्त भी समाज में बहुत कुछ सकारात्मक व रचनात्मक होता है जिसमें पाठकों की जिज्ञासा होती है।
- पिछले वर्षों में भारतीय पत्रकारिता का एक वर्ग पीलिया ग्रस्त (Yellow journalism) हो गया है। वह भी समाज के अन्य षोशकों की भांति षिकार करता है, ब्लैकमेल करता, भयादोहन करता और लोगों को ललचाता दिखाई पड़ता है। अन्य बुद्धि जीवियों का भाति वह भी सुविधाजीवी बन गया है।
- आज की पत्रकारिता मालिकों के राग दृश से ग्रस्त है। पाठकीय हितों पर मालिकों की धन-पिपासा और विज्ञापन वृत्ति हावी है।
- पत्रकारिता मिशन से प्रोफेशन बन गई है, आर्दान्मुख यथार्थ की पत्रकारिता को तिलान्जली दे दी गई है।

मीडिया से अपेक्षाएं (मंचमबजजपवदे तिवउ डमकपं) आज देश व दुनियां में चारों तरफ विज्ञान व तकनीकी की उन्नति के परिणाम स्वरूप विभिन्न क्षेत्रों में नवीन परिवर्तन देखने को मिल रहे हैं। उदासीकरण, निजीकरण व भूमण्डलीकरण (स्वच्छ) की वजह संसार के सभी देशों में विभिन्न प्रकार की उन्नति हो रही है। दुनियां के साथ कदम से ताल मिलाकर चलने के लिए हमें भी कुछ नीतियों व नियमों का पालन करना पड़ता है जिसके परिणाम स्वरूप आर्थिक व सामाजिक क्षेत्रों में बदलाव होना स्वाभाविक है। इन नियमों व नीतियों को आम जनता तक पहुंचाने व उन्हें जागृत करने हेतु मीडिया की जिम्मेदारी और बढ़ जाती है। भारत सरकार ने गत वर्षों में विभिन्न प्रकार के आर्थिक कदम उठाये हैं। जैसे विमुद्रीकरण, वस्तु व सेवा कर (GST), डिजिटल इण्डिया, स्मार्ट सिटी, स्टार्ट-अप, स्टेण्ड-अप, मैक इन इण्डिया, कौशल विकास कार्यक्रम, खुले में षौचमुक्त अभियान, अफोर्डेबल हाऊसिंग स्कीम स्वच्छ भारत अभियान, नारी सशक्तीकरण, खाद्य सुरक्षा, एकीकृतबालविकासयोजना (ICD) मीड-डे-मील (डकड), शिक्षा के अधिकार के अन्तर्गत (त्ज) सर्वशिक्षा अभियान (I), राष्ट्रीय माध्यमिक शिक्षा अभियान (RMSA), राष्ट्रीय उच्चतर शिक्षा अभियान (RUSA), महात्मा गांधी राष्ट्रीय रोजगार गारन्टी योजना (MNREG I) आदि।

इन सभी कार्यक्रमों/योजनाओं का उद्देश्य देश के अन्दर से बेरोजगारी, गरीबी, आय की असमानता, आतंकवाद, अपारदर्श व्यवस्था, कालाधन भ्रष्टाचार, कुपोषण, अशिक्षा, अस्वच्छता, पर्यावरण अधःपतन, अकौशल, श्रामिक व बाल शोषण, पिछड़ी ढांचागत व्यवस्था महंगाई जैसी समस्याओं को दूर करके देश में सबका साथ, सबका विकास करना है ताकि देश में आर्थिक, सामाजिक राजनीतिक न्याय की स्थापना हो सके।

मीडिया अपने उचित माध्यमों द्वारा इन सभी योजनाओं को जनता के मध्य में ले जाकर इनसे होने वाले फायदों के बारे में उन्हें बता सकता है व आम जनता को जागृत करने का कार्य सकता है।

अतः पत्रकारिता या जन-संचार के माध्यमों से यह अपेक्षा की जाती है कि वे अपने पाठकों, श्रोताओं और दर्शकों को नवीन सत्य की सूचना देगे, उनसे साक्षात्कार करवायेगे, उनके लिए स्वस्थ ज्ञान वर्द्धक सामग्री प्रस्तुत करेगे और उनकी जिज्ञाओं को शान्त करने के लिए तथ्यपरक सूचनाएं देगे, जनरूचि के नियमन और परिवार की महत्वपूर्ण जिम्मेवारी निभायेगे और अन्ततः उनके मनोरंजन की सामग्री भी प्रस्तुत करेगे। पत्रकार भावनाप्रण चिन्तक, विश्लेशक और बौद्धिक प्राणी होता है, जो लोकमत में डूबकर उनके विचारों का मन्थन करता है और जन भावनाओं को वाणो और समाज को दिष देता है। सो जनहितो का प्रहरी व उत्तरदायी होने के नाते उनका सही मार्गदर्शक करना उनकी प्रथम जिम्मेदारी बनती है।

सारांश (Conclusion)

इसमें कोई सन्देह नहीं कि आज संचार ने अभूतपूर्व सूचनाक्रान्ति घटित की है। इस सूचनाक्रान्ति ने, विष्णुरूप से आधुनिक मीडिया ने समाज का चेहरा बदल दिया है। जन-संचार माध्यमों के सहयोग से विचारों, समाचारों, भावनाओं, अनुभवों, अविशकारों, मनोरंजन आदि की सामग्री तथा जानकारी की द्रुतगति से विशाल जन समूह तक पहुंचाया जाता है। मानव मात्र के लिए जन-संचार के रूप में एक ऐसी षक्ति का विकास हो गया है जिसका प्रभाव अपरिमित है। इन माध्यमों के उत्तरोत्तर विकास से जिस तीव्रता के साथ समाचार संवाद, संदे प्रेशित होने लगे है, उतनी ही तीव्रता से उनकी प्रतिक्रिया होने लगी है। दंगे, फसांद, युद्ध, घृणा, सरकारी नीतियों में परिवर्तन आदि में तेजी आ गई है। जनता और सरकार भी जन-संचार माध्यमों के प्रति अधिक सजग हो गई है। समाज के प्राय सभी घटकों पर इनका प्रभाव देखा जा सकता है। यदि यह कहा जाए कि आधुनिक जन-जीवन और समाज व्यवस्था का ताना-बाना जन-संचार माध्यमों द्वारा रचित होता है, तो भी अतिष्योक्ति नहीं है। सन्दर्भ (समितिदबमे)

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कार्यकारी और गैर-कार्यकारी महिलाओं के अधिकारों के प्रति जागरुकता का तुलनात्मक अध्ययन



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सारांश

देश भर में नारी उत्थान की बात बड़े जोर शोर से उठाई जाती है लेकिन देश की अधिकांश महिलाओं को सही मायने में उनके अपने अधिकारों की जानकारी न के बराबर है भारतीय संविधान के अनुसार भारतीय महिलाओं को जो अधिकार प्रदान किये गए हैं उनका सही उपयोग वो जानकारी के अभाव में नहीं कर पाती है प्रस्तुत अध्ययन का उद्देश्य यही ज्ञात करना है कि महिलाओं में अपने अधिकारों की कितनी जानकारी है। इस अध्ययन पेपर में कार्यकारी और गैर कार्यकारी महिलाओं में महिला अधिकारों की जागरुकता का अध्ययन किया गया है।

अध्ययन की पृष्ठभूमि

प्रसिद्ध इतिहासकार कर्नल टॉड ने लिखा है कि, "यह एक सार्वभौमिक सत्य है कि एक देश के विकास का सर्वाधिक उज्ज्वल प्रमाण वहां की नारियों की स्थिति से होता है"।

अगर समाज में नारी न हो तो पुरुष कहां से आएंगे। नारी जन्मदायिनी है, इस सृष्टि का सूत्रधार है।

'नारी तुम केवल श्रद्धा हो, विश्वास रजत नग पग तल में।

पीयूष स्त्रोत सी बहा करो, जीवन के सुन्दर समतल में।' समाज में नारियों ने प्राचीन काल से अब तक विभिन्न क्षेत्रों में आर्थिक, समाजिक, राजनीतिक आदि में योगदान किया है। आधुनिक युग में महिलाओं की भूमिका घर एवं बच्चों के पालन-पोषण तक ही सीमित नहीं है। उनकी भूमिका घर से बाहर भी है। आज वह समाज के प्रत्येक क्षेत्र में विकास योजनाओं में कार्यरत है उसकी उतनी ही महत्वपूर्ण भूमिका है, जितनी पुरुषों की।

लेकिन स्वतंत्रता के पांच दशकों के इतिहास का यदि अवलोकन किया जाये, तो पायेंगे कि स्वतंत्रता का प्रयोग जितना पुरुषों ने किया है, उतना महिलाओं ने नहीं। वर्तमान परिपेक्ष्य में महिलाओं के सामने सबसे बड़ी समस्या अपने अधिकारों को पाने तथा अधिकारों के हनन व अत्याचारों को रोकने की जघोजहद में जीवन यापन की है। महिलाएं आज उपभोक्ता, मैनेजर, वकील, डॉक्टर जैसे बहुआयामी भूमिकाएं निभा रही हैं परन्तु अधिकतर महिलाओं के कार्यों को सरल तथा महत्वहीन समझा जाता है। अतः पग-पग पर वे तिरस्कृत, असुरक्षित एवं उत्पीड़ित हो रही हैं। महिलाओं पर जितने कहर वर्तमान समय में ढाये जाने लगे हैं उतने कभी नहीं ढाये गये। महिला उत्पीड़न की घटनायें द्रोपदी के चीर की तरह बढ़ रही हैं महिलाओं को आये दिन अपहरण, छेड़छाड़, दहेज हत्या, घरेलू हिंसा, बाल-विवाह आदि से रुबरु होना पड़ रहा है। भारत में स्वतंत्रता के बाद कुछ क्षेत्रों में महिलाओं के साथ हो रहे असमान व्यवहार और उनकी असुरक्षा को मद्देनजर रखते हुए संविधान में महिलाओं को उनकी सुरक्षा, समानता और गरिमा को बनाए रखने के लिए विशेष अधिकार दिये गए।

आज महिलाओं के अस्तित्व को सुरक्षित करने के लिए अनेक कार्य किए जा रहे हैं। भारत के संविधान में महिलाओं को समान दर्जा देने और उनके अस्तित्व को

कायम रखने के लिए विशेष रूप से महिला अधिकारों की व्यवस्था की गई है।

भारत में प्रजातांत्रिक प्रणाली लागू होते ही महिलाओं को भी पुरुषों के समान मताधिकार प्राप्त हुआ। परन्तु यह अधिकार तब व्यर्थ जाएगा यदि महिलाओं को इस बात की समझ ही न हो कि उनके मत से राष्ट्र संबंधी महत्वपूर्ण मामलों का निर्णय प्रभावित हो सकता है। इसके लिये महिलाओं को शक्तिशाली व जागरुक बनाने की आवश्यकता है

अध्ययन की आवश्यकता

महिला अधिकार विशेष रूप से महिलाओं के लिए बनाए गए हैं। महिलाओं को उनकी सुरक्षा, समानता, न्याय आदि अधिकार प्राप्त हैं। परन्तु महिलाओं को ये अधिकार प्राप्त होने के बावजूद भी वो इनका सही प्रयोग नहीं कर पाती हैं क्योंकि महिलाओं में अपने अधिकारों से संबंधित जानकारी और उनको उपयोग में लाने की अज्ञानता है कुछ महिलाएं ऐसी भी हैं जो शिक्षित और कार्यकारी होने के बाद भी अपने अधिकारों की जानकारी कम रखती हैं और कुछ महिलाएं ऐसी भी हैं जो अपने अधिकारों की जानकारी रखते हुए भी उनका सही प्रयोग नहीं करती हैं।

महिलाओं में इसी जागरुकता का अध्ययन करने के लिए इस विषय का चयन किया है कि क्या महिलाओं को वास्तविक रूप से इन अधिकारों की जानकारी है और अगर जानकारी है तो क्या वो इन अधिकारों का सही प्रयोग कर रही हैं और साथ ही इस अध्ययन के द्वारा महिलाओं को उनके अधिकारों से अवगत कराया जाएगा और सही जानकारी प्रदान की जाएगी और यह जाना जाएगा कि महिलाएं अपने अधिकारों के प्रति कितनी जागरुक हैं। अतः इस शोध अध्ययन की आवश्यकता यह जानना है कि महिलाओं में अपने अधिकारों के प्रति कितनी जागरुकता है।

अध्ययन के उद्देश्य

- कार्यकारी शहरी महिलाओं में अपने अधिकारों के प्रति जागरुकता का अध्ययन करना।
- कार्यकारी ग्रामीण महिलाओं में अपने अधिकारों के प्रति जागरुकता का अध्ययन करना

- गैर-कार्यकारी शहरी महिलाओं में अपने अधिकारों के प्रति जागरूकता का अध्ययन करना ।
- गैर-कार्यकारी ग्रामीण महिलाओं में अपने अधिकारों के प्रति जागरूकता का अध्ययन करना ।
- कार्यकारी शहरी और गैर-कार्यकारी शहरी महिलाओं में अपने अधिकारों के प्रति जागरूकता का तुलनात्मक अध्ययन करना ।
- कार्यकारी ग्रामीण और गैर-कार्यकारी ग्रामीण महिलाओं में अपने अधिकारों के प्रति जागरूकता का तुलनात्मक अध्ययन करना ।

परिकल्पना

- कार्यकारी और गैर-कार्यकारी महिलाओं में अपने अधिकारों के प्रति जागरूकता में सार्थक अंतर नहीं है ।
- कार्यकारी शहरी और गैर-कार्यकारी शहरी महिलाओं में अपने अधिकारों के प्रति जागरूकता में सार्थक अंतर नहीं है ।
- कार्यकारी ग्रामीण और गैर-कार्यकारी ग्रामीण महिलाओं में अपने अधिकारों के प्रति जागरूकता में सार्थक अंतर नहीं है ।

अध्ययन की सीमाएं

- अध्ययन को फरीदाबाद जनपद तक ही सीमित रखा गया है ।
- अध्ययन को फरीदाबाद शहर की कार्यकारी और गैर कार्यकारी महिलाओं तक ही सीमित रखा गया है ।
- अध्ययन को फरीदाबाद के पाली गांव की कार्यकारी और गैर कार्यकारी ग्रामीण महिलाओं तक ही सीमित रखा गया है ।

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अध्ययन की प्रविधियां

- सर्वेक्षणरू अध्ययन के लिए वर्णनात्मक विधि के अन्तर्गत सर्वेक्षण विधि का प्रयोग किया गया ।
- जनसंख्या एवं न्यायदर्शन तकनीकी अध्ययन से संबंधित समकों का एकत्रीकरण करने के लिए हरियाणा राज्य के फरीदाबाद शहर की कार्यकारी और गैर कार्यकारी शहरी महिलाओं और पाली गांव की कार्यकारी और गैर कार्यकारी ग्रामीण महिलाओं को लिया गया । प्रस्तुत अध्ययन हेतु 100 सम्भाव्य न्यायदर्श का चयन यादच्छिक न्यायदर्श विधि से किया गया । अध्ययन में प्रयुक्त शब्दावली

- महिला अधिकाररू भारत के संविधान में महिलाओं की सुरक्षा, समानता तथा स्वतंत्रता के लिए कुछ अधिकार बनाए गए हैं उनको महिला अधिकार कहते हैं ।
- कार्यकारी महिला कार्यकारी महिलाएं वो हैं जो किसी कार्य में लगी हुई हो और उस कार्य का उनको वेतन या परिश्रामिक मिलता है
- गैर-कार्यकारी महिला रू गैर-कार्यकारी महिलाएं वो हैं जो सिर्फ घर पर ही रहकर घरेलू कार्य करती हैं और इन महिलाओं को घरेलू कार्य करने का कोई वेतन नहीं मिलता है
- जागरूकता रू जागरूकता वह योग्यता है जो व्यक्ति को संवेदनाओं, अनुभवों घटनाओं तथा अधिकार के प्रति आंतरिक रूप से सचेत करती है ।

प्रदत्त संग्रहण उपकरण एवं तकनीकी कार्यकारी और गैर-कार्यकारी महिलाओं में अपने अधिकारों के प्रति जागरूकता का अध्ययन करने के लिए

समकों का एकत्रीकरण स्व-निर्मित प्रश्नावली का प्रयोग करके किया गया।

प्रदत्तों का विश्लेषण एवं अर्थापन प्रस्तुत अध्ययन में प्रदत्तों का विश्लेषण करने के लिए स्व-निर्मित प्रश्नावली का प्रयोग किया गया और प्रदत्तों का विश्लेषण और परिकल्पना की सार्थकता के लिए कुछ सांख्यिकीय तकनीकियों मध्यमान एवं प्रमाणिक विचलन और टी-परीक्षण का प्रयोग किया गया। प्रस्तुत अध्ययन में प्रत्येक परिकल्पना का वर्णन निम्न है:

न्यादर्श	छ	डमंद	व	;ज .अंसनमद्ध	;पहदपपिबंदज स्मअंसद्ध
कार्यकारी महिलाएं	50	40 ^{७6}	8 ^{७16}	1.88	;0 ^{७01} द्ध ;0 ^{७05} द्ध
गैर-कार्यकारी महिलाएं	50	43 ^{७6}	7 ^{७8}		

;0^{७01}समअमस बत्र2^{७58}द्धत्रदवज पहदपपिबंदज कर्पाभितमदबम
;0^{७05} समअमस बत्र1^{७96}द्धत्र दवज पहदपपिबंदज कर्पाभितमदबम

व्याख्या:- उपरोक्त तालिका में कार्यकारी महिलाओं का मध्यमान 40.6 और प्रमाणिक विचलन 8.16 है और गैर कार्यकारी महिलाओं का मध्यमान 43.6 और प्रमाणिक विचलन 7.8 है। कान्तिक अनुपात मान 1.88 प्राप्त हुआ। जो सारणी मान 0.01 स्तर पर प्राप्त मान 2.58 से कम और 0.05 स्तर पर सार्थकता के लिए आवश्यक मान 1.96 से कम है अतः हम 95 प्रतिशत और 99 प्रतिशत विश्वास के साथ कह सकते हैं कि अध्ययन हेतु निर्मित परिकल्पना स्वीकार की जाती है।

तालिका नं० 2

न्यादर्श	छ	डमंद	व	;ज .अंसनमद्ध	;पहदपपिबंदज स्मअंसद्ध
कार्यकारी महिलाएं	30	40	7 ^{७87}	2.14	;0 ^{७01} द्ध ;0 ^{७05} द्ध
गैर-कार्यकारी महिलाएं	30	44	6 ^{७55}		

;0^{७01} समअमस 2^{७58}द्धत्र छवज पहदपपिबंदज कर्पाभितमदबम

;0^{७05} समअमस 1^{७96}द्धत्र पहदपपिबंदज कर्पाभितमदबम

व्याख्या:- उपरोक्त तालिका में कार्यकारी शहरी महिलाओं का मध्यमान 40 और प्रमाणिक विचलन 7.87 है और गैर कार्यकारी शहरी महिलाओं का मध्यमान 44 और प्रमाणिक विचलन 6.55 है और कान्तिक अनुपात 2.14 प्राप्त हुआ। जो सारणी मान 0.01 स्तर पर प्राप्त मान 2.58 मान से कम है जबकि 0.05 स्तर पर प्राप्त मान 1.96 से अधिक है अतः हम 95 प्रतिशत विश्वास के साथ कह सकते हैं शोधकर्ता द्वारा निर्मित परिकल्पना अस्वीकार की जाती है जबकि 0.01 स्तर पर 99 प्रतिशत विश्वास के साथ कह सकते हैं अध्ययन हेतु निर्मित परिकल्पना स्वीकार की जाती है।

तालिका संख्या 3

न्यादर्श	छ	डमंद	व	;ज .अंसनमद्ध	;पहदपपिबंदज स्मअंसद्ध
कार्यकारी महिलाएं	20	41 ^{७15}	8 ^{७58}	0.635	;0 ^{७01} द्ध

शु 1 :- कार्यकारी और गैर-कार्यकारी महिलाओं में अपने अधिकारों के प्रति जागरुकता में सार्थक अंतर नहीं है। परिकल्पना की सार्थकता का अध्ययन करने के लिए ग्रामीण एवं शहरी कार्यकारी और गैर कार्यकारी महिलाओं के द्वारा प्राप्त अंकों का मध्यमान और प्रमाणिक विचलन ज्ञात किया और फिर सार्थकता के लिए टी-मूल्य ज्ञात किया। परिकल्पना की सार्थकता के लिए प्राप्त अंकों की गणना का वर्णन तालिका नं० 1 में किया है:-
जुसम.1

शु 2 :- कार्यकारी शहरी और गैर-कार्यकारी शहरी महिलाओं में अपने अधिकारों के प्रति जागरुकता में सार्थक अंतर नहीं है। परिकल्पना की सार्थकता का अध्ययन करने के लिए शोधकर्ता ने कार्यकारी शहरी और गैर-कार्यकारी शहरी महिलाओं के द्वारा प्राप्त अंकों का मध्यमान और प्रमाणिक विचलन ज्ञात किया और फिर सार्थकता के लिए टी-का मान निकाला। परिकल्पना की सार्थकता के लिए प्राप्त अंकों की गणना का वर्णन तालिका नं० 2 में किया है:-

शु 3:- कार्यकारी ग्रामीण और गैर-कार्यकारी ग्रामीण महिलाओं में अपने अधिकारों के प्रति जागरुकता में सार्थक अंतर नहीं है। परिकल्पना की सार्थकता का अध्ययन करने के लिए शोधकर्ता ने कार्यकारी और गैर-कार्यकारी ग्रामीण महिलाओं के द्वारा प्राप्त अंकों का मध्यमान और प्रमाणिक विचलन ज्ञात किया और फिर सार्थकता के लिए टी-का मान निकाला। परिकल्पना की सार्थकता के लिए प्राप्त अंकों की गणना का वर्णन तालिका नं० 4.4.3 में किया है:-

गैर-कार्यकारी महिलाएं	20	43	9.37		:0.05
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;0.01समअमस 2.58द्व'त्र छवज'पहदपपिबंदज कर्पाभितमदबम
;0.05 समअमस 1.96द्व'त्र दवज'पहदपपिबंदज कर्पाभितमदबम

व्याख्या:- उपरोक्त तालिका में कार्यकारी ग्रामीण महिलाओं का मध्यमान 41.15 और प्रमाणिक विचलन 8.58 है और गैर कार्यकारी ग्रामीण महिलाओं का मध्यमान 43 और प्रमाणिक विचलन 9.37 है। और कान्तिक अनुपात 0.635 प्राप्त हुआ। जो सारणी मान 0.01 स्तर पर मान 2.58 से कम और 0.05 स्तर पर सार्थकता के लिए आवश्यक मान 1.96 दोनो से कम है अतः हम 95 प्रतिशत और 99 प्रतिशत विश्वास के साथ कह सकते हैं कि अध्ययन हेतुनिर्मित परिकल्पना स्वीकार की जाती है। अतः दोनो मध्यमानों के बीच सार्थक अंतर नहीं है और परिकल्पना स्वीकार की जाती है। कार्यकारी और गैर-कार्यकारी ग्रामीण महिलाओं में अपने अधिकारों के प्रति जानकारी रखती है।

- कार्यकारी और गैर-कार्यकारी शहरी महिलाओं में अपने अधिकारों के प्रति जागरुकता का अध्ययन किया। अध्ययन के बाद विश्लेषण से निष्कर्ष निकला की कार्यकारी शहरी महिलाएं, गैर कार्यकारी महिलाओं की तुलना में अपने अधिकारों के प्रति अधिक जागरुक है।
- कार्यकारी और गैर-कार्यकारी ग्रामीण महिलाओं में अपने अधिकारों के प्रति जागरुकता का अध्ययन करना। अध्ययन के बाद विश्लेषण से निष्कर्ष निकला की कार्यकारी ग्रामीण महिलाओं की तुलना में गैर कार्यकारी ग्रामीण महिलाएं अपने अधिकारों के प्रति अधिक जागरुक है।

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Materials and Methods of Aromatic Polysulfone Deterioration

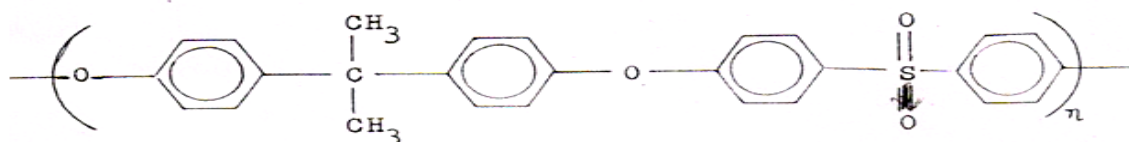


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Aromatic polysulfone (APS) derived from 2,2-bis(4-hydroxy phenyl) propane (bisphenol A) and 4,4'-dichlorodiphenyl sulfone used in the present work was kindly supplied by Union Carbide corporation (grade P-1700, weight-average molecular weight 30,000) as granules. It was

purified by three precipitations from chloroform solution into methanol and dried under vacuum at 50° c for 24 hr. The polymer was than in the form of white fibrous flakes, the microanalysis corresponded to the given structure



(APS)

	C%	H%	O%	S%
Found	72.93	5.40	14.50	7.0
Theoretical	73.28	5.01	14.40	7.25

The purified sample had a density of 1.24 g mole⁻¹, glass transition temperature in the range of 200-350° c and an intrinsic viscosity of 0.57 dl/g in chloroform at 25°C.

Preparation of Stabilizers

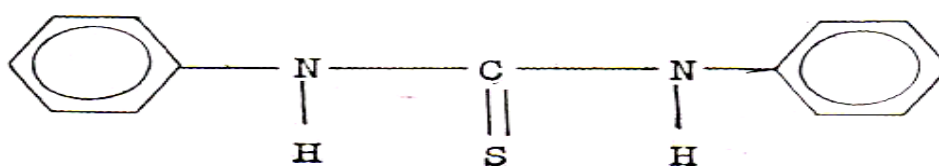
Preparation of 1,3-Diphenylthiourea (DPTU)

Thiourea was prepared by heating a mixture of aniline and carbon disulphide in absolute ethyl alcohol. In a one litre round bottom flask provided with an efficient double surface condenser, place 40 g(39ml) of aniline, 50 g (40ml) of carbon-disulphide and 50 g (63.5 ml) of

absolute ethyl alcohol. The solution was heated upon a steam bath until the contents of the flask solidify. The condenser was arranged for downward distillation and the excess CS₂ and alcohol were removed. The residue remove any aniline present, filtered and washed with water, dried in the oven.

After recrystallization a pure diphenyl thiourea separated in colourless needles. Its melting point was found 154° c. This complex corresponding to C₁₃H₁₂NS and analytical data shows:

	C%	H%	N%	S%
Calc.	72.90	5.61	6.54	14.95
Found	73.16	5.48	6.62	14.74



(DPTU)

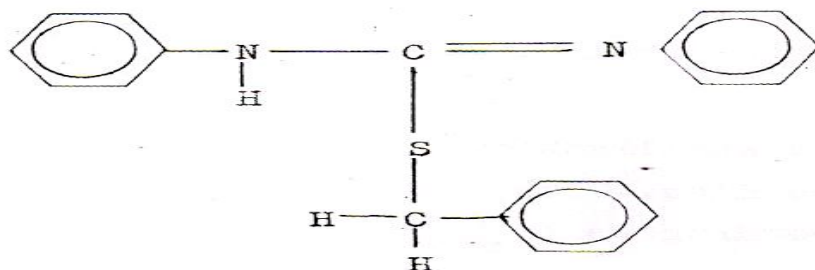
PREPARATION OF 1,3-DIPHENYL-2-S-BENZYLISOTHIUREA

(DPBT)

The product obtained [2] by the interaction of the benzyl chloride and diphenyl thiourea in presence of alcohol. It melts at 152-153° and is freely

soluble in alcohol, almost insoluble in water. This complex corresponds to $C_{20}H_{18}N_2S$ and analytical data shows:

	C%	H%	N%	S%
Calc.	75.24	5.95	8.78	10.0
Found	75.02	5.81	8.99	10.18



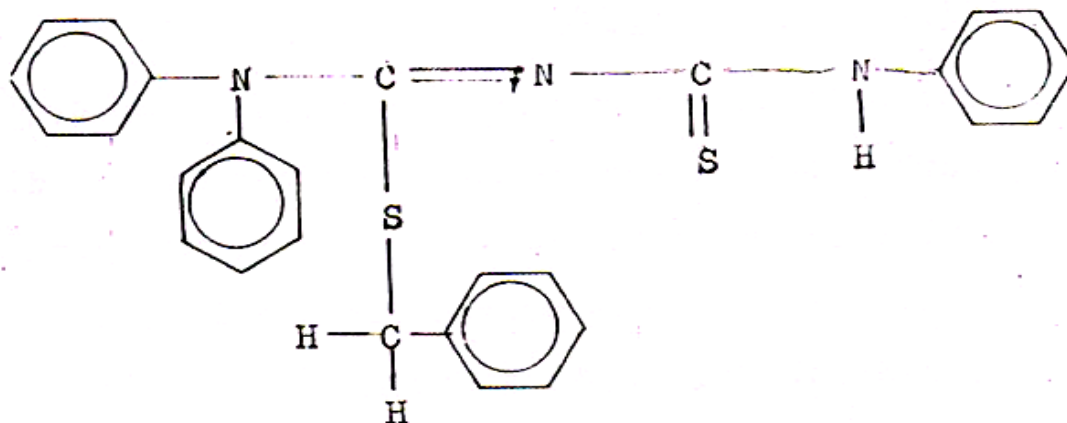
(DPBT)

Preparation of 1,1,5-Triphenyl-2-S-Benzyliso-4-Trithiobiuret (TPBT)

The required disubstituted thio urea was benzylated by Werner's procedure and the benzene solution of the related 2-S benzyl iso-thiourea, thus obtained treated with the phenyl isothiocyanate (1:1 mole) on water bath for about

30 minutes. The semi solid product on washing with petroleum ether followed by treatment with ethanol, afforded the expected 1,1,5-tri-phenyl-2-s benzyl-iso-4-thiobiuret as crystalline product. It was recrystallised from ethanol. Its melting point was 155°. This complex corresponds to $C_{27}H_{23}N_3S_2$ and analytical data shows:

	C%	H%	N%	S%
Calc.	71.52	5.07	9.27	14.12
Found	71.83	4.85	9.07	14.25



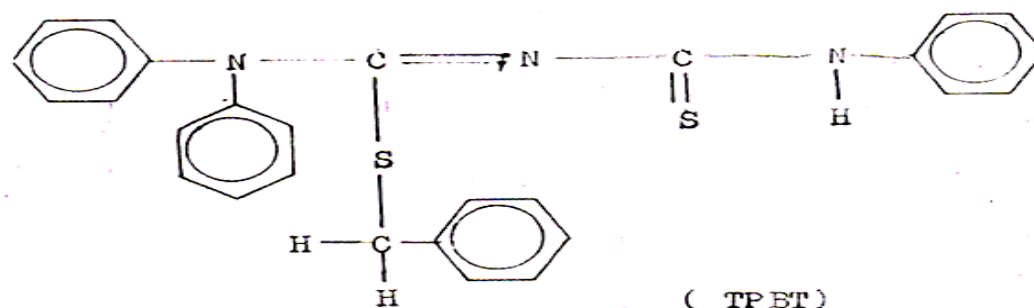
(TPBT)

Preparation of 1,1,5-Triphenyl-2,4-Dithio-Biurets (TPDT)

The 1,1,5-triphenyl 1-2,4-dithiobiuret is reduced with hydrogen sulphide (for 4 hr) in pyridine triethylamine (6:1) medium. The reaction mixture on pouring over crushed ice and acidification with

hydrochloric acid, afforded the related 2,4-dithiobiuret which was filtered out and crystallised from ethanol. Its melting point was found 142°C. This complex corresponds to $C_{20}H_{17}N_3S_2$ and analytical data shows :

	C%	H%	N%	S%
Calc.	71.52	5.07	9.27	14.12
Found	71.83	4.85	9.07	14.25



Purification of Solvents

Solvents dimethyl formamide, dimethylacetamide, chloroform, methanol, carbon tetrachloride etc. were separately distilled in a fractionation column after purification by standard methods. The middle fractions were collected in each case. Each solvent was redistilled in all glass pyrex distilling apparatus just before its use.

Formation of APS Solutions for Films

Casting: A definite amount of APS was taken. It was kept in chloroform for 8. hrs. During this time took place and ultimately it dissolved. The solution was filtered through G-3 sintered glass funnel. A conical flask was weighed and the aliquot quantity of the filtered solution was transferred to it. This solution was then kept on a hot plate so that the solvent evaporates. In order to remove traces of solvent from the solution, the flask was kept into the vacuum over for 8 hrs. From the weight of the residue and the volume of the solution, the concentration of the solution was calculated. It is necessary to know the densities of various liquids at different temperatures so that the concentration of the solution at elevated temperatures can be corrected according to the thermal expansions of liquids.

Blending of the Photo-Stabilizer with the Matrix of the Film

The incorporation of the photo-stabilizer was brought about by dissolving APS (3% w/v) in solution of chloroform containing 0.01-0.1 wt% of the different stabilizers on the basis of the weight of the polymer. The casting of polymer films of uniform thickness (90mm) was brought about by taking 10 ml of the solution in chloroform containing 3% APS with and without stabilizers on quartz plates which were sealed with pyrex glass plates having bores of 5cm diameter. For each casting, a freshly filtered solution was used. The solution was slowly evaporated under constant conditions for 15hrs. Later the films were dried under high vacuum for 20-25 hrs to a constant weight in dark.

Photo-Irradiation and Quantum Yield Determination

Irradiations were carried out by means of mercury vapour lamp whose glass casing was removed and operated on a constant power supply. The lamp was mounted in a special double walled housing. The temperature which increases due to thermal radiation of the lamp is kept constant by circulating water in a double walled housing. The light beam of the source makes almost parallel by means of quartz lenses and diaphragm system. A monochromatic filter of wavelength 253.7nm was inserted into a collimating tube. The parallel beam of light after passing through filter was allowed to fall on the photo chemically active APS films in the presence and absence of photo-stabilizers for different intervals of time fixed in an electric timer. A hot and cold combined bath supplied by M/s. Sircar and co. Pvt. Ltd. Calcutta (India) helped in controlling the temperature and could be kept constant with an accuracy of $\pm 3^{\circ}\text{C}$. The film casted over a quartz plate was mounted in a metal frame normal to evenly. The unabsorbed light emerged out from the film and the plate fell on an actinometer cell which was kept adjacent to the plate. The path length of this cell was 50nm and contained the solution of potassium ferri-oxalate. Potassium ferri-oxalate actinometry helped in determining the intensity of irradiation and the quantum yields for polymer chain scission.

Light Scattering Investigation

A light scattering photometer designed by Chandra et al. calibrated by the present investigator and fabricated by M/s. Oriental Scientific and Apparatus workshop, Ambala (India) helped in light scattering studies.

Preparations of Solutions For Light Scattering Measurements.

One of the most essential precautionary measure which should be taken in light scattering measurements is that the solvent and solution must be free from dust and other impurities. In order to obtain such a solvent, the solvent was

fractionally distilled in a dust free room. The fraction which was collected, gave a dissymmetry coefficient nearly equivalent to unity. Before light scattering measurements, the solvent was filtered through a G-5 filtering funnel. The polymer solutions were centrifuged at 17,000 rpm for about an hr in stainless steel tubes with caps in order to remove the suspended impurities. The supernatant liquid was directly transferred into a G-3 filtering funnel and filtered. In order to avoid suspended particles, this solution was repeatedly filtered. For light scattering measurements, a known volume of the filtered solution was transferred into a semi-octagonal cell. The concentration of the solution was calculated from the dry weight of polymer in a measured volume of APS solution.

Instrumentation Processing

The instrument light scattering photometer was warmed for an hr. This was done to stabilize the electric compartment. The galvanometer was adjusted to the null point. A solution of highest concentration was put into the semi-octagonal cell and this was placed in the recess of the cell table and allowed to acquire thermal equilibrium. Filters of different wavelength were removed from the path of the light. The aperture was kept as small as possible. Through this aperture, the light was allowed to pass through the solution. By using coarse and fine sensitivity knobs, the deflection the galvanometer was brought to nearly full scale. After this the shutter was closed. With the help of dark current zero knob, the electrical zero of the galvanometer was then adjusted. At this sensitivity, the galvanometer needle pointed at zero for the photo tube dark current. The shutter was opened wherever need arisen, the fine sensitivity control was readjusted to give nearly full scale deflection. In the end, after opening the shutter, the deflection of the galvanometer was noted. All the neutral filters were slid into the beam and the disc was adjusted to zero. After opening the shutter the deflection of the galvanometer was noted. The neutral filters removed from the beam. By removing the neutral filters from the galvanometer deflection was brought to nearly full scale. A record was kept of the neutral filters which were utilized and the galvanometer deflections were also recorded. In a similar manner, the galvanometer deflections were observed at various angles. Solvent and

solutions of different concentrations were utilized for such measurements.

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The Issues and Challenges for Fundament Rights of Child in India



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Abstract

The children are the valuable assets of a country and thus, a country cannot ignore the responsibility to ensure proper growth and development of the children and to provide protection to them as the future of the country lies with them. Despite the existence of many legal provisions, welfare schemes/programmes and administrative action by the Government of India, many children continue to remain in distress and turmoil and suffer from various abuses. This paper attempts to highlight various child rights issues and continued abuse of Indian children despite availability of various laws and conventions both at national and international level and implementation of various welfare schemes by the Government of India.

Introduction

In human society, childhood is said to be the golden age that is synonymous with innocence, freedom, joy, play and the like. It is the time when, spared the rigours of adult life, one hardly shoulders any responsibility or obligations. But then, it is also true that children are the most hapless, helpless and protection deserving and seeking part of human societies and thus, they need to be cared for and protected from the harshness of the world outside and around¹.

India is home to almost 19% of the world's children. More than one third of the country's population, around 440 million, is below 18 years. The strength of the nation lies in having healthy, protected, educated and well-developed children who may grow up to be productive citizens of the country. It is estimated that around 170 million or 40 per cent of India's children are vulnerable or experiencing difficult circumstances characterized by their specific social, economic and geo-political situations². The most important issues related to child rights in India are:

- Child Education
- Child Health and Nutrition
- Child Labour
- Child Abuse and Exploitation
- Child Trafficking
- Child marriages
- Juvenile Justice, etc.

The United Nations Convention on the Rights of the Child (UNCRC), which was adopted by the UN General Assembly on November 20, 1989, is a milestone in the international human rights legislation. It came into force on

September 2, 1990. It has been instrumental in putting all the issues pertaining to children on the global as well as national agenda. The Convention is in three parts and contains 54 Articles. Some of its Articles are more children specific. It is the most widely ratified treaty in human history. India ratified the CRC in 1992.

Indian Constitution

There are a wide range of laws that guarantee children their rights and entitlements and provided in the Indian Constitution. Articles 14, 15, 19(1)(a), 21 and 23 include children in their rights to equality, protection from discrimination, freedom of speech and expression, protection of life and liberty, and prohibition of trafficking and forced labour, respectively. Some sections of the Constitution also target children specifically. Article 21A calls for free and compulsory elementary education for all children in the 6-14 year age group. Article 24 prohibits employment of children in hazardous occupations till the age of 14 years. Article 39 guarantees the right to be protected from being abused and forced by economic necessity to enter occupations unsuited to their age and strength. It further stipulates that state policy should ensure that children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against exploitation and against moral and material abandonment. The Constitution of India commits the Government to the well-being, development and protection of all children³.

Legal Provisions

For furthering the interests of the children of the country, the Government has also enacted a

number of laws which include The Guardian and Wards Act, 1890; The Immoral Traffic (Prevention) Act, 1956; The Young Persons (Harmful Publications) Act, 1956; The Child Labour (Prohibition and Regulation) Act, 1986; The Pre-Conception and Pre-Natal Diagnostic Techniques (Prohibition of sex selection) Act, 1994; The Infant Milk Substitutes, Feeding Bottles and Infant Foods (Regulation of Production, Supply and distribution) Act, 1992 and its amendment Act in 2003; The Commissions For Protection of Child Rights Act, 2005; The Juvenile Justice (Care and Protection of Children) Act, 2000 and its Amendment Act, 2006; The Prohibition of Child Marriage Act, 2006; and The Protection of Children from Sexual Offences (POCSO) Act, 2012⁴.

National Commission for Protection of Child Rights

There is also a well-established institutional mechanism to protect, promote and defend child rights in the country i.e. a National Commission for Protection of Child Rights (NCPCR), was set up in March, 2007 as a statutory body under the Commission for Protection of Child Rights Act, 2005, an Act of Parliament (December, 2005)⁵. The Commission's mandate is to ensure that all Laws, Policies, Programmes and Administrative Mechanisms are in consonance with the Child Rights perspective as enshrined in the Constitution of India and also the UN Convention on the Rights of the Child⁶. State Commissions for Protection of Child Rights (SCPCRs) have also been constituted under section-17 of the Commissions for Protection of Child Rights (CPCR) Act, 2005 in 30 States/UTs and are mandated to monitor Children's Rights to Education' under the Right of Children to Free and Compulsory Education (RTE), Act, 2009 and POCSO Act, 2012⁷.

RTE Act, 2009

The Right of Children to Free and Compulsory Education Act, 2009 (RTE) provides for the right of children to free and compulsory admission, attendance and completion of elementary education with removal of all barriers. The Act specifically prohibits corporal punishment — Physical punishment and mental harassment can now result in disciplinary action against teachers.

Juvenile Justice (Care and Protection of Children) Act, 2000

Another very important issue relating to child rights is the juvenile justice system and the Juvenile Justice (Care and Protection of Children) Act, 2000 is the primary legal framework for juvenile justice in India. The Act provides for a

special approach towards the prevention and treatment of juvenile delinquency.

Government Schemes

Integrated Child Development Services Scheme - The Government of India is implementing number of schemes for the welfare, development and protection of children. Integrated Child Development Services (ICDS) Scheme is one of the flagship programmes for the early childhood care and development. The objectives of the Scheme are: i) to improve the nutritional and health status of children in the age-group 0-6 years; to lay the foundation for proper psychological, physical and social development of the child; to reduce the incidence of mortality, morbidity, malnutrition and school dropout; to achieve effective co-ordination of policy and implementation amongst the various departments to promote child development; and to enhance the capability of the mother to look after the normal health and nutritional needs of the child through proper nutrition and health education. The scheme aims at providing an integrated package of services. These services include supplementary nutrition; pre-school non-formal education; nutrition & health education; immunization; health check-up; and referral services⁸.

The schemes implemented by the Government of India for protection of children include Integrated Child Protection Scheme (ICPS); The Scheme for Welfare of Working Children in Need of Care and Protection; Rajiv Gandhi National Crèche Scheme for Children of Working Mothers; etc.

The judiciary and the Supreme Court too have played an active role in upholding the rights of the child. The Supreme Court of India has developed the concept of jurisdiction under which any individual can approach the Court with regard to the violation of a fundamental right. Media and civil society groups have been at the forefront in efforts to protect child rights in India both through direct intervention and active advocacy. The media can be a powerful advocate for children and is central to promoting awareness and understanding of the Rights of the Child. The Civil Society plays an important role in the implementation of the advocate for children and is central to promoting awareness and understanding of the Rights UN Convention on the Rights of the Child, and NGOs, in particular, play a vital role. NGOs operate in different legal, economic, social and political settings, which results in varied modalities of work and impacts. Though a noteworthy progress has been achieved, there is still a long way to go in realising

the rights of children. Children of construction workers and migrant labourers are deprived of health, nutrition and educational facilities. Thus, despite all the relevant rules and policies in place as stated above, there is a lack in enforcement initiatives. Resultantly, despite the government efforts, many children still suffer from abuse. These abuses include not only physical, sexual and emotional abuse, but also poor education and health, hazardous employment, early marriage and discrimination.

Malnutrition

India has the highest number of child deaths in the world, with an estimated 1.2 million deaths in 2015 — 20 per cent of the 5.9 million global deaths⁹.

About 20 per cent of children under-age five in India are wasted, 43 per cent underweight and 48 per cent stunted.¹⁰ In terms of numbers about 54 million children under five years in India are underweight which constitutes about 37 percent of the total underweight children in the world.¹¹

Child Trafficking

Trafficking of children also continues to be a serious problem in India. The nature and scope of trafficking range from industrial and domestic labour, to forced early marriages and commercial sexual exploitation.

Between 2011 and 2013, more than 10,500 children were registered as missing from the central state of Chhattisgarh, one of India's poorest states. The majority are believed to have been trafficked out of the state and into domestic work or other forms of child labour in cities. "Trafficking for sex and other purposes has always existed in India, but trafficking children for domestic slavery is a relatively new development," says HS Phoolka, a senior advocate at India's Supreme Court and a human rights lawyer and activist. "This is due to rising demand for domestic maids due to rising income in urban areas and widescale poverty ... in rural areas. This trafficking shows the rise of massive inequality in [India](#)." The missing children in Chhattisgarh represent a small percentage of the estimated 135,000 children believed to be trafficked in India every year¹².

Child Labour

According to the Census 2001 figures there are 1.26 crore working children in the age group of 5-14 as compared to the total child population of 25.2 crore. There are approximately 12 lakhs children working in the hazardous occupations/processes which are covered under the Child Labour (Prohibition & Regulation) Act i.e. 18 occupations and 65 processes. As per

survey conducted by National Sample Survey Organisation (NSSO) in 2004-05, the number of working children is estimated at 90.75 lakh. As per Census 2011, the number of working children in the age group of 5-14 years has further reduced to 43.53 lakh. It shows that the efforts of the Government have borne the desired fruits¹³.

Street Children

Street children have their peculiar vulnerability. A new study has shown that boys and girls on the street are particularly vulnerable to sexual abuse by strangers, adult street dwellers and at times by family members. According to a study brought out by the Assocham Ladies League on "Situational Analysis of Street Children in Metro Cities," covering 2,000 kids has revealed children in metros are victims of one or other substance abuse, including inhalants (35 per cent), alcohol (12 per cent), cannabis (16 per cent), chewing tobacco and gutka (16 per cent) and smoking (21 per cent)¹⁴. Street children vary across cities and regions. But a majority of these children are boys. It is also important to note that girl street children are often not found in visible spaces and hence hard to trace. Age wise 40% of the street children are between 11-15 years while another 33% are between 6-10 years age group. A study found that majority of children live on the street with their parents/family¹⁵.

Child Education

While 96% of children in the age group 6-14 years are enrolled in school, the primary and elementary school drop-out rates are 25.43% and 45.33%, respectively. The drop-out rate for Scheduled Caste and Scheduled Tribe children in classes I to V is about 32%. For children in classes I to VIII, drop-out rate increased to 52.2% for SC children and 63.4% for ST children¹⁶. High school completion is only 42 percent. This lands India among the top five nations for out-of-school children of primary school age, with 1.4 million 6 to 11 year olds not attending school. In many ways schools are not equipped to handle the full population – there is a teacher shortage of 689,000 teachers in primary schools, only 53 percent of schools have functional girls' toilets and 74 percent have access to drinking water¹⁷.

Girl Child

The Girl Child continues to be the most vulnerable member of the society in India. The Census (2011) data showed a significant declining trend in the Child Sex Ratio (CSR), calculated as number of girls for every 1000 boys between age group of 0-6 years, with an all time low of 918. The sharp decline as pointed by Census 2011 data is a call for urgent action, as it highlights that the

girl child is increasingly being excluded from life itself. Coordinated & convergent efforts are needed to ensure survival, protection and education of the girl child. The Government has introduced Beti Bachao, Beti Padhao (BBBP) programme to address the issue of decline in CSR through a mass campaign across the country, and focused intervention & multi-sectoral action in 100 gender critical districts¹⁸.

Conclusion

Thus, we see that there is no dearth of laws to protect the rights of the children in India and there are various schemes for the welfare and development of the children, but the problem lies in not implementing these laws and schemes with proper spirit to ensure the child rights and many children still continue to suffer abuse. Large population and diversity in our country; vast disparities, social conflict and turmoil also add to challenges to attend to child rights. Thus, ensuring that child rights are met for every child is a daunting challenge for India but also a testimony to the Government's commitment to the cause of children.

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Effective Communication Skill of Professional: A need for all Stakeholders



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Abstract

In this world everyone wants to be successful, today world is more complex, distracted and competitive one. The best will survive who effectively imbibe and publicize information and knowledge. The absorption and application of quantum of knowledge of technical competency acquired for any profession depends how effective a professional is in Communication skill. This paper highlights traits of a professional and how effective communication of professional can fulfill the need of all stakeholders in present scenario.

Keywords: Professional, Effective Communication Skill and Stakeholders

Introduction

Earth is the home of all species but what was the reason for rapid development of human race? That was only because of their communication skill – conveyor belt that carries and transfer culture, history, knowledge, skill, experience and learning from one generation to next generation. That's why every next generation is advantageous from earlier because of them added on knowledge and accumulated experiences through communication skill.

This accumulated knowledge in the form of study helps you get technical competency of your field but to get the pinnacle of success just depends how effectively you blend your technical knowledge with your Effective communication skill.

In society there are many persons having technical skill / knowledge they are called doctors, engineers, lawyers, chartered Accountant, interior designer, teachers and so on, then

Who is professional

Professional means traits and quality in a person that make him professional whether working in any field and anywhere. Traits and Quality that make a person professional

- Recognition and persuading client's requirements.
- Expert in own domain of knowledge field with updated knowledge and skill
- Meet the expectation of stakeholders
- Deliverable on promises made on time (zero and negative gap in saying and

doing means positively meet all deadlines)

- Effective communication whether verbal, written or abstract (gestures and body language) professionals communicate with the 7's C of effective communication skill clearly, concisely-short and essential, concrete (not fuzzy and general), courteous, complete, coherent, and correct in understanding.
- Every profession has their own value system and integrity, society has their own moral /ethical values and the company has their own operating principle. So a professional adhere to high values and principles expected from them.

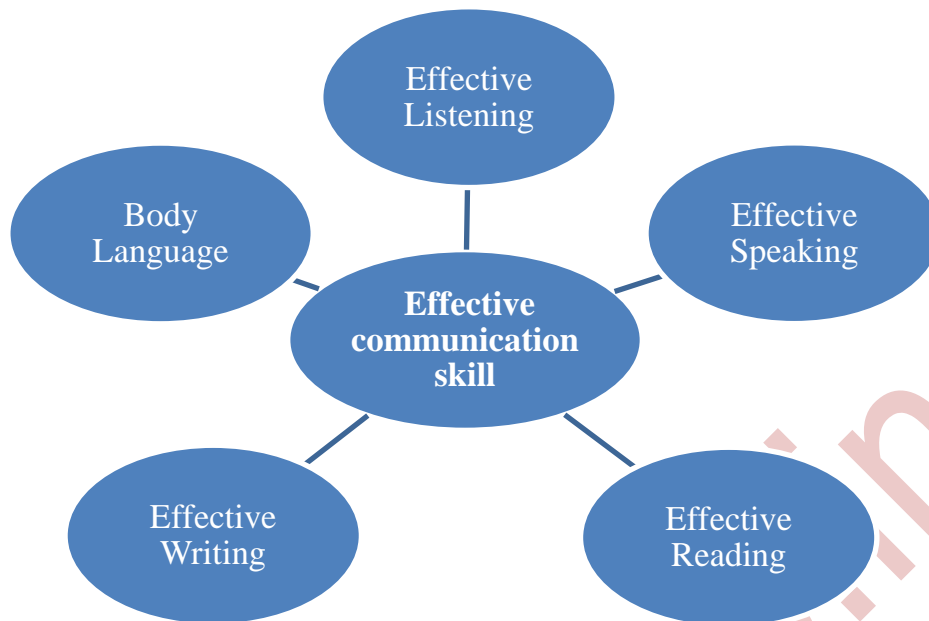
The most vital trait of professional that helps him to get other quality of professional is effective communication skill.

What is communication?

Koontz and O'Donnell "Communication is an intercourse by words, letters, symbols or messages; and is a way that one organization member shares **meaning** and understanding with another." ... It is the process of imparting ideas and making oneself understood by others."

- "communication is the process of passing information and understanding from one person to another."

Effective Communication skill: Make all the 5 components of communication effective is called Effective Communication.



How to improve communication skill and make it effective for Professionals

There are basically five components of communication. They are all necessary for professional functioning, how they work and way to improve them to make effective communication.

Effective Listening: An average person spends maximum time in listening but in this distracted and fast world, you hear by ears but not by mind. So keep practicing to improve your listening skill that enables you to understand message correctly and further lead to better client care, increasing productivity, creativity and innovation in Building relation with stakeholders.

Effective Speaking: Half battle wins, if you learn effective listening, because we human are being learned quickly by facsimile other. Second never lose any opportunity to speak whether it's any productive group discussion, meeting, seminars, presentation, and formal, informal, face to face or in digitalized way.

Effective Reading: As a professional you have to respond to variety of mails, reports in form of decision and feedback, how quickly you grasp main theme and content that will save time to improve productivity. Read, Read and Quality Read that is the only mantra for effective reading.

Effective Writing: A professional has to do lot of paper work formalities such writing reports, letter, notices, proposal, email and feedbacks. Learning effective listening, speaking and reading will gradually help you to improve writing skill so keep practicing of writing.

Body Language: Gestures and body language speak ahead of your words, so always focus positively on that.

Need of effective communication for Professionals:

No Effective communication skill; no functioning of the Professional". The best service is to serve self. Being an excellent communicator can help professional to start from scratch to pinnacle of success with satisfaction. Effective communication skill help professional to fulfill social, businesses role and responsibilities with great admiration towards Business and other stakeholders.

Effective communication skill of Professionals and associated stakeholders

In today's professional world, professionals need to interact with different type of stakeholder's:

- Business
- Customers for providing various goods and services
- Suppliers for procuring various inputs in terms of goods and services
- leaders, senior management
- own teams for routing: motivation, improving morale, retention of employees and peer groups
- Government
- Society



These stakeholders in surrounding can be from the same or different cultures (as with new technologies world is becoming global village) which makes effective communication as the imperative need for successfully performing various professional roles and responsibilities.

Effective communication skill in building relationship with different stakeholder

Business: Every business organization, whatever, its business and area of specialization or its size, is held together by invisible power of effective communication skill of professional at all level, without which that business cannot survive so long.

Client/Customer: Client care is the fundament foundation for a successful business. "Effectively approached customer for business and get approached by client for their needs is success mantra"

In this competitive world, business needs to chase customers with lucrative business proposal. Effective communication plays most important role **before** starting service/sales of product and goes beyond end of the contract/after delivery of product.

For example:

- Research of market for making business proposal,
- Writing of attractive and competitive proposal
- Presentation of proposal to client and convincing them
- Building and maintaining further relationship with client

Suppliers: Suppliers for procuring various inputs in terms of goods and services. Effective

communication helps in doing better negotiation receiving continued good quality of services. Examples:

Financing: Effective communication skill helps in condensing complex financial transactions, investment decision and data into information to procure finance for business.

For a new business, before its success story starts, a seed capital for funding depends upon how anyone present ideas in form of proposal to capitalist and financial institutions effectively.

Human Resource: The most crucial resource of business is human; all the function of Human Resource Management can be executed more efficiently only by effective communication skills.

Functions of Human Resource Management

- Planning and procuring
- Routing and Trainings
- Motivation and leadership
- Improving morale and conflict resolution
- Retention of employees and separation

Vendor's management for procuring other input goods and services:

Effective communication is very useful for better negotiation that helps to get win-win situation for both vendor and business for dealings to have long term relationship building which results in long lasting benefits.

Senior Management

Effective communication skill helps to provide clear perspective to senior management about

- Communication of various type of decisions taken
- Publishing business results
- Give advice and suggestion on proposal
- Various type of feedback on issues

Own teams and Peer Group

Effective communication helps:

- in maintaining cordial relations with team members and with the peer group
- for getting required output more efficiently
- in improving team's morale which further translates in to higher productivity
- improves employee retention
- provide direction to team member's as a leader
- in acting as a counselor for care of team members— attend their problems and grievances
- in giving carrier pathing support and mentoring
- communicating messages / goals for the team from senior management
- better coordination and implementation of strategy / goals prepared by senior management

Government: Government is for the welfare of people and businesses not against them. Proposal to government for change in any policy to benefit the public at large and business specifically involves effective communication and interaction to make successful proposals. Help government to campaign for social issues or implementing new policies. Now a day's government hires professionals for making its initiatives / policies successful and these professionals can make these happen with the help of effective communication. Example: for clean India/sanitation/polio vaccine government chose various prominent personalities as

6.

ambassadors with excellent communication skills to make these initiatives successful.

Society: A society or a human society is a group related to each other through persistent relation and that relation created and preserved by need. Human need human. Effective Communication skill is one of the most essential parts of society peace and progress for resolving all conflicts and controversies of this materialist world by negotiations.

Conclusion

India is counted as Global back office for service industry - outsourcing, back office's, and IT support etc. of world exists in India not only because of low cost destination but having the pool of professionals with required effective communication skills who are well equipped in terms of communication and can interact with different customers to provide required type of services for the benefit of all stakeholders.

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Emerging Trends of FDI in India: An Overview



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Introduction

The main thrust of any country is to have sustainable economic development. To achieve this gradual increase in capital formation or investment made in the economy is crucial. Investment can be increased primarily by either internal sources of capital formation or by taking foreign assistance. Internal sources can be in the form of domestic savings and external assistance in the form of foreign investment. FDI, not only is an important driver of economic growth but is also a major non debt financial resource for economic development. Foreign companies invest in India to take advantage of relatively lower wages, special investment privileges such as tax exemptions, etc. For a country where foreign investments are being made, it also means achieving technical know-how and generating employment.

The Indian government's favourable policy regime and robust business environment have ensured that foreign capital keeps flowing into the country. The government has taken many initiatives in recent years such as relaxing FDI norms across sectors such as defense, PSU oil refineries, telecom, power exchanges, and stock exchanges, among others. According to Department of Industrial Policy and Promotion (DIPP), the total FDI investments India received during April - September 2016 rose 30 per cent year-on-year to US\$ 21.6 billion, indicating that government's effort to improve ease of doing business and relaxation in FDI norms is yielding results.

According to United Nations Conference on Trade and Development (UNCTAD) World Investment Report 2016, India acquired 10th slot in the top 10 countries attracting highest FDI inflows globally in 2015. The report also mentioned that among the investment promotion agencies, India has moved up by one rank to become the sixth most preferred investment destination. In 2015, global flows of foreign direct

investment rose by about 40 per cent, to \$1.8 trillion, the highest level since the global economic and financial crisis began in 2008. A surge in cross-border mergers and acquisitions (M&As) to \$721 billion, from \$432 billion in 2014, was the principal factor behind the global rebound. The value of announced greenfield investment remained at a high level, at \$766 billion. India will require around US\$ 1 trillion in the 12th Five-Year Plan (2012–17), to fund infrastructure growth covering sectors such as highways, ports and airways. This would require support from FDI flows. India's growth rate, along with competitive location in terms of wages and policies like Stand Up India, is expected to boost FDI in the coming future.

India undertook various liberalization measures, such as (1) increasing the foreign direct investment (FDI) cap from 26 per cent to 49 per cent in the insurance sector and in pension funds; (2) permitting FDI up to 100 per cent under the automatic route for manufacturing of medical devices; (3) increasing the thresholds of inward FDI projects that require prior approval from Rs 20 billion to Rs 50 billion; (4) abolishing the sub ceilings between various forms of foreign investment such as FDI, portfolio, non-resident Indians' investments and venture capital; and (5) permitting partly paid shares and warrants as eligible capital instruments for the purpose of India's FDI policy. In November 2015, the country also introduced a comprehensive FDI liberalization strategy and relaxed FDI rules in 15 "major sectors", including agriculture, civil aviation, construction, defense, manufacturing and mining.

Objective of the study

The main objective of this paper is to study the trend of FDI in India since the year 2000.

Keeping this objective in view, we define FDI and study the pattern of FDI inflows in India since 2000. The various sectors of Indian Economy which has shown an increase in FDI inflow, major areas of FDI investment and the major countries making Investment in India are also studied. The secondary data used for this study has been taken from websites of Reserve Bank of India, UNCTAD and Department of Industrial Policy and Promotion.

Definition of Foreign Direct Investment

FDI is the process whereby residents of one country (the home country) acquire ownership of assets for the purpose of controlling the production, distribution and other activities of a firm in another country (the host country).

According to UNCTAD's **World Investment Report** FDI is defined as an investment involving a long-term relationship and reflecting a lasting interest and control by a resident entity in one economy (foreign direct investor or parent enterprise) in an enterprise resident in an economy other than that of the foreign direct investor (FDI enterprise, affiliate enterprise or foreign affiliate). FDI implies that the investor exerts a significant degree of influence on the management of the enterprise resident in the other economy. Such investment involves both the initial transaction between the two entities and all subsequent transactions between them and among foreign affiliates, both incorporated and unincorporated. Individuals as well as business entities may undertake FDI.

Flows of FDI comprise capital provided (either directly or through other related enterprises) by a foreign direct investor to an FDI enterprise, or capital received from an FDI enterprise by a foreign direct investor. FDI has three components, viz., equity capital, reinvested earnings and intra-company loans.

Equity capital is the foreign direct investor's purchase of share of an enterprise in a country other than its own. This comprises equity in branches, all shares in subsidiaries and associates (except non-participating, preferred shares that are treated as debt securities and included under direct investment in other capital category) and other capital contributions.

Reinvested earnings comprise the direct investors' share (in proportion to direct equity participation) of earnings not distributed as dividends by affiliates, or earnings not remitted to the direct investor. Such retained profits by affiliates are reinvested. Because undistributed (reinvested) earnings result in additions to direct

investors' equity in subsidiaries and branches, these earnings are included as direct investment **Intra-company loans** or intra-company debt transactions refer to short or long-term borrowing and lending of funds between direct investors (parent enterprises) and affiliate enterprises.

Types of FDI Greenfield investment:

Greenfield investments are direct investment in new facilities or the expansion of existing facilities. They are the primary targets of a host nation's promotional efforts because they create new production capacity and jobs, transfer technology and know-how, and can lead to linkages to the global marketplace. However, it often does this by crowding out local industry; multinationals are able to produce goods more cheaply (because of advanced technology and efficient processes) and uses up resources (labor, intermediate goods, etc). Another downside of Greenfield investment is that profits from production do not feed back into the local economy, but instead to the multinational's home economy. This is in contrast to local industries whose profits flow back into the domestic economy to promote growth. **Mergers and Acquisitions:** Mergers and Acquisition are a primary type of FDI where transfer of existing assets from local firms to foreign firms' takes place. Cross-border mergers occur when the assets and operation of firms from different countries are combined to establish a new legal entity. Cross-border acquisitions occur when the control of assets and operations is transferred from a local to a foreign company, with the local company becoming an affiliate of the foreign company. Unlike Greenfield investment, acquisitions provide no long term benefits to the local economy-- even in most deals the owners of the local firm are paid in stock from the acquiring firm, meaning that the money from the sale could never reach the local economy.

Types of FDI based on the motives of the investing firm

FDI can also be categorized based on the motive behind the investment from the perspective of the investing firm:

Resource Seeking: Investments, which seek to acquire factors of production that is more efficient than those obtainable in the home economy of the firm. In some cases, these resources may not be available in the home economy at all (e.g. cheap labour and natural resources). This typifies FDI into developing countries, for example seeking natural resources

in the Middle East and Africa, or cheap labour in Southeast Asia and Eastern Europe.

Market Seeking: Investments that aim at either penetrating new markets or maintaining existing ones are called market-seeking FDI. FDI of this kind may also be employed as defensive strategy. It is argued that businesses are more likely to be pushed towards this type of investment out of fear of losing a market rather than discovering a new one.

Efficiency Seeking: Investments, which firms hope, will increase their efficiency by exploiting the benefits of economies of scale and scopes, of common ownership are efficiency seeking FDI. It is suggested that this type of FDI comes after either resource or market-seeking investments have been realized, with the expectation that it further increases the profitability of the firm. A credit card company opening a call center in India to serve U.S. customers is a form of efficiency seeking FDI.

Trends and Pattern of FDI in India

The economic reforms in general and liberalization of FDI policy in particular have affected the magnitude and pattern of FDI inflows received by India. Policies of FDI provide the background against which the prevailing patterns of foreign investment inflows can be analyzed. Prior to the 1990s, the investment policy regime in India was fairly restrictive. Encouragement was essentially provided for technical transfer and collaborations rather than setting up wholly owned subsidiaries. In order to bridge its resource gap, India relied heavily on official development assistance with bilateral and multilateral aid involving soft loans with higher maturity period and lower interest rates. External private capital whether it is foreign direct or portfolio investment or external commercial borrowings were discouraged in the pre-1990 period. The process of liberalization in India could be traced to gradual opening up and lifting controls in the foreign trade sector that started from the mid-1980s but actually shaped into a full-blown process only in the early 1990s, when India faced acute foreign exchange crisis, balance of payments problem and a large fiscal deficit. These macro-economic problems forced India to undertake initially the structural adjustment programme and then carry on with economic

reforms programme. On the foreign investment front, controls on foreign direct investment were lifted. Now, with few exceptions many sectors are eligible for 100 percent equity holding. Foreign portfolio investment is also allowed in a large way.

India's share in world FDI inflows vis-à-vis other countries: Available data suggests that the share of India in world FDI inflows is increasing but is still meager. In spite of the fact that India is a strategic location with access to vast domestic and south Asian markets, its share in world's total inflow of direct investment was US \$ 55559 million in year 2015-16 (Table 2). While the growth of FDI inflows to India has been fairly satisfactory, India's share in global FDI regime is still miniscule. This calls for a more focused approach to FDI policy. Attracting foreign capital requires an investor friendly environment. It underlines the need for efficient and adequate infrastructural facilities, availability of skilled and semi-skilled labour force, business friendly public administrations and moderate rate of taxes. The reason for low inflow are attributable to host of factors such as procedural disputes regarding land availability, environmental clearance, delays at state level in getting power and other infrastructural backup, which result in delays in commencement of many projects. Globally FDI inflow has increased so has the share of India. As shown in Table 1, the share of Developed Countries has declined over the period of last fifteen years. It was about 82 percent in year 2000 and steadily declined thereafter, with a decline to almost half about 40 percent in 2014. The share of Europe as a whole has also shown a declining trend. Another noticeable feature of FDI inflow is the rise in FDI inflow of Developing countries vis a vis total FDI inflows of the world. FDI inflows of developing countries were 17.1 percent in year 2000 and is consistently increasing. It rose to 54.7 percent in 2014. Of this share the share of Asia has risen from 10.5 percent in year 2000 to 30.7 percent in 2015. In Asia a large chunk of FDI has gone in China and Hong Kong China, together accounting for 7 percent of world FDI inflow in year 2000 and increased to 17.6 percent of world FDI in year 2015. The share of India to total FDI of world has no doubt increased from 0.3 percent in year 2000 to 2.5 percent in year

2015. This increase has been due to more liberal FDI policy followed by government of India, opening up of many sectors and increase in caps puts on many sectors. In spite of these measures, though in absolute figures the inflow has increased but in comparison to China India is far behind. Efforts are needed to attract FDI in India. Even Singapore has attracted more FDI than India. According to World Investment Report 2016, India is at 10th Position of World FDI inflow in year 2014 and 2015. From the perspective of MNCs India hold third position in top prospective host countries after USA and China, which is a positive outlook for FDI inflow in India.

Trends and Patterns of FDI and portfolio investment: Foreign Investment flows in any country take place in form of foreign direct investment and Foreign portfolio investment. FDI has more lasting effect on the host economy whereas portfolio investment is more volatile and unstable in nature as the investment is made in stocks and bonds. They want quick return for their investment.

Table 2 shows Foreign Investment Inflows in India from 2000-01 to 2015-16. It is evident from the table that total investment in India has increased almost Six times from US \$ 5862 Millions in 2000-01 to US \$ 31891 Millions in 2015-16. One clearly see that direct Investment to India has increased from US \$ 4031 Millions in 2000-01 to US \$ 44907 Millions in 2015-16.

Tough it is steadily increasing since 2000-01; it decreased in 2003-04 and thereafter increased making a threefold increase to US \$ 2273 n9 Million in 2006-07 from US \$ 8901 Millions in 2005-06. Again direct investment reduced in 2009-10 and 2010-11 and since 2-13-14 has been increasing. This clearly shows that India's FDI Inflows is showing an increasing trend.

Net Portfolio investment figures (in Table 2) on the other hand are showing more unstable and volatile pattern. It was US \$ 2590 Millions in 2000-01 and US \$ -4130 in 2015-16. This shows outflow of portfolio investment in India in 2015-16. India also witnessed outflow of portfolio investment in 2008-09. But in previous year 2015-16 it reached US \$ 42,205 Million, highest in last fifteen years. This shows portfolio investments are highly unstable and may increase volatility in the economy.

An analysis of Table 3, showing route wise FDI equity inflow shows an increasing inflow of FDI through automatic route. This clearly shows the change in FDI policy over the period of time. The policy shows that the government of India has opened many sectors of Indian economy, and making FDI easy through the automatic route. The table shows that in year 2000-01, maximum FDI came through Govt. approval route. But with the passage of time automatic route took over the govt. approval route. Since the year 2006 maximum FDI came through the automatic route.

Table 1: FDI inflow in India Vis a Via other Asian Developing Countries in Percentage																
Region/economy	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
World	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Developed economies	82.5	67.2	70.0	61.2	57.5	61.9	67.1	67.8	53.5	55.4	50.4	52.2	52.1	47.7	40.9	54.6
Europe	52.2	37.6	49.1	47.8	30.1	50.2	43.1	46.2	23.3	37.2	31.1	30.5	32.0	22.7	24.0	28.6
United Kingdom	8.5	5.3	3.3	3.0	8.9	19.3	10.5	9.3	6.2	7.6	4.2	2.7	3.7	3.3	4.1	2.2
United States	23.1	23.3	12.6	9.7	19.7	11.0	16.9	11.4	20.5	12.2	14.3	14.7	12.5	14.8	8.3	21.6
Developing economies	17.1	31.6	28.3	35.5	38.3	34.9	28.7	27.6	38.6	39.4	45.0	42.8	43.6	46.4	54.7	43.4
Asia	10.5	17.9	16.2	23.9	25.8	23.7	20.9	18.8	25.4	27.5	29.7	27.2	27.1	30.2	36.6	30.7
China	3.0	6.9	8.9	9.7	8.8	7.6	5.2	4.4	7.2	8.0	8.3	7.9	8.0	8.7	10.1	7.7
Hong Kong, China	4.0	4.3	0.6	3.2	4.2	3.6	3.0	3.1	3.9	4.7	5.2	6.1	4.7	5.2	8.9	9.9
Korea, Republic of	0.8	1.0	0.9	1.3	1.9	1.4	0.7	0.5	0.7	0.8	0.7	0.6	0.6	0.9	0.7	0.3
Malaysia	0.3	0.1	0.5	0.4	0.7	0.4	0.4	0.5	0.5	0.1	0.7	0.8	0.6	0.8	0.9	0.6

Myanmar	0.0	0.0	0.0	0.3	0.1	0.0	0.1	0.0	0.0	0.0	0.5	0.1	0.0	0.0	0.1	0.2
Philippines	0.2	0.0	0.3	0.1	0.1	0.2	0.2	0.2	0.1	0.2	0.1	0.1	0.2	0.2	0.5	0.3
Singapore	1.1	2.5	1.0	3.1	3.5	1.9	2.6	2.5	0.8	2.0	4.0	3.1	3.8	4.6	5.4	3.7
Thailand	0.3	0.7	0.6	0.9	0.9	0.8	0.6	0.4	0.6	0.7	1.0	0.2	1.1	1.2	0.3	0.6
India	0.3	0.8	1.0	0.8	0.8	0.8	1.4	1.3	3.1	3.0	2.0	2.3	1.6	2.0	2.7	2.5
Mexico	1.3	4.4	4.1	3.3	3.6	2.7	1.5	1.7	1.9	1.5	1.9	1.5	1.4	3.2	2.0	1.7

Year	Gross inflows/ Gross Investments		Repatriation/ Disinvestment		Direct Investment to India		FDI by India		Net Foreign Direct Investment		Net Portfolio Investment		Total	
	Rs. Billion	US \$ Million	Rs. Billion	US \$ Million	Rs. Billion	US \$ Million	Rs. Billion	US \$ Million	Rs. Billion	US \$ Million	Rs. Billion	US \$ Million	Rs. Billion	US \$ Million
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2000-01	184.04	4031	0.00	0	184.04	4031	34.80	759	149.24	3272	118.20	2590	267.44	5862
2001-02	292.69	6130	0.24	5	292.45	6125	66.15	1391	226.30	4734	92.90	1952	319.20	6686
2002-03	246.81	5095	2.84	59	243.97	5036	88.03	1819	155.94	3217	45.04	944	200.98	4161
2003-04	198.30	4322	0.00	0	198.30	4322	88.86	1934	109.44	2388	518.98	11356	628.42	13744
2004-05	272.34	6052	2.87	65	269.47	5987	102.02	2274	167.45	3713	413.12	9287	580.57	13000
2005-06	397.30	8962	2.73	61	394.57	8901	260.32	5867	134.25	3034	553.57	12494	687.82	15528
2006-07	1030.37	22826	3.85	87	1026.52	22739	677.42	15046	349.10	7693	318.81	7060	667.91	14753
2007-08	1398.84	34844	4.66	116	1394.21	34729	756.43	18835	637.76	15893	1106.19	27433	1743.95	43326
2008-09	1914.19	41903	7.73	166	1906.45	41738	905.39	19365	1001.06	22372	-650.45	-14030	350.61	8342
2009-10	1796.42	37746	218.23	4637	1578.19	33109	718.36	15143	859.83	17966	1539.67	32396	2399.51	50362
2010-11	1642.55	36047	318.98	7018	1323.58	29029	782.57	17195	541.01	11834	1393.81	30293	1934.82	42127
2011-12	2200.00	46552	650.39	13599	1549.61	32952	517.94	10892	1031.67	22061	855.71	17170	1887.38	39231
2012-13	1868.69	34298	399.15	7345	1469.54	26953	387.68	7134	1081.86	19819	1464.67	26891	2546.53	46711
2013-14	2185.95	36047	317.65	5284	1868.30	30763	568.60	9199	1299.69	21564	296.80	4822	1596.50	26386
2014-15	2764.00	45147	605.06	9864	2158.93	35283	246.75	4031	1912.19	31251	2578.53	42205	4490.72	73456
2015-16	3641.46	55559	698.88	10652	2942.58	44907	584.76	8886	2357.82	36021	-272.03	-4130	2085.79	31891

Notes : 1. Data for 2015-16 are provisional.

2. Data on FDI have been revised since 2000-01 with expanded coverage to approach international best practices.

3. Negative (-) sign indicates outflow.

4. Direct Investment data for 2006-07 include swap of shares of 3.1 billion.

Table No. 3
STATEMENT ON YEAR-WISE / ROUTE-WISE FDI EQUITY INFLOWS
FROM JANUARY, 2000 TO JUNE, 2016

Amount in Rupees (US\$) million

Calendar Year (January-December)	I Govt. approval Route (FIPB,SIA)	II Automatic Route	III Inflows through acquisition of existing shares Route	IV RBI's – Various NRI's Schemes ^	CUMULATIVE TOTAL (I to IV)
2000	63,428 (1,475)	16,975 (394)	20,521 (477)	3,487 (81)	104,410 (2,428)
2001	96,386 (2,142)	32,411 (720)	29,622 (658)	2,292 (51)	160,711 (3,571)
2002	69,580 (1,450)	39,030 (813)	52,623 (1,096)	111 (2)	161,345 (3,361)
2003	42,957 (934)	23,400 (509)	29,284 (637)	-	95,640 (2,079)
2004	48,517 (1,055)	54,221 (1,179)	45,076 (980)	-	147,814 (3,213)
2005	49,672 (1,136)	68,743 (1,558)	74,292 (1,661)	-	192,707 (4,355)
2006	69,684 (1,534)	321,758 (7,121)	112,131 (2,465)	-	503,573 (11,119)
2007	107,873 (2,586)	361,002 (8,889)	186,075 (4,447)	-	654,950 (15,921)
2008	135,588 (3,210)	1,004,681 (23,651)	455,026 (10,234)	-	1,595,295 (37,094)
2009	229,716 (4,680)	919,849 (19,056)	160,233 (3,309)	-	1,309,799 (27,044)
2010	115,966 (2,542)	655,519 (14,353)	188,664 (4,111)	-	960,150 (21,007)
2011	134,782 (2,933)	878,222 (19,053)	586,345 (12,636)	-	1,599,349 (34,621)
2012	159,557 (2,964)	845,289 (15,825)	211,069 (4,000)	-	1,215,914 (22,789)
2013	78,657 (1,345)	744,183 (12,806)	471,985 (7,887)	-	1,294,825 (22,038)
2014	109,979 (1,809)	1,226,012 (20,089)	417,143 (6,887)	-	1,753,134 (28,785)
2015	218,325 (3,390)	2,099,811 (32,704)	207,478 (3,232)	-	2,525,614 (39,326)
2016 (upto June 16)	94,703 (1,407)	831,393 (12,351)	293,766 (4,391)	-	1,219,862 (18,149)
GRAND TOTAL ^ (as on 30.06.2016)	1,825,370 (US\$ 36,592)	10,122,499 (US\$ 191,071)	3,541,333 (US\$ 69,108)	5,890 (US\$ 134)	15,495,092 (US\$ 296,905)

Table No. 4

STATEMENT ON RBI'S FDI EQUITY INFLOWS DATA AS PER INTERNATIONAL PRACTICES
(RBI's Monthly Bulletin dated: 10.08.2016)

(Amount US\$ million)

Financial Year (April – March)	Equity		Re-invested earnings +	Other capital +	Total FDI Inflows	%age growth over previous year
	FIPB Route/ RBI's Automatic Route/ Acquisition Route	Equity capital of unincorpor ated bodies #				
2000-01	2,339	61	1,350	279	4,029	-
2001-02	3,904	191	1,645	390	6,130	(+) 52 %
2002-03	2,574	190	1,833	438	5,035	(-) 18 %
2003-04	2,197	32	1,460	633	4,322	(-) 14 %
2004-05	3,250	528	1,904	369	6,051	(+) 40 %
2005-06	5,540	435	2,760	226	8,961	(+) 48 %
2006-07	15,585	896	5,828	517	22,826	(+) 155 %
2007-08	24,573	2,291	7,679	300	34,843	(+) 53 %
2008-09	31,364	702	9,030	777	41,873	(+) 20 %
2009-10	25,606	1,540	8,668	1,931	37,745	(-) 10 %
2010-11	21,376	874	11,939	658	34,847	(-) 08 %
2011-12	34,833	1,022	8,206	2,495	46,556	(+) 34 %
2012-13	21,825	1,059	9,880	1,534	34,298	(-) 26 %

2013-14 (P)	24,299	975	8,978	1,794	36,046	(+) 5%
2014-15 (P)	30,933	978	9,988	3,249	45,148	(+) 25%
2015-16 (P)	40,001	1,042	10,049	4,365	55,457	(+) 23%
2016-17 (P)	7,591	227	2,315	1,092	11,226	
CUMULATIVE TOTAL (from April, 2000 June, 2016)	297,790	13,043	103,512	21,047	435,392	

Source: Department of Industrial Policy and Promotion \SIA newsletter

Sector wise Foreign Direct Investment flows since the year 2000: Analyzing the sectoral analysis of foreign investment in India since the year 2000 it has been observed from the data given in table 5 on 'Sectors attracting highest FDI equity inflows' during the period January 2000 to September 2016 that only few sectors attract foreign investment while others lag far behind. A glance the Table 5 shows that four sectors namely electrical equipments, services, telecommunication, construction command a share of forty percent of the total investment in India over the period of Jan 2000 to September 2016. The highest sector that accounts for

eighteen percent is Service sector which includes Financial, Banking, Insurance, Non-Financial / Business, Outsourcing, R&D, Courier, Tech. Testing and Analysis. Followed by construction development-township, housing and built up infrastructure and Computer-hardware and software at 8percent each. It needs mention here that in view of the strengthen that India had acquired in terms of software sector worldwide, even in domestic arena foreign investment is high because it helps foreign companies to eventually benefit from onshore projects which is more profitable than offshore which involves dealing business with outside world wherein the cost is expected to go up innumerable times.

Table 5: SECTORS ATTRACTING HIGHEST FDI EQUITY INFLOWS
Amount in Rs. Crores (US\$ in Million)

Ranks	Sector	Cumulative Inflows (April '00 - September '16)	% age to total Inflows (In terms of US\$)
1.	SERVICES SECTOR *	293,722 (56,080)	18 %
2.	CONSTRUCTION DEVELOPMENT: TOWNSHIPS, HOUSING, BUILT-UP INFRASTRUCTURE	114,350 (24,250)	8 %
3.	COMPUTER SOFTWARE & HARDWARE	119,087 (22,050)	7 %
4.	TELECOMMUNICATIONS (radio paging, cellular mobile, basic telephone services)	111,388 (21,169)	7 %
5.	AUTOMOBILE INDUSTRY	86,259 (15,793)	5 %
6.	DRUGS & PHARMACEUTICALS	74,367 (14,490)	5 %
7.	TRADING	78,772 (13,354)	4 %
8.	CHEMICALS (OTHER THAN FERTILIZERS)	63,116 (12,433)	4 %
9.	POWER	56,357 (11,035)	4 %
10.	HOTEL & TOURISM	53,207 (9,750)	3 %

Source: Department of Industrial Policy and Promotion \SIA newsletter

Note: (i)* *Services sector includes Financial, Banking, Insurance, Non-Financial / Business, Outsourcing, R&D, Courier, Tech. Testing and Analysis*

(ii) *FDI Sectoral data has been revalidated / reconciled in line with the RBI, which reflects minor changes in the FDI figures (increase/decrease) as compared to the earlier published sectoral data.*

Source Wise Foreign Direct Investment

Inflows: As significant direct investment has started flowing into India in the post-1990 era, it is worthwhile to understand the countries from which such a flow takes place. It is interesting to note that developed industrial countries like U.S.A. and U.K. were the dominant partners in terms of investing in India, till mid 1990 and since then Mauritius share has also increased significantly. It is apparent from the table 6 that during the entire period from Jan 2000 to September 2016, only five countries accounts for almost 71 percent of total foreign direct investment in India. These five countries are Mauritius, Singapore, UK, Japan and USA. The table clearly shows that Mauritius is a major source of FDI inflow because of its Tax heaven status. Double Taxation avoidance agreement that India has entered with Mauritius has become an additional benefit in form of reducing tax

liability. Also India has political links and close bilateral relations rooted in common kinship, culture and interests of India and Mauritius (about 70 percent of the population of Mauritius is of Indian origin). Mauritius has low rates of taxation and an agreement with India on double tax avoidance regime. Singapore and Mauritius alone account for nearly three fifth of total foreign equity investment in India, including rising connection with MNE affiliates located in former and round tripping FDI through the latter. For these reasons, some multinationals set up companies in Mauritius before coming to India. The level of round tripping is likely to be reduced when a protocol signed by Indian and Mauritius Govt. amending double taxation avoidance agreement comes into effect in April 2017. Under one of its provision the Indian Govt. will impose Capital gain tax on investment from Mauritius.

Table 6: SHARE OF TOP INVESTING COUNTRIES FDI EQUITY INFLOWS (Financial years):

Amount Rupees in Crores (US\$ in Million)

<i>Ranks</i>	<i>Country</i>	<i>Cumulative Inflows (April '00 - September '16)</i>	<i>%age to total Inflows (in terms of US \$)</i>
1.	MAURITIUS	519,500 (101,760)	33 %
2.	SINGAPORE	287,949 (50,560)	16 %
3.	U.K.	122,028 (24,072)	8 %
4.	JAPAN	129,416 (23,760)	8%
5.	U.S.A.	104,193 (19,380)	6 %
6.	NETHERLANDS	105,328 (18,929)	6 %
7.	GERMANY	48,806 (9,217)	3 %
8.	CYPRUS	45,227 (8,933)	3 %
9	FRANCE	27,750 (5,294)	2 %
10.	UAE	24,024 (4,385)	1 %
TOTAL FDI INFLOWS FROM ALL COUNTRIES *		1,640,533 (310,258)	

Source: Department of Industrial Policy and Promotion \SIA newsletter

Regional Concentration of Foreign Investment across States in India :Next we

analyze the destination of foreign investment inflow into different parts of the country. Though

the aim of Govt. of India is overall development of the country, but inflow of FDI show a very different picture. A glance at Table 7 very clearly brings to the fore the fact that just two states of India, comprising Maharashtra and New Delhi with parts of Haryana and Uttar Pradesh account for more than 50 percent of FDI inflow into India during the period spanning April 2000-September 2016 thereby aggravating regional imbalance. The

states of Tamil Nadu, Pondicherry, Gujarat, Karnataka and Andhra Pradesh also account for another 22 percent of FDI inflow during the said period. These states are industrially more developed with better resources, software hub, infrastructure resources, friendly investor policies like single window clearance and investment promotion schemes like SEZ's which attracts FDI to these states.

Table 7: STATEMENT ON RBI'S REGIONAL OFFICES (WITH STATE COVERED) RECEIVED FDI EQUITY INFLOWS I
(from April, 2000 to September, 2016):

Amount Rupees in Crores (US\$ in Million)

S. No.	RBI's - Regional Office ²	State covered	Cumulative Inflows (April '00 - September '16)	%age to total Inflows (in terms of US\$)
1	MUMBAI	MAHARASHTRA, DADRA & NAGAR HAVELI, DAMAN & DIU	484,163 (92,848)	30
2	NEW DELHI	DELHI, PART OF UP AND HARYANA	355,727 (65,652)	21
3	CHENNAI	TAMIL NADU, PONDICHERRY	122,683 (22,161)	7
4	BANGALORE	KARNATAKA	116,128 (21,318)	7
5	AHMEDABAD	GUJARAT	70,927 (13,653)	4
6	HYDERABAD	ANDHRA PRADESH	66,760 (12,648)	4
7	KOLKATA	WEST BENGAL, SIKKIM, ANDAMAN & NICOBAR ISLANDS	21,055 (3,967)	1
8.	KOCHI	KERALA, LAKSHADWEEP	8,938 (1,629)	1
9	JAIPUR	RAJASTHAN	7,879 (1,457)	0.5
10.	CHANDIGARH	CHANDIGARH, PUNJAB, HARYANA, HIMACHAL PRADESH	6,576 (1,364)	0.4
11	BHOPAL	MADHYA PRADESH, CHATTISGARH	6,782 (1,321)	0.4
12	PANAJI	GOA	4,022 (847)	0.3
13	KANPUR	UTTAR PRADESH, UTTRANCHAL	3,008 (569)	0.2
14	BHUBANESHWAR	ORISSA	2,025 (407)	0.1
15	GUWAHATI	ASSAM, ARUNACHAL PRADESH, MANIPUR, MEGHALAYA, MIZORAM, NAGALAND, TRIPURA	456 (95)	0.03
16	PATNA	BIHAR, JHARKHAND	551 (95)	0.03
17	JAMMU	JAMMU & KASHMIR	39 (6)	0.00
18	REGION NOT INDICATED		362,281 (70,132)	23
SUB. TOTAL			1,640,000 (310,137)	-
19	RBI'S-NRI SCHEMES(From 2000 to 2002)		533	-

	(121)	
GRAND TOTAL	1,640,533 (310,258)	-

Source: Department of Industrial Policy and Promotion\SIA newsletter

Conclusion

FDI has played a significant role in the growth and development of the world economy, particularly in India. Our GDP has been grown four-fold since the year 1991. According to World Development Report (2010) India ranked 3rd in terms of PPP (purchasing power parity)

Furthermore, India is also the second fastest growing economy in the world with the highest economic growth rate. Though, China is the largest recipient of FDI but India is also increasingly becoming an important destination for FDI in Asia. Progressive liberalization of FDI policy has strengthened investor confidence with opening up of new sectors like integrated township, defence industry tea plantation etc. India's capacity as a host nation in attracting FDI has been enhanced during the post reforms period, but the quantum of FDI inflows relative to its size has been low as compared to other developing countries in general and some of the Asian countries like China in particular. Main reasons for these low FDI inflows has been related to the investment climate, poor infrastructure, foreign exchange rate fluctuation and business facilitation, which are comparatively at lower level. However, during pre liberalization period FDI increased at CAGR of 19.05% while during post liberalization period it has grown 24.28%. This indicates that liberalization has had a positive impact on FDI inflows in India. Since 1991 FDI inflows in India has increased approximately by more than 165 times as compared to pre liberalization period. Yet, it is important to note that the focus should not just be on the absolute amount of gross FDI inflows but also on the type. More specifically, while India has experienced an infusion of FDI inflows in recent times, a large portion of the new inflow have been in the form of Brownfield investment (M&As). Given that the latter does not necessarily imply new capital infusion into a country, the macroeconomic consequences of the two types of FDI can be quite different. The focus should not just be on the amount of Greenfield FDI inflows but also the positive externalities to be derived from them, including in terms of technological development.

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Monetary Services And Economic Growth in India : An Overview



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India's budgetary administrations area has seen earth shattering changes as of late. The money related markets have been changed and globalized. In the meantime, so as to keep up the holiness of the framework, different changes in the administrative structure have been realized. Some justification of the jobs of specific players has likewise been affected. In this paper, you will find out about the changing jobs of banks and NBFCs. In addition to other things, you will likewise find out about the roads of corporate account, the fundamental idea of hazard and the significance of guideline.

Subsequent to experiencing this paper you will probably comprehend the idea of general banks, Analyze the changing jobs of banks and NBFCs , Assess the new roads for corporate account ,Understand deregulation of remote trade and loan fees ,Determine the essential idea of hazard, broadening and the board, comprehend the significance of guideline, Know about trade exchanged assets and gold trade exchanged assets

Idea of Universal Banks

A vital change in India's money related administrations division is transformation of ban] widespread banks. Prior, business banks were principally occupied with expand momentary working capital money to corporates and issuing letters of credit bank ensures. They were not taking up undertaking examination, venture financing renting, syndication or issue the board. Various banks had skimmed endowment so as to broaden a portion of these administrations. For example, State Bank of India Is set up SBI Capital Market Ltd as its renting and shipper banking appropriation Similarly, Allahabad Bank had set up Allabank Finance as an auxiliary. The job of banks has experienced sensational changes once the past f years. Banks presently offer a wide range of money related administrations under one rooftop. They can as all inclusive banks, a veritable money related store offering all administrations such venture examination, venture financing, renting, syndication, consultancy, and so on has brought about a progressive decay of the monetary establishments, for example, ICICI, ID and so forth. ICICI, for instance, has converged with its little girl, ICICI Bank. IDBI changed itself into a bank while IFCI is trusting that an appropriate bank will dominate.

The Changing Role of Banks and NBFCs

The space of movement for non-banking fund organizations has been shortened. non-banking account organization would now be able to take part in either subsidize based exercises as rent, credit and venture, or expense based exercises, for example, venture examination syndication, issue the board, and so forth. This has brought about some total inversion o jobs among banks and NBFCs. Today, the State Bank of India can give venture fund and rent. In any case, SBI Capital Market, a shipper bank, can't and SO. Accordingly, the conceivable utility of the account auxiliaries of banks has expanded extensively. In actuality, reports show that Allahabad Bank grain prepared ingested Allabank Finance with itself. State Bank of India has in the mean time two exceptional financial units (SBUs), one for renting and the other fortress examination. Both these exercises were prior outside the domain of the activities. Further, the current rent organizations need to confront firm area from banks in their very own space. Banks approach less expensive assets - renting organizations appreciate working capital credit office from business Hence, the expense of assets for banks is lower than that for renting organizations is difficult for the last to rival the banks. Thusly, most blue arrangements may go to banks on the off chance that they need to take up such organizations and the - organizations need to distinguish and support their specialty advertises so as to 4i e. Undertaking examination is another territory where NBFCs face firm challenge from banks. Here additionally, the parity is tilted intensely for the business Whenever a recently set up organization needs to get to the market with issue, the projections to be consolidated in its plan must be according to 0 - acclaim by a business bank that is to take up a presentation on the task, decorate of either

advance or value or a blend of the two, of no less than 10 percent venture cost. In entirety, the situation of business banks in the money related framework - L has turned out to be considerably increasingly overwhelming as of late.

New Avenues for Corporate Finance

The globalization of money related markets has prompted countless speculators (FM) rushing to the Indian market with enormous assets. A self evident truth, the financial exchanges in India are today to a great extent receptive to the of such Ms and their all out interest in the Indian markets has contacted US \$50 billion. Worldwide vault receipt (GDR) and American safe ADR) issues have, then again, seen Indian corporates getting to business sectors on their terms. Dematerialization of securities has brought about different satori members getting exercises similar with such new tents. It has brought about brief and blunder free settlement of arrangements just as mastery of travel misfortunes and phony offer declarations.

With the enduring development of the Indian economy and certain Indian gatherings g to wind up worldwide players, the nature and extent of money related administrations is intense changes. The worldwide acquisitions by Tatas and Birla's have seen the rise of takeover financing on a mammoth scale. Raising a money credits or issuing remote cash convertible securities for meeting of undertaking account or utilized buyout is turning into a worthy - Even for common residential rupee funds for meeting working capital - finishes of corporates, the organizations are choosing among rupee and dollar - Depending on the forward premium on dollars, the corporate treasuries. out the better choice and proceeding with the equivalent.

Deregulation of Foreign Exchange and Interest Rates

With the deregulation of loan fees, numerous players are putting resources into treasury boris in the midst of falling financing costs so as to procure attractive treasury salary. As matter of actuality, there was a time of falling loan fees in the Indian market in mid twenty-first century. The treasury branches of different banks were the contributing intensely (substantially more than what was statutorily vital according to SL necessities) in government securities with the end goal of winning benefits and practically 50% of their salary amid that time originated from treasury tasks. Likewise (deregulation of financing costs has offered ascend to freedom for the banks in fixer their rates of enthusiasm on the two stores and credits. Diverse banks are in this manner determiner their rates of enthusiasm for stores of

various developments. Concerning credits, the fixed rate advances have to a great extent offered approach to coasting rate advances with a plenty of prime loaning rates (PLRs), comparing to fluctuating developments of advances, appearing A bank many have, on quickly, a one-month PLR, a three-month PLR) month PLR, etc. All these PLRs, by and by, can be reset on a day by day essential

The Basic Concept of Risk, Diversification and Management

The extent of hazard the executives in the Indian market has expanded with the develops in the size and multifaceted nature of the business sectors. To the extent unsystematic dangers are concerned, these are overseen through the portfolio approach. This methodology depends on the fundamental principle of 'don't put all your investments tied up on one place'. On the off chance that a bank text style an all around expanded arrangement of credits or if a common reserve administrator structures such arrangement of securities, not every one of the advances or securities in the portfolio are likely I act unfavorably in the meantime. Subsequently, the general soundness of the portfolio! is probably going to be kept up. Along these lines, default or counter-party hazard can be overseen spare the assistance of the portfolio approach. The portfolio must be all around expanded, for example must be dispersed among various businesses, gatherings and organizations, so it the general portfolio chance stays sensible. For this, prudential introduction lime must be set up: Industry presentation cutoff points would determine the most extreme parts the all out credit/speculation that can be apportioned to various ventures for test 20 percent to cars, 20 percent to petrochemicals, 10 percent to come and so forth. Correspondingly, the all out presentation limit appointed to a specific industry show additionally be dispersed over an extensive number of organizations and gatherings. The mongrel rules recommend fixing even prudential nation introduction limits. As a tangled reality, a large number of the FIIs put resources into India and other rising economies with goal of worldwide broadening. Common finances pool the assets of countless and the extensive quantum of reserve available to them, they can develop an expansive v broadened portfolio containing speculations crosswise over different enterprises, bunches organizations with the goal that the unsystematic hazard is viably wiped out. UTI, or the Unit Trust of India, which was the primary foundation to offer different common reserve

plans to the Indian open, was additionally stretching out credits to corporates. In that sense, it was not carefully a shared reserve. Further, it was detailing straightforwardly to the Government of India. It was likewise offering to the open different plans with guaranteed returns. At present, nonetheless, the UTI has bifurcated into two — the Special Undertaking of the Unit Trust of India (SULU) and UTI, the best possible common store under the guideline of SEBI. Every single old plan with guaranteed returns were exchanged to SULTTI and dispossessed with the assistance of assets spilling out of the Government of India. The new UTI is presently working like an ordinary common reserve, which reports to SEBI and does not expand credits or buoy plans with guaranteed returns. Till has likewise skimmed finances that will put resources into outside securities. This offers a window to the regular Indian financial specialist for putting resources into worldwide markets.

Recent Developments: New Products

The prospects and alternative sections of the trades have turned out to be very dynamic nowadays. Actually, the volume in the subsidiaries showcase has far surpassed that in the money (stock) advertise, the ongoing spurt in the financial exchanges regardless. Every one of the exchanges in the subsidiaries markets are clearly not gone for supporting. Some are utilized for theoretical purposes moreover. In actuality, these securities permit utilized arrangements to happen and subsequently can prompt an expanded dimension of hypothesis on the bourses. Money related subordinates as forward contracts, fates, alternatives and swaps — both financing cost and cross cash are presently accessible in the Indian framework. Forward contracts and swaps, similar to advances, are by method for understandings that are not tradable. Yet, prospects and alternatives are tradeable and they are being purchased and sold in the F&O (Futures and Options) section of the trades (NSE and BSE). These are the stock fates and choices just as the Stock Index fates and choices. Anytime of time, there are three future contracts accessible in the market, which are all to develop in the following three months. Choices with various strike costs are additionally accessible in the market. Singular investment opportunities are American Options while Stock Index Options are European Options. The volume of exchange subordinates has far surpassed that in the genuine stocks.

Effectiveness of the Market

Indian markets have turned out to be progressively proficient and develop with time.

Screen-based exchanging, dematerialization of securities, more secure and quicker settlement procedure, demutualization and corporatization of stock trades and stricter usage of edge prerequisites have all prompted the development of a sound framework. Gigantic assets have streamed into the Indian market as of late and the present dimension of venture by FIIs remains at around US\$50 billion. The development rate of the Indian Economy has gotten lately and the solid basics have enthused rule assets to wager on the Indian stocks. The Indian bourses have been incorporated a vast degree with the worldwide monetary markets and are moving pretty much with them. His are the prevailing players in the Indian commercial center today nth their unexpected and purposeful withdrawal may effect sly affect a business sectors and economy. Along these lines, while opening the investor esteem, the have additionally turned out to be significantly more hazardous and touchy to worldwide improvements. The volume of exchanges in the Indian stock trades has flooded in zen: times. Market liquidity has gone up impressively. The system of cost showery has been reinforced through the procedure of book building and sell-offs. expression of remorse evaluating of starting open offers (IPOs) has been proposed. Speculator consideration has been given need and an arrangement of persistent revelation and patency has been immovably set up. A base coasting stock (stocks hung on-advertisers) of 25 percent of the all out number of offers issued by any organization has been proposed. This, aside from improving business sector liquidity, likewise empower SEBI to deal with the supply side in the trades. Monster cross-outskirt takeover bargains by Indian corporates as of late gigantic financing. Valuation of target organizations, continuing delayed for takeover, arranging enormous assets - quite a bit of it in remote cash load rates and short notification and working out ideal capital structures have rested the expertise and capacity of the speculation/trader banks working in India. had additionally to show extensive information of the laws of the individual for working out such arrangements. Different sorts of rebuilding bargains, both in residential and cross-outskirt markets are extending the extension for financializes. Mergers and de-mergers, key associations, disinvestments and privatization ones, arranged and threatening takeovers, worldwide contributions as 1 bonds and value, and so forth are for the most part adding decent variety to the nature and extent of money related cess. Business rebuilding so as to leave periphery

exercises and to concentrate on the Rs of center competency is likewise prompting money related organizing and opening up of new vistas for monetary administration related exercises. In a developing economy, driven by immense interest from a consistently expanding Niccole class, substantial ventures are originating from practically all business houses. These include immense undertaking costs and require huge speculations. In this way, expansive advances named in both rupee and outside cash leases, substantial number of open rights issues of value and obligation instruments, indeed in both rupee and foreman money, are turning into the request of the day. This is further extending the degree for budgetary administrations.

The Importance of Regulation

The huge scale showcase activities by FIIs are making new open doors in the essential and optional markets. The huge inflow of FDI has prompted development of new organizations and joint endeavors. New assets, new financial specialists, new speculation banks just as business banks, new protection outfits and fund organizations are largely resting confidence in the 'incomparable Indian development story' and rushing to the Indian market. With advancement of the money related area, bargain making is ending up increasingly adaptable and differed. This has brought about the extending of the nature and extent of money related administrations. The bunching of an ever increasing number of remote players in our business sectors is creating a ton of movement in the cash and capital markets as well as in the outside trade advertise. Despite a huge and expanding exchange deficiency looked by India, the Indian Rupee has appeared of thankfulness opposite the US dollar lately because of tremendous remote money capital inflow by method for FDI and FIT speculations just as non-occupant Indian (N RI) settlements. Actually, in mid-May 2007, the rupee ruptured the dimension of Rs 41 for each dollar. Such a sharp ascent in the trade estimation of the rupee, while decreasing the residential cost of different things including oil based commodities, is well-suited to hurt the fare aggressiveness of Indian firms. Truth be told, the material part is now confronting such an issue. So the RBI needs to wipe up these dollars so as to keep up the trade rates inside sensible breaking points. This, thus, prompts expanded cash supply that may fuel expansion. So as to suck out such additional liquidity from the framework, the RBI needs to fall back on open market tasks (OMO) and sell government securities. Moreover,

settlement of profits for GDRIADR holders and benefits for remote assets and outside businesses result in gigantic outside trade bargains or forward spreads. The entire procedure produces a plenty of exercises in the budgetary administrations part.

Protection Life and Non-Life

Another region of money related administrations is protection. The protection area is additionally partitioned into life and non-life sections. The extra security arrangements can be either term approaches (installment just on death amid strategy period) or gift/cash back strategies (cash got on development or at indicated purposes of time) or a blend of both. The non-life portion can be additionally subdivided into medical coverage (like the Mediclaim strategy), property (protection against flame, robbery/theft, flood, seismic tremor, and so on.), marine protection or vehicle protection (counting outsider protection). In the wake of advancement and globalization, both life and non-life coverage business are in effect enthusiastically sought after by scores of remote/worldwide players. Setting up of a different administrative body, viz. Protection Regulatory and Development Authority (IRDA) and giving a dimension playing field to all players added to the enthusiasm of the outside back up plans in getting to the Indian market. The proposed move by the Government of India to expand as far as possible up to 74 percent for the protection part, has given a catalyst to such remote players. An extensive and regularly expanding working class in India has additionally fueled the interest for lodging advances. Land costs in India have taken off more than ever; yet, interest for lodging is consistently walking up. The lodging account organizations like HDFC, yet additionally banks of all classes open segment, private disperse and outside, have been dynamic in conceding lodging credits. The development of utilizing and buyer credits has been extraordinary as of late, which has even LT-raged the consideration of the controller, viz. RBI, which has climbed the hazard weightage such advance resources of banks. Indeed, even something else, the general development of non-sustenance credit of business banks has been very great. Moreover, banks are presently promoting the results of different shared assets and insurance agencies. Since a considerable lot of the lodging advances are long haul, they may proceed for significant lots in the loaning bank's monetary record. This may make a strain on the of the bank on account of capital ampleness necessities. In the event that the bank quip significantly enlarges its capital base, it can't make further advance resources the old

advances develop. So as to adapt to the immense interest for bank credits stringent requests for capital for the banks, they currently feel slanted to resort more and more to securitization of benefits. Moreover, new mixture instruments for single banks' capital base have additionally been allowed by RBI. Along these lines, new sorts of issues just as differed securitization bargains are being seen in the Indian market expanding normality. The market is additionally agog with the expansive securitization proposed for the old duty of NTPC and Coal India from different state power sheets. Aside from that, securitization of home loan advances sponsored by the describe of the National Housing Bank (NHB), vehicle and Visa credits are 3: so revealed every now and then. Similarly as dematerialization has prompted the appearance of storehouses and safe GDR/ADR issues have brought about multiplication of custodial administrations. GDRs and ADRs, which are worldwide values offered by Indian elements in global markets, are named in US dollars and are upheld by a sure of household value shares.

Budgetary Services in India

India is presently the world's third biggest economy after United States and China. As far as obtaining force and genuine costs, it has been seen that a development of India's economy has been because of the development of the administration division. The Indian monetary market is considered as a standout amongst the most steady and sound money related markets of the world. The test before India isn't tied in with pulling in remote capital yet guaranteeing ideal usages of outside capital. In the evolving situation, it creates the impression that money related administration segment will contribute most towards the development of the administration area, along these lines prompting the general development of the Indian economy. A portion of the normal budgetary administrations in India incorporate banking, stock broking, protection, renting and contract buy, shopper credit and venture administrations. The working of the budgetary arrangement of any nation relies upon wide scope of money related administrations given by the suppliers and their viability and productivity. Both, resource the board organizations like shared store, renting organization trader banks just as risk the executives organizations like acknowledgment houses and bill limiting houses, and so on offer budgetary administrations.

Monetary Services and Economic Growth in India

Indian monetary framework is made of money related administrations, budgetary markets, money related establishments and budgetary items or administrations (see Figure 1.1). There is a high level of positive relationship between's sound money related frameworks and monetary development. The money related framework channelizes reserve funds into profitable speculation, yet encourages financial action. India is a major purchaser of budgetary administrations and demonstrates that there untruths a chance to turn into the supplier of these administrations soon. A few calculates, for example, development the common reserve resources under administration, absolute bank credit, the protection areas, and so forth show a blast in the Indian money related administrations division in the ongoing years. These administrations not just satisfy the requirements of the developing and progressively differing economy, yet in addition give great administrations to the corporate world and the overall population. Another huge pattern watched is the development in buyer credit. Albeit budgetary administrations are being given by the banks and different organizations, there is as yet an immense undiscovered potential in the provincial zones. We have to give these money related administrations to an ever increasing number of individuals; this has offered ascend to the idea of more noteworthy budgetary incorporation. Indeed, even the universal market likewise furnishes regular development opportunity in future with different creating nations setting up assembling bases abroad, obtaining the correct common assets and building circulation systems. An extensive number of cross-fringe mergers and acquisitions is another critical patron of money related administration part and furthermore towards work age.

Difficulties Facing the Financial Sector

A portion of the difficulties confronting the monetary administration part are:

- A redo of the authoritative structure of banks and money related administration instincts is required in the quickly changing situation in view of the fast innovative improvement.
- Mother challenge is the preparation of workers consistently.
- Biggest challenge confronting the monetary instincts is the aggressive condition from both global and household players.

- Another challenge is of successful client relationship the executives and brand recognizable proof.
- One of the issues is the time slack between the buy and genuine impact of budgetary administrations.
- There is an opportunity of swindling and misrepresentation much of the time.
- Last however not the least, legitimate guideline is required for the money related administration area.
- Thus, we see that budgetary administration area is developing at the quick rate and gives extraordinary esteem augmentations to numerous areas of economy. It is trusted that the monetary administration division would turn into the following noteworthy development motor of the Indian economy in times to come.

Conclusion

With progression and globalization, the Indian money related division has accomplished more noteworthy profundity and assortment and this has opened up enormous degree for a wide range of monetary administrations both existing and new. As the framework gets increasingly more changed, the firm guidelines are required so

normal financial specialists are not shown a good time. The sacredness of the exchanging stages additionally should be guaranteed. In like manner, SEBI has fixed its guideline of stock trades.

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Agricultural Development in India since Economics Reforms of 1991

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Agribusiness in India has a huge history. Today, India positions second worldwide in homestead yield. The monetary commitment of horticulture to India's GDP is relentlessly declining with the nation's wide based financial texture of India. Our Country has gained ground in agribusiness however profitability of our major agrarian yields is extremely low in Comparison to other nations' India has a high offer of work (55%) with lesser commitment to cultivate automation (40%) India makes cultivating less gainful and prompts rancher's neediness. While USA (2.5%) and Western Europe (3.9%) has low offer of work in contrast with 95 percent offer of automation.

Keywords: Horticultural profitability, GDP, Mechanization, Economic Growth

Targets:

- To investigate the horticulture development execution since financial changes of 1991.
- To investigate the issues in Agriculture.
- To ponder horticultural arrangements in India.

Strategy

The investigation depends on optional information. The optional information was gathered from distributed and unpublished records and reports of focal Government and concerned divisions and other significant productions.

Accentuation has given on fleeting information to comprehend the adjustment in the farming part. Subsequent to gathering the information, correlation has made. Next the information has displayed through appropriate cartographic methods

Measurements of New Economic Policy for Agriculture Sector

After 1991 time, separation and esteem are three critical elements of agribusiness division in India. The goals of the components of (NEP) New Economic Policy for farming part are to set up the arrangement, to deliver as indicated by the arrangement and to sell the created merchandise in worldwide market. It builds the volume of global market. Because of financial changes how farming key pointers functions, record generation of harvests, compound development rate of zone, creation and yield of significant yields accomplished effectively or not? We need to think about every one of these destinations underneath in detail.

Key pointers of Agriculture

As indicated by the established subject rundown agribusiness is a piece of state list. Horticulture

division is bolstered by numerous halfway supported and focal government plans. Development in Agriculture area GDP was 0.8 percent in 2009-10. It has an enormous ascent by 4.7 percent in 2013-14. In initial two successive long periods of Tenth Five Year plan (2002-07) farming area had negative development. Table 3.1 demonstrates key markers of horticulture area of Indian economy

Record of Production of Crops

India is the second biggest maker of rice on the planet after china. This is the staple harvest of the greater part of the Indians. It is developed in tropical moist locales over a huge zone. This district has clay soil which is wealthy in humus. Clay soil is rich. A portion of the states creating rice are Punjab, Haryana, northern Rajasthan, western Uttar Pradesh, Bihar West Bengal, Assam, Jharkhand, Andhra Pradesh, Tamil Nadu and Kerala. West Bengal has the most astounding generation amid 36 the examination period which is 14885 thousand tons in the thousand years decade on 2004-05. Andhra Pradesh created 14,385 thousand tons though Uttar Pradesh had offer of 14,025 thousand tons rice generation. Tamil Nadu, Karnataka, Odisha and Madhya Pradesh had appeared in rice generation amid 1991-2012. Arunachal Pradesh, Goa, Himachal Pradesh, Jammu and Kashmir, Kerala, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Uttarakhand and every single association region had enough offer in rice generation after the new

financial arrangement. All India rice creation went high in the year 2011-12. Fare of grains particularly, rice has expanded from USD 2575 million of every 2010-11 to USD 7742 million out of 2013-14. Farming fare developed by 5.1 percent in 2013-14 more than 2012-13. Essential area incorporates marine fare moreover. These marine items expanded by 44.8 percent at same period. Every single essential part like dairy, poultry, meat and segments of blue upheaval reliably multiplied their offer from 2008-09 to 2013-14 in rural fare.

India is one of the top nations in farming generation. Increment underway through increment in territory isn't feasible for the peninsular land and man proportion. It would get still thin in future. Consequently Indian economy ought to be revamped as spot of concentrated agribusiness which turns into the fundamental normal for farming division after 1991. Innovative enhancements in agribusiness can be ordered into organic and mechanical segments. Under natural segment new seeds (HYVP), utilization of manure in ideal time at right portions. 38 Mechanical developments normally mean the utilization of more apparatus like tractors, threshers and so on. This system would turn into a key factor in the quick change of Indian farming in the following 20 years. In created nations ranch automation assumed an essential job. More than 90 percent ranch exercises done through automation though; over the Indian states it differs around 25 percent. After financial changes grains has 126.2 million ha; beats 25.4 million ha; oilseeds 28.2 million ha; cotton and sugarcane these money crops are 11.7million ha and 5.0 million hectares individually. According to the third development gauges, the creation has summed up by 264.4 million ha. Rice has 106.3 million tons and wheat has 95.8 million tons. Heartbeats scored 19.6 million tons. Oilseeds 32.4 million tons while cotton 36.5 million tons and sugar stick creation recorded as 348 million tons. Rapeseed and mustard demonstrates negative stream of creation by change over in 2012-13. Yield in All India level has declined by and large for real harvests with the exception of tur, coarse grains and cotton. National Food Security Mission (NFSM) set another objective in the wake of accomplishing the objective of expanding nourishment grains generation by 20 million tons to 25 million tons in thirteenth Five Year Plan Period. As per twelfth arrangement under Rashtriya Krishi Vikas Yojna will be through generation development 35 percent. Seven Sisters' region of India is

actualizing a noteworthy sub conspire with a portion of Rs. 1000 crore in the year 2013-14. The center geological territory of rice creation in India was expanded by 7 percent in 2012-13 more than 2011-12. In 2013-14 profitability has diminished when contrasted with creation by extending grounds. Yield of Cotton and tur expanded as against stale land. 39 Indian Agriculture demonstrates the solid and vigor in territory, generation and yield in significant harvests. The coordinated plan of oilseeds (ground nut, sesaam, sunflower, safflower and soyabean) has come about record generation. Heartbeats recorded 16.6million tons, oilseeds 32.4 million tons in 2013-14. The Technology Mission on oilseeds and oil palm intends to expand local generation of oilseeds which is close to 50 percent shy of residential interest.

CAGR of Area, Production and Yield of Major Crops

After financial changes green upset has a noteworthy job to perform. High return Variety Program seeds, manures, water system offices and automation in farming part are the key components of green transformation. With the assistance of these elements rice generation has expanded by 2.02 percent while wheat by 3.57 percent. The territory of rice has declined in 2000-01. Compound Annual Growth Rate of region, generation and profitability of heartbeats has improved by 1.59 percent, 3.72 percent and 2.10 percent separately. The creation of sugarcane has expanded by multiple times in 2013-14 when contrasted with 1999-2000. National Food Security Mission set an objective to create 25million huge amounts of sustenance grains; 8 million tons of wheat 10 million tons of rice, 3 million tons of coarse oats and 4 million tons of heartbeats. The table demonstrates the compound development rate of territory, generation and efficiency amid 2000-01 to 2013-14 has been higher than in the past two decades for coarse oats, heartbeats, oilseeds and cotton, while it has generally declined for rice and wheat.

Agricultural Productivity in Comparison with different Countries

India happens to be one of the biggest cultivators and makers of a large portion of the horticultural harvests however positions extremely low regarding profitability. Its rank is just 52th on the planet in rice and 38th in wheat. Anyway as far as zone, India has the biggest zone under rice and wheat on the planet and the second biggest maker in these yields. It has the biggest region under heartbeats on the planet and is additionally the world's biggest maker of heartbeats, however as

far as profitability its rank is 138th on the planet. It is obvious from the table; there has been a gradual ascent in efficiency amid 1991-92 to 2012-13. Anyway when contrasted with different nations the yield levels in farming keep on being extremely low.

Climate Change and its Impact

The frequency of higher temperatures and higher precipitation fluctuation with lower mean downpour falls is expanding throughout the years. El Nino impact happens when surface temperatures in the Pacific sea continually increment better than expected for in excess of a couple of months, which hurtfully influences climate in a ton of parts of the world. It consistently happens each three to five years frequently starts to frame amid June-August, and still 9 a year. The occasion get significance in India since its impact is experienced around mid of stormy season amid the south-west rainstorm. While the vast majority of the dry spell a long time in India coordinate with the occurrence of the El-Nino, the hold connect isn't that solid. In nineties, India experienced a precipitation lack of 10 percent or more than in six spots. In 1997, when the effect of El Nino was accounted for to be the most horrendous, India had 2 percent higher than standard precipitation. The all-inclusive range gauge framework demonstrates the likelihood of lower precipitation in the downpour encouraged locales of peninsular India, which may influence the yields, for example, rice, soyabean, cotton, maize, jowar, groundnut and sugar stick. The climate vacillations in India which influence the harvests unfavorably like hailstorm, corrosive downpour, thunder storms, floods, dry season, overwhelming snow-fall, inopportune downpour, dust storms, cold waves, heat waves and ice and so on. As needs be, Indian ranchers have created crop assortments and farming practices which fit in the example of climate influences. 45 Manures and Fertilizers The absence of nitrogenous substance in the dirt can be overwhelmed by a watchful protection and legitimate utilization of yard excrement, creature produce, pivot of yields, the assembling of fertilizers from town and town, human waste, oilseeds cakes, utilization of green compost and the utilization of concoction manures.

Synthetic manures can be characterized in three different ways. Nitrogenous composts contain sulfate, nitrate, ammonium sulfate, and urea and so on. Phosphatic manures are given to soil in the state of phosphorus which is gotten from bones and shake phosphates and the potassic composts

are given to the dirt in the 46 type of potassium chloride and potassium sulfate. To address NPK supplement awkward nature and the absence of optional and small scale supplements, through of manures on explicit soil dampness conditions and harvest needs is the fundamental structure of supplement based endowment in 2010.

Agriculture Marketing

Horticulture showcasing is the new idea after monetary changes. The facts confirm that if steps ought to be taken to verify high gains in profitability and other, steps ought to be taken to guarantee that these additions achieve every one of the pockets of the economy. Along these lines all the technique for upgrading horticulture creation should comprise of better land use approach which improves development levels, a constant improvement in yields, and a satisfactory help by research instruction and as referenced over the rural advertising and valuing structure which continues this development. Horticultural advertising is another idea after monetary changes. It has the significance to address the issue of store network the executives. Its destinations are to evacuate showcase bends in making normal market, to encourage the formation of a national farming business sector and finally to advance productivity and development. The nourishment related notice was 'The Nation Food Security Act' (NFSA) declared on September 10, 2013. It has some particular destinations given as beneath. To give sustenance and healthful security by guaranteeing access to sufficient amount of value nourishment at reasonable costs. It surrenders inclusion of to 75 percent of the rustic populace and up to 50 percent of the urban populace. The yearly sustenance endowment for usage of the demonstration at 2014-15 cost is about INR 1, 31,066 crore. The Food and Agriculture Organization (FAO) has gauges an agreeable worldwide situation for 2014-15 with high stocks to utilize 48 proportions of grains and stable costs. India is very much put on sustenance grains accessibility, with record local generation and gigantic stock in focal distribution centers. Changing horticulture is the weapon for making the lawful and administrative casing work for the well working of market economy. Farming Product Market Committee (APMC) laws are real obstacle to modernisation of the nourishment economy. There is a need to put the need for expulsion of traditional mediations in the sustenance economy. There are some approaches to change the horticulture. They are: obstructions to address the market disappointments in

warehousing, guidelines on future exchanging and learning of generation ought to be accessible. This is a long past due, more than that, should be executed forthwith. This would make development, and with it plan asset assignment, zone and yield explicit.

Seeds

Seed bank is another plan by government. Since 2013-14 every one of the states will accomplish great assortments for the seed chain and offices in charge of generation of seeds at each dimension by 2016-17. New Policy on Seed Development incorporates 100 percent Foreign Direct Investment under the Organization for Economic Cooperation and Development Seeds Scheme. Seeds quality records for one-fourth of harvest profitability. Quality seeds represent around 30 percent of absolute seeds utilized, through there are critical varieties crosswise over yields and states. The investigation of the yield information recorded from different states demonstrated that when contrasted with customary assortments, the yield of these assortments was essentially higher by 10 to 15 percent. It has brought about the record generation of oats, heartbeats, oilseeds and money crops moreover. 49

Credit

The rancher can't carry on business whit out outside fund. Credit in agribusiness is required for both profitable and non gainful business needs of cultivators. About portion of the obtained assets were devoured for inefficient family consumption and short of what 33% was spent on ranch prerequisites. Horticulture credit stream in 2012-13 was 6, 07,375 crore and in 2013-14 it was reached out to 7, 00,000 crore and accomplishment of 7,30,765 crore. Ranchers were allowed post reap advances against debatable stockroom receipts at business rates. Ranchers can get the harvest credit up to the main measure of 3, 00,000 crore at 7 percent rate of intrigue. Improved farming credit streams are surpassing the objectives.

Irrigation

India's water assets originate from the frameworks streaming into Bay of Bengal. While the water less areas of Thar Desert give nothing by any stretch of the imagination. Presently 55 percent of gross trimmed region relies upon downpours. So Indian farming is called 'a bet on storms'. Before monetary changes the level of flimsiness in farming yield in watered zones was not exactly 50% of that in unirrigated regions. A definitive water system capability of 139.89 million hectares, as genuine use in 2011-12 was

just 89.9 million hectares which is just 64.3 percent of potential. Consumption on water system in tenth arrangement was Rs. 1, 00,106 crore; Eleventh arrangement was Rs. 2, 11,700 Crore and Twelfth Plan has been kept as Rs.4, 22,012 crore. Significant consumption has gone in for building up the real, medium and minor water system ventures. Under the Accelerated 50 Irrigation Benefit Program Rs. 64,228 crore of focal credit help allow has been discharged up to December31, 2013. Rice bowl of India has brought about disturbing decrease in the water table. So this overexploitation of water assets region of India was planned with Rs. 500 crore in 2013-14.

Crop Insurance

Altered protection plot is relied upon to have grater inclusion. Abundant of plans are supported by government as a piece of hazard the board and hazard relief. The National Agricultural Insurance Scheme (NAIS) set up on November1, 2013. It is comprises of Pilot Modified National Agricultural Insurance Scheme(MNAIS), Pilot Weather Based Crop Insurance Scheme(WBCIS) and Pilot Cocount Palm Insurance Scheme.

Agricultural Subsidies

This is a lot more extensive viewpoint of guaranteeing nourishment security and wellbeing net for poor people and ensuring the interests of the nation in the new arranging worldwide monetary request that is coming to fruition under WTO. The critical reason for the power sponsorships is the valuing approach of the state power sheets. 53 Irrigation sponsorships emerge on account of the disregard of normal evaluating for waterway water. It is a substantial financial weight. Manures ought to be accessible to the ranchers at low and sensible costs and guarantee the high interest in compost industry is the targets of manure sponsorship. Use on grains between 1993-94 and 2011-12 declined in country zones and furthermore in urban territories of India. Sustenance and Nutritional security concerns need to assess changing utilization design. India is all around put on nourishment grains accessibility, with record residential creation and immense stocks in focal pool

Issues in Agriculture

Moderate horticultural development is a worry for strategy creators as some 66% of India's kin rely upon rustic work professionally. Current horticultural practices are neither financially nor naturally manageable and India's yields for some, agrarian wares are low. Inadequately kept up water system frameworks and practically widespread absence of good expansion

administrations are among the elements mindful. Rancher's entrance to business sectors is hampered by poor streets, simple market foundation and inordinate guideline." (World Bank: "India Country Overviews 2008)."

With a populace of simply our 1.2 billion, India is the world's biggest majority rules system. In the previous decade, the nation has seen quickened financial development, rose as a worldwide player with the world's third biggest economy in acquiring power equality terms (PPP), and gained ground towards accomplishing the greater part of the Millennium Development Goals. India's combination into the worldwide economy has been joined by great monetary development that has brought significant.

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Genesis of Political Awakening and Freedom Movement in India



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Source of inspiration in Lajpat Rai's political career was his father who was an ardent follower of Sir Syed Ahmad Khan in his prime youth but whom he criticized afterwards for his anti-Congress tirade. Lajpat Rai too had shared his father's admiration for Sir Syed Ahmed Khan but from 1888 began to criticize in his writings the anti-Congress activities of Sir Syed. Lajpat Rai's father was well-versed in Urdu and Persian, had great respect for Islam, fasted and prayed like a Muslim, but did not embrace Islam largely due to his wife's attachment to the Hindu and Sikh faiths. The Arya Samaj movement, a vital force in the Punjab in the later 19th and early 20th century, had a tremendous appeal for Lajpat Rai (he had met Swami Dayanand at fourteen), who was deeply touched with the ideology of Arya Samaj from his youth. It was his obsession to Arya Samaj which stimulated his father to adopt Hinduism.

Lajpat Rai's political movements commenced from 1885 when he was the part of congress session at Allahabad. In the beginning of his career his interest was focused on social and educational reformation. But his views on politics changed radically as a result of the hasty and ill-conceived measures thrust on the country by Lord Curzon. He organized big meetings in the Punjab, travelled widely, raised funds for the national cause and exposed the poverty of the people and its causes. He brought out in his writings and speeches lurid comparisons between the economic conditions in India and those in the Western countries, and attacked the economic exploitation by the British as oppressive.

During his confinement in Burma he prepared copious notes which he used later for quotations in his speeches and writings. He gave in his writings, elaborate figures illustrating life-expectancy, death-rate, average income, taxes, wages, illiteracy, and the frequency of famines. When after his release from deportation in November 1907, Tilak pressed his claims for the Presidentship of the Congress, Lajpat Rai withdrew voluntarily and bent his energies to save the split in the Congress.

Lajpat Rai went to England in 1908 for the second time, delivered lectures to Indian students and returned to India in 1909. In 1913 he visited Japan, England and the United States on a lecture tour, and returned to India in 1920. During his stay abroad he is believed to have supported, the Ghadar Party's programme. He also established the Indian Home Rule League in the United States on

October 15, 1916. He resumed his political activities on his return to India in 1920. He attended the Calcutta and Nagpur sessions of the Congress in 1920 and also presided over the All India Student's Conference at Nagpur (1920). He was arrested in 1921 while presiding over the Punjab Provincial Political Conference.

During his long stay abroad, Lajpat Rai saw India's struggle in a wider perspective against world movements and began to realise how India could win support from other countries. It was this which inspired him to write his major works: 'Young India', 'England's Debt to India', 'The Political Future of India' and 'Unhappy India'. In collaboration with Hardikar, he remained in close touch with British Labour and Irish organisation. He was thinking at one time of writing a book on the application of Bolshevism to Indian conditions. Lajpat Rai devoted his life whole heartedly for the independence movement of India and he was of a strong opinion that without drastic modification in economic and social scenario was possible. About student's participation in the freedom movement, he once said, "I am not one of those who believe that the students, particularly University students, ought not to meddle in politics. I think it is a most stupid theory".

On his return in 1920 Lajpat Rai was shocked that British repression was even more ruthless than before. He reacted sharply to the Jallianwalla Bagh Massacre. After the advent of Gandhi, Lajpat Rai found a different world of politics, not really much to his liking, especially when he was called upon to

preside over the Special Congress Session in Calcutta in 1920. Gandhi's politics looked to him as that of a visionary. Lajpat Rai was not enthusiastic about the Non-Cooperation Movement and predicted its failure; civil disobedience meant to him merely passive resistance which could never be effective in the conditions then prevailing. But like many others who had opposed Gandhi at the Calcutta session, he agreed with Gandhi at the Nagpur Congress Session (1920) and accepted non-violent non-cooperation as an instrument of fight. In 1921 Lajpat Rai presided over the Punjab Provincial Political Conference and was arrested. After his release and the withdrawal of the Non-Cooperation Movement, Lajpat Rai joined the Swarajya Party founded by C. R. Das and Moti Lal Nehru. On October 30, 1928, Lajpat Rai led a procession at Lahore for the boycott of the Simon Commission and received baton blows on the head and the chest from an English officer. Eighteen days, after this brutal assault he died of his injuries.

Lajpat Rai had a cosmopolitan outlook and was a staunch fighter against imperialism everywhere. He recognized the right of all the countries in Western Asia to freedom. He sympathized with the sufferings of Indians in South Africa. He had a high sense of national self-respect. He took Miss Mayo to task for her book, 'Mother India' to which he replied by his 'Unhappy India'. It was a powerful and a scathing refutation of Miss Mayo's scurrilous attacks on Indian society. Lajpat Rai was a prolific writer. He was deeply interested in journalism and founded an Urdu daily, the *Bande Mataram* and an English weekly, the *People*.

Lajpat Rai was called 'Sher-i-Punjab' (Lion of the Punjab). Although he may have been wanting in the charms of Gokhale and the sheer magnetic power of Gandhiji, his integrity, sacrifice and persuasive power gave a special dignity to his carriage. Indian nationalism is a modern concept. It came under the British regime as a result of the action and interaction of numerous subjective and objective forces and factors which develop within the Indian Society under the conditions of the British rule and the impact of the world forces.

In the words of Macdonald, "Indian nationalism has been much more than the agitation of political coteries. It is the revival of an historical tradition, the liberation of the soul of a people". Not only all the communities of India were represented in it. Indian nationalism in its political aspect means that the Government of the country by British officials was something to be negated, to be got rid of various reasons can be enumerated for the origin, growth and development of the Indian National

Movement. Indian Nationalism was 'the child of the British Raj. The whole of India from the Himalayas of Cape Comorian was now brought under one Government and this gave her people a new sense of political unity. Mr. Subramanian Ayer of Madras, summed up the benefits of the British rule for the first time in the history of Indian populations there is to be held the phenomenon of national unity among them, of a sense of national existence.

The writing of Bacon, Darwin, Spencer, Locke, Mill, Adam Smith, Carlyle and Ruskin and their appreciation of Eastern thought kindled a fresh fire among Hindus and Mohammedans. The ideas of Montesquieu, Voltaire, Rousseau, Burke, Mill, Mazzini, Garibaldi and others began to reach the Indian shores. These made a profound influence on the Bengali middle class mind. The writings of Raja Ram Mohan Roy, Debendra Nath Tagor, Bankim Chandra Chatterjee, Rajendra Lal Mitra, Bipin Chandra Pal in Bengal; those of Ranade, Vishnu Pandit and others in Maharashtra; of Swami Dayanand and Sir Syed Ahmad Khan in Northern India; of the Theosophists in Madras brought about a new awakening which afterwards received an event stronger impetus from the writings and speeches of Mrs. Annie Besant and Swami Vivekanand. "This was on the religious and social side mainly but its national character unmistakable," wrote Lajpat Rai.

These spread great dissatisfaction and frustration among the educated Indians due to lack of suitable employments in plenty. Educational system under the British was primarily intended to train Indians for public services and clerical posts. Technical education was never fostered. The principle of 'Indianisation of services was accepted as early as in 1833 wherein it was stated that 'no Indian shall by reason only of this religion, place of birth, descent, colour or any of them be disabled from holding any place or employment under the company'. The same principle was reaffirmed in the proclamation of 1858. But these declarations practically remained dead letters. The few successes gained by Indians in the I.C.S alarmed the British and with a view to keeping them out, it was required that the candidates should be 19 to 21 years of age at the time of examination; an age so young as made it impossible for Indians to go England and successfully compete. It was regarded as a blow to the aspirations of the middle class for higher appointments. One such notable example was the life of Surandra Nath Banerjee. This was the beginning of our political conflict under rule which was the part of our new political freedom movement.

Owing to the progress of radical means of transport and communication by road and rail, posts and telegraphs, the people living in the distant corners of the country were brought closer to each other. Lines of communication knit up the cast country and turned geographical unity into a tangible reality. To quote Lala Lajpat Rai, "The methods of the English Government in India, their educational system, their press, their laws, their courts, their railways, their telegraphs, their post-offices, their steamers had as much to do with it as the native love of the country.

Lala Lajpat Rai ranks among the outstanding leaders of modern India and occupies a distinctive place in the galaxy of world personalities who fought for the freedom of their peoples. A contemporary and colleague of Mahatma Gandhi, Lokmanya Tilak, Pandit Moti Lal Nehru and Gopal Krishan Gokhle, Lala Lajpat Rai got a place in the national lexicon as one of the triumvirate of the extremist fame in the Indian nationalist struggle in 1905 during in All-India agitation against the partition of Bangal. Lalaji made his first foray in to politics in 1888 when he was only 23 years old and wrote a series of 'Open Letters to Sir Syed Ahemad khan which appeared in the Urdu weekly Koh-i-noor of Lahore. In these letters he profusely quoted from Sir syed's earlier writings to prove his volte face concerning his earlier views on Hindu-Muslim unity and Indian nationhood and all what he had preached before the Indian National Congress was founded.

Lalaji public life devoted the last decade of the nineteenth century and first three decades of the twentieth century which was a period of political and economic upheavals in human history. It was a period when capitalism and militarism were the dominant forces shaping the destiny of nations and empires. A virulent revulsion against empires and imperialism was felt by Lalaji instinctively. He thought that a transformation in the world system was not possible by eliminating one or two empires or by substituting one empire by another but by abolishing all of them. Until imperialism in all its forms was obliterated there was little hope, he added, of coming in to being of a just world order. Having a cosmopolitan outlook, Lalaji look forward to the emergence of a free Asia and Africa. He empathized with the people of South Africa in their fight against racial discrimination.

Due to the radical upliftment in the press, Particularly the Vernacular Press played a Kingpin role in accelerating the growth of people's consciousness. By the end of the 19th century, there were more than five hundred newspapers in India. Some of the notable papers were 'Sambad

Prabhakar', 'Hindu Patriot', 'Indian Mirror', 'Amrit Bazar Patrika', 'Bengalee', 'Sulabh Samachar' in Bengal 'Voice of India', 'Native Option', 'Bombay Samachar' and 'Kesari' in Bombay, 'Hindu' and 'Swadesh – Mittram' in Madras; the 'Herald' Bihar; the 'Advocate' in Lucknow and the 'Tribune' in Lahore. By the seventies the Indian press was sufficiently influential to embarrass the government.

In the history of Indian nationalism, the role of British economy had profound effect will be recognized as a strong factor. The rapid destruction of Indian arts and industries in competition with machine-made goods, increasing poverty of the people and the continuous bleeding of Indian resources through British exports have not been able to keep pace with the former. Famines occurred almost regularly in which people 'died like flies' and the Government.

The reactionary viceroyalty of Lord Lytton was 'a blessing in disguise' for the growth of Indian nationalism. The press Act (1878) which imposed crippling restrictions on the Vernacular Press and the Arms Act which sought to limit the possession of arms, caused stronger irritation to the native minds. His famine and the diversion in the country, Little did the authors of that Darbar realised the inner significance of the mover they were marking. The Darbar marked the beginning of a movement which filled the educated Indian with the idea of obtaining his rightful place in the empire. The Darbar reduced the chiefs of India from a position of allies to that of feudatories but it quite unconsciously and against the intentions of its authors raises in theory the status of Indian subjects of the queen to that of the citizens of the British Empire.

The next truly liberal Victory Lord Ripon raised in the minds of the nationalists hope of liberal administration and constitutional advancement. But the two episodes of the Ilbert Bill controversy (1882) and the contempt case of Surendra Nath Banerjee (1883) dashed to the ground such formed hopes. In 1882, Ilbert, the law member of the Viceroy's Council, introduced a bill which abolished the privileges enjoyed by the British born subjects and bring them under the jurisdiction of the Indian Magistrates. The Europeans in India were at once fired with indignation and anger and started a tearing agitation against the Government. Lord Ripon had to bow before the storm and the proposed bill was modified. This was a humiliating defeat for the Indians and insulting retreat for the Victory. The Success of the Anglo-Indians awaked the Indians who were not slow to realize that the inwardness of the opposition to the Bill was based

on an assertion of racial superiority and its perpetuation. It taught the public men of India the lessons of organized opposition.

Social and Political Consciousness in India and Punjab

Indian Freedom movement is a saga of great sacrifice. Lala Lajpat Rai, one of the great icons, personality leader, marched ahead our freedom struggle forward. Before Gandhian era, there was time when Indian freedom movement was divided between Garam Dal and Naram Dal, both having a difference of opinion on the way to adopt in the freedom struggle. In spite of fighting against the British government, the two forces wrestled with each other. That was the time when Lala Lajpat Rai came forward with a new vigour to achieve freedom. He was the strong pillar of the triangle that was called Lal, Bal and Pal.

The Indian National Movement was commenced by liberal intelligents who were at the helm of the Congress, most of whom had received western education and were genuinely since in their attachment to the western political ideas of parliamentary democracy, and cherished respect for the British people and their sense of justice, love for liberty and values social and political behaviors. Their ideology and methods determined the programme and forms of the movement.

They believed that the Englishman would do justice to them and great liberty-loving as they themselves were, would introduce free institutions in this country as well. This feeling prompted loyalty to the British masters. "Loyalty was their faith, their one political religion". No wonder that Surendra Nath Banerjee proclaimed, "I regard British rule as Providential as one of the dispensation of the God of history".

In the preliminary years of his life the motto of the Congress, therefore, were good government, wider employment of Indians in higher offices in the Public service and the establishment of representative institutions, more education and the removal of laws and administrative measures which led to moral degradation and economic decline and poverty. They believed that this could be achieved only by the goodwill and cooperation of the British people. Hence disloyalty and contempt were out of question. British rule was to then "a rescuing hand out to a drowning man in the darkness of the night". They were happy to feel, "we are British subjects. England has taken us into her bosom and claims us as her own". But in demanding their objectives, they patiently and candidly criticized the various policies of the government and suggested the remedies for national life. "Through framed in polite phrases." Girija K. Mukherjee pointed out,

"the resolutions passed by the Congress from year to year were serious challenges to foreign rule and they were from the very beginning, aimed at its liquidation. And they were also, from the very beginning, an outright condemnation of British rule".

Agitation or constitutional agitation, so to say, was the weapon adopted by them. "A violent cataclysm was out of the question". Hence no other method but of 'petitions, prayers and protests' could be chosen by them. Their motto was patience infinite patience which helped them to organize public opinion, to educate the ignorant masses, to strengthen their will, their moral force. On the other hand, their purpose of agitation was to appeal to the conscience of England, to the sense of justice and liberty of the England people.

But their humble and modest requests fell on deaf ears, there by creating the atmosphere of opposition and discontent which nourished the spirit of extremism. One great contribution of the early moderate leaders was that in decrying the abuses of democratic government, they exposed the evils of foreign rule and gave to the extremist leadership a powerful magazine to wage war against alien yoke. In a word, they provided the 'charge-sheer' against foreign despotism. Dayanand's exposition of the highest spiritual truths contained in the Vedas and Vivekanand's revelation of the supreme knowledge of the ancient Hindus and their spiritual and ethical values, raised the leadership in the world. A new wave swept the country which grew in vigour and volume fed by the press and literature in India languages. Tilak's Ganpati and Shivaji festivals infused in the young men a sense of service and self-sacrifice at the altar of the motherland, hence this faith in the future of the motherland, devotion to her glory and a passion for her freedom gave a new turn to the struggle for freedom.

When the 'all-White' Simon Commission visited India, he was in the initiator of the agitation for its boycott. It was while he was leading a demonstration against the Commission outside the Lahore railway station that he was assaulted by the police and suffered injuries which led to his death. Lalaji's life had epic dimensions. All his life he lived a hero and in death too he was crowned a martyr. Paying a touching tribute to Lajpat Rai, Gandhiji feelingly wrote in Young India of November 22, 1928: "Men like Lajpat Rai cannot die so long as the sun shines in the Indian sky".

There was scarcely any Indian leader, with the exception of Gandhiji, whose public activities covered such a wide range as those of Lalaji. As Gandhiji put it, "It is impossible to think of a single

public movement in which Lalaji was not to be found". In 1886, he was associated with the founding of the DAV College at Lahore and out of his income from a lucrative practice at the District Court in Hissar and the Chief Court at Lahore he contributed a lion's share to it. In 1899-1900, when a dreadful famine raged in Punjab, the Central Provinces, Rajputana and the United Provinces, Lajpat Rai planned and implemented the relief work on an extensive scale.

The reform of the Hindu society remained his abiding mission and the removal of untouchability and discrimination in any form anywhere topped his agenda. He called untouchability a blot on Hinduism and an affront to god who resided in every being. Right from his early days he crusaded for its total abolition and in 1913, presiding over the Depressed Classes Conferences, he said: 'We must float or sink with them. In their strength is our strength; and in their weakness our fall.' He believed that education would bring about their awakening and make them conscious of their rights and responsibilities. He also gave utmost importance to the cause of the youth, women and children and worked from many platforms for their welfare.

Politics, to Lalaji, was a dynamic and ever-changing phenomenon. He did not believe in absolutes, nor was he wedded to any rigid ideology or dogma. On questions of vital importance he kept an open mind. He applied canons of strict reasoning not only to political, social and economic issues but also matter to religion. He opined that reason, rationalism, science and religion have all to be brought in to the field before a substantial breach is made in the refuge of superstition and deep-rooted prejudices. In the controversy between the social reformers and revivalists he opposed the extreme, rigid postures assumed by them. He believed in the process of growth and preserving the national character by assimilating the finest in India's cultural heritage with the best in modern civilization. Since in the Indian context the social questions were so much intertwined with religion that the problem of advancing social reform merely by legislation was a delicate one, he sought the cooperation of all agencies of social reform, science, religion and men of conscience and reason. In this lesson I would like to highlight the political activities of Lajpat Rai's with some great contemporary freedom fighters would start with Dada Bhai Naoroji, that Lajpat Rai had the proud privilege of working together for sometime with the Grand Old Man of India who dominated the public life and mobilized British public opinion in favour of Indian nationalist demand. He was born

in 1825 and died at a ripe age of exile in the states. He came in contact with Dada Bhai Naoroji in 1905 when he visited England as a Congress delegate. There Lajpat Rai was impressed with his personal qualities and son like treatment. He developed a feeling of deep reverence for Naoroji, though he was not accord with Naoroji's views, thinking and working. The second contemporary leader was Gokhale who was his friend and political guide. Lajpat Rai used to say that he learned the lesson of politics at the feet of Gokhale.

Though Gokhale was one year junior to Lajpat Rai in coming to earthly existence and joining the congress but was 'the post liberal political thinker' who became 'a mouth-piece of the Indian classes' and the most respected Indian in the eyes of the British. In thought and outlook and method of political agitation, Lajpat Rai and Gokhale were against each other, but Lajpat Rai had the greatest regard for Gokhale. On his advice and instructions, Lajpat Rai founded the Indian association at Lahore and on Gokhale's suggestion visited England with him as a congress propagandist at the time of General Elections in England. It was on Gokhale's personal request that he did not raise the question of Prince's visit in the open session of congress. Again it was on Gokhale's advice that he dropped the idea of Accepting Presidentship of Surat congress. Gokhale knew Lajpat Rai more than anybody else. Lajpat Rai's stern and fiery speeches were not of much concern to Gokhale but the British regarded them as seditious. When Lajpat Rai was deported without trial to Burma, Gokhale fought the battle single-handed, presented a memorandum to the viceroy, demanded immediate release of Lajpat Rai and threatened agitation. The then India needed Gokhale and Lajpat Rai. Gokhale's place was in the Council Chamber, in the classes and among the parliamentarians; while Lajpat Rai was needed for the masses, for uplift of the backward and stimulating public opinion for country's cause. Gokhale was liberal and moderate and firm believer in constitutional agitation; he believed in militant agitation. Both understood and each other and paid every due regard for each other's capacity and ideology. Lajpat Rai was so much impressed by Gokhale's Servants of India Society that he himself established on a better footing the Servants of People Society which had a record of considerable good work to its credit.

Mr. Jinnah was also a straightforward man who never hesitated in saying things in a plain and blunt language before anyone whosoever he might be. So he admired Lajpat Rai for just these qualities. When Lajpat Rai came back to India in 1920, Jinnah was presiding a meeting called Lajpat 'one of the

greatest sons of mother India'. When after non-cooperation Hindu Muslim problem became a tangible problem of the country, Jinnah and Lajpat Rai represented two view points, the former in favour of Muslims, separate electorates and reservation of seats for them; while the latter opposed all these demands as antinational and wanted a settlement all minorities' questions on community basis and not on communal basis. At All party conference in Delhi, Lajpat Rai became the spokesman of the Hindus and was blamed for his communal tendencies. But Mr. Jinnah who had regard for Lajpat Rai, his patriotic and his nationalistic outlook and Hindu faith, never blamed Lajpat Rai as a communalist. Even when Lajpat Rai contested election as an independent congress candidate in 1926, Jinnah congratulated and appreciated his working style and bestowed him success in carrying out the work of unity between the two communities.

At the arrival of Simon Commission, Jinnah supported Lajpat Rai's action of total Bycott. Till the death of Lajpat Rai, Jinnah worked as a pro Muslim Nationalist leader but did not demand separate home land for the Muslims, which he did afterwards, perhaps out of regard for Lajpat Rai who had openly and vehemently criticized the supporters of separate electorate and reservation of seats for the Muslims and, moreover, by the development of these tendencies predicted division of the country. One more Indian Nationalist leader with whom Lajpat Rai had to work, and that is Moti Lal Nehru who under the influence of Mahatma Gandhi actively worked in the congress and dominated until his demise. In political experience, Lajpat Rai was far ahead of Moti Lal. He had seen the methods of moderates and had the credit of working with extremists like Tilak. Lajpat Rai after 1920 worked with Gandhi during the Non-cooperation where he came in contact with Moti Lal Nehru, the new recruit to the program. Moti Lal Nehru supported the policy of non-cooperation but like Lajpat Rai he was not very sure of its success. The sudden termination of non-cooperation annoyed both Lajpat Rai and Moti Lal. Both blamed Gandhi for this catastrophe and even used strong language against him and his ideology. Moti Lal Nehru was against the council boycott. So with C.R.Das he started the Swaraj Party. It was Lajpat Rai whose efforts saved the split in the congress when he declared. "I cannot think of congress without these personalities". The congress remained united and Moti Lal Swaraj Party became its council wing. Moti Lal efforts could win Lajpat Rai for swaraj party 1925 after C.R. Das's death.

Lajpat Rai became a Swarajist but never accepted the policy of obstruction and policy of appeasement of the Muslims. He made it clear to Moti Lal before joining the party that he would exercise his free opinion on the subject. In 1926, the above mentioned problem became the cause of difference between the two leaders. Lajpat Rai founded the Independent congress party and thus gave the greatest blow to the Swaraj Party. Anyway they cooperated with each other in the assembly whenever it necessary for nation's cause. They united face the Simon commission. Lajpat Rai played an important role by giving utmost help to Moti Lal Nehru in preparing the Nehru Report in 1928. Moti Lal found it impossible to express adequately his appreciation of Lalaji's services, and yet, he remarked, "by the sudden death of Lajpat Rai at this critical stage of our struggle, I have lost the valuable assistance of a great colleague and the country of the devoted services of a selfless patriot. He was a great man, a good man and true".

The man with whom Gandhi had to associate himself was Lala Lajpat Rai who had the distinction of being Talakite in thought, ideology and method; and, moreover, he had the working with Gokhale. Lajpat Rai had been a non cooperator throughout his life. He was one of those who started the Boycott and Swadeshi which Gandhi had incorporated in his non cooperation movement. Again, Lajpat Rai was a widely traveled person who had seen the democratic life of America, the glories of Japan and prosperity of Europe. Both Gandhi and Lajpat Rai had diametrically opposite views on many a national question. Gandhi wanted dominion status for India with in the British Empire. Lajpat Rai too wanted British connection and Dominion status but as an equal partner in the Commonwealth.

Both believed in non-cooperation but Lajpat Rai was not in the fever of extreme non-cooperation. On the Hindu Muslim question, both stood poles apart; Lajpat Rai a Hindu Nationalist and also believe in Hindu-Muslim unity but opposed reservation of seats, separate communal electorates and privileged treatment for the Muslims. Gandhi had often been charged of being Pro-Muslim. Lalaji once said of Gandhi, "Mahatma Gandhi's programme was poorer but in politics conditions which could not be fulfilled should not be imposed. In Mahatma Gandhi's programme, communal was one such condition. The age long disease could not be cured".

And the Gandhi reared structure fell like a house of cards. Gandhi believed in non-violence and did not tolerate any type of violence in thought, words and action. Lajpat Rai also believed in Ahimsa but

justify violence when all other methods are failed. He was opposed to the idealistic conception of Ahimsa which he thought was responsible for making India cowardly.

Though they differed but they had something in common which brought them together. Both had enthusiasm and desire to see India united and free. Both had love for the down trodden and the outcasts and worked for their uplift. Lajpat Rai had the greatest regard for Gandhi when he uttered these words after his return from America, 'I challenged the whole world to produce a man like Mahatma Gandhi'. Gandhi also regarded Lajpat Rai as his elder brother and strongly rebuked those who blamed Lajpat Rai to be a communalist and anti-Hindu-Muslim unity. Gandhi frankly acknowledged the fact, I have had not one but many a chat on the Hindu-Muslim question with him. He is no enemy of the Musalmans but I confess that he has doubts about the immediate attainment of unity. He believes in Swaraj. He recognizes that without that unity there can be no Swaraj.

Gandhi and Lajpat Rai together in Non-Cooperation Movement inspite of their differences. Gandhi predicated 'Swarajya within a year'. But Lajpat Rai predicted its failure and his prophecy came true. In political insight Lajpat Rai was a little ahead of Gandhiji. It was at Nagpur that he became a convert to Gandhi's views and his turban by which he was too easily recognised gave way to the famous cap which continued to be his head gear onwards. Even after the failure of Non-Cooperation Lajpat Rai stood with Gandhi. Sometime it is speculated that had Gandhi acted on Lajpat Rai advice on Hindu-Muslim problem and accepted proportional representation as a substitute for separate electorate the country would have remained undivided and there would have been no two States-India and Pakistan. Lajpat Rai considered Mahatma Gandhi's personality a puzzle. "In practice" said Lajpat Rai, "he is a liberal of liberals and a broad-minded humanitarian. He declares untouchability to be in human and is pledged to root it out, inspite of the fact that tens of millions of Hindus regard it as an essential part of their religion. In theory, on the other hand, he sometimes seems to be supporting narrow-mindedness, even superstitious sectarianism in some of its aspects".

He also observed, "We respect and admire Mahatma ji for his single-mindedness, but we beg to differ from him most respectfully as to the spinning-wheel being a panacea for all over ills".

In his opinion, like Buddha and Christ, Gandhi had ennobled lives and uplifted them from the mired of

hatred and ill will. But at the same time he held the view that like his predecessors even Gandhi had failed to affect any appreciable change in the mentality of classes, communities and nations or, in other words, in organized groups of men. Lalaji's personal contact with Gandhi really began in 1920 when he returned from abroad. Lalaji already a well-known leader whereas Gandhi has emerged on the Indian scene after his return to India in 1915. Gandhi however, always consulted him on every public issue and Lalaji was always ready to tender his advice. Once Lalaji drew a programme to go abroad. Gandhi expressed a desire to see him.

Lalaji immediately pest pond his visit and proceeded to Ahmedabad to meet him. His support to Gandhi went a long way to stabilise and accelerate the movement particularly in North India. It may be said that the wedge between Gandhi and Lajpat Rai was not marked but it was there, and Lajpat Rai moved away to join the Hindu Maha Sabha for sometime.

In an article, "My political creed", Lalaji wrote, "My relations with Mahatma are of the most cordial and pleasant nature. We differ very widely in principles and programmes, and even more so in temperament and behaviour. He is an ideal friend...."

On his death, Gandhi wrote a long obituary note in the course of which he observed, "Man like Lalaji was an institution. He loved his country because he loved the world and his Nationalism was his Internationalized".

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Executives Communication Skills for Professional Management



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Correspondence is the procedure through which all human cooperation happens. There are diverse gatherings associated with this procedure, i.e., the administration, workers, experts, groups of representatives, and worker's organizations. For the most part, correspondence intends to the passing on of data by the administration to the laborers, or by the specialists to the administration. There are numerous connections in the channel of correspondence through which data achieves the administration, and, most connections (four out of five) in the correspondence chain are inside the administration. Correspondence inside the administration is commonly neglected or overlooked yet it is similarly critical. A superior correspondence inside the administration will awe the directors or administrators just as the laborers. Both, unitedly, can add to better efficiency, and gainfulness of the association. Correspondence inside the administration bunch is called the board correspondence. The administration, at various dimensions, assumes distinctive jobs that influence the correspondence design. As the center administration needs to clarify hierarchical arrangements, practices, and projects to their subordinates, they should know these approaches, and so forth beforehand from the top administration. Notwithstanding numerous obstructions among individuals and gatherings in the association, one of the fundamental suggestions of hierarchical conduct is that open correspondence is superior to confined correspondence. Thus, correspondence among different gatherings ought to be improved wherever conceivable. In this square, we talk about the correspondence relationship among various gatherings inside associations, for example, correspondence inside the administration: upward and descending with experts; with the worker's families, and with worker's organizations.

At whatever point we discuss correspondence, we by and large allude to correspondence with workers; and, correspondence inside the administration is forgotten by and large. Be that as it may, both have the right to be dealt with similarly as both unitedly add to better efficiency, and gainfulness of the association. In this manner, an endeavor would be made in this part to examine these two arrangements of interchanges. Correspondence inside the administration bunch is called the executives correspondence or intra-the board correspondence. This part of correspondence is similarly vital on the grounds that, if directors at various dimensions stay formally dressed, they won't be in a situation to clarify the strategies and practices of the association to their subordinate workers.

Significance of Management Communication

Administrators should actualize the approaches and practices of the association so as to accomplish authoritative objectives; in this way, it is basic that they ought to be all around educated about the strategies and practices of the association. The executives correspondence ought to be accentuated because of the accompanying reasons:

It is a Prerequisite to Employee Communication Management correspondence is an essential to correspondence with the working laborers. The principle obligation of the chiefs and bosses at all dimensions is to impart the administration messages to the representatives, subordinate to them. Furthermore, they can't transmit the messages to them more obviously than they themselves get it. The top administration anticipates that the managers should translate and clarify the 54 Business Communicate plans, arrangements, and so forth to the laborers at the same time, on the off chance that they neglect to disclose the arrangement to the directors, the bosses will be ineffective in disclosing it to the specialists. This will be so notwithstanding the

reality than they have adequate papers clarifying the arrangement yet the arrangement remains either unimplemented or is gravely actualized for need of suitable correspondence from the top.

Essential for Sound Decisions Decision-production is one of the elements of the administration. In spite of the fact that they are very detached as respects execution, they fill in as equipped choice focuses just to the degree that they create reasonable data channels. A large number of these channels must be inside the administration gathering. On the off chance that administration correspondence channels are not fitting, steady choice can't be normal.

More prominent Scope of Managerial Influence Another explanation behind stressing the executives correspondence is that it covers a more noteworthy zone of impact than that of the laborers. Insufficient data to administrators influences an expansive zone of execution (i.e., efficiency, benefit, and resolve) since it impacts numerous people and exercises inside the association.

Connections in the Communication Chain are inside the Management Group Generally, there are five connections in the correspondence bind from the top to the base, and from the base to the top. Four connections out of five are in the administration gathering and just a single connection, i.e., between a manager and a usable representative, is outside the administration gathering. Each connection has an equivalent chance to twist, blur, or defer the correspondence. In this way, the more noteworthy extent of these issues is intra-the executives when the correspondence chain is long. Along these lines, successful administration correspondence is fundamental for compelling representative correspondence, upward and descending.

Correspondence for Self For the board itself correspondence is fundamental since they are additionally representatives of the association and need appropriate correspondence like some other individual in the association.

Improving Management Communication

Research examines demonstrate that the vast majority of the general population in the board are occupied with sidelong correspondence or cross correspondence which is outside the levels of leadership. One examination demonstrated that 66% of the executives correspondence are cross interchanges, either even or inclining in heading; and, one and only third of their correspondence was inside the levels of leadership. The stream of data needs

improvement. Different strategies can be utilized inside the administration for improving the correspondence framework. These are given underneath:

Councils, Conferences, and Meetings In request to improve the stream of the board data administrators are by and large individuals from different sheets and panels, and partake in gatherings and gatherings. They ought to speak to their areas of expertise in such boards of trustees and so on and talk about normal issues identifying with the association or their specialties.

Composed Communication

Numerous associations have created unique sorts of composed correspondence for their administrators, for example, pamphlets, notices, and extraordinary booklets to keep their supervisors all around educated about the strategies, practices, administrations, and results of the association. A few managers have the act of giving duplicates of their magazines to before their general discharge with the goal that they may come to know about their substance well ahead of time.

Off-site Conferences In request to have better administration correspondence, a few associations hold gatherings on a specific subject at areas from their work environment just to stay away from work impedance. Now and then, some recognized individual is called upon to start the discussion. It is a decent strategy for introduction association correspondence. In this manner, the board correspondence must be improved to have a superior comprehension of the arrangements and practices of the association, and to pass on such approaches and so forth to the working representatives in a successful way.

Descending Communication

Descending correspondence in an association streams from the top administration to the working representatives through the hierarchy of leadership. Since a substantial piece of the chain is inside the administration gathering (as we have talked about while examining the executives correspondence), Burn and Stalker have opined that descending correspondence will in general overwhelm in robotic authoritative frameworks. In natural frameworks, there is increasingly open, multidirectional stream of data with the goal that descending correspondence assumes a diminished job. Individuals transmit and get data every which way relying on work needs instead of the levels of leadership.

The administration utilizes different expensive strategies and administrations of gifted staff available to its be that as it may, commonly, it

demonstrates unfruitful and neglects to accomplish worker understanding. In this way, there are sure essentials of a powerful descending correspondence.

A few Prerequisites

Following are a portion of the requirements of a successful descending correspondence:

Get educated: The administration must know and comprehend the data to be sent descending, however now and again it happens that the administrators don't ace the data they are required to convey. The director must be knowledgeable in the data to be correspondence on the grounds that the representatives or subordinates may make some inquiry identifying with the correspondence. At any rate, he ought not state that he doesn't have any acquaintance with, it will humiliate. He ought to rather confront the circumstance soundly by saying that he would supply the data at the earliest opportunity in the wake of gathering it from the best possible source.

Build up a positive correspondence frame of mind: The administration should build up a positive correspondence disposition, that is, directors should impart the data to representatives as indicated by their requirements. Once in a while, administrators couldn't care less for successful correspondence and, in some cases, they erroneously accept that they have an uplifting frame of mind; however they impart to their subordinates just when they think that its unavoidable or when they are constrained to do as such.

Plan for correspondence No administrative arrangement of activity is finished until there is likewise an arrangement for conveying it to the influenced individuals. Correspondence should come toward the start of a strategy as opposed to toward the end. A reasonable arrangement for correspondence will create approaches and methodology with the goal that representatives can hope to be educated; else, they will lose time in getting data from different sources.

Addition the certainty of others In descending correspondence, trust between the sender and the beneficiary of data is an absolute necessity; on the off chance that it is inadequate with regards to it will obstruct data stream among the workers on the grounds that a representative (collector of a message) won't confide in his chief or won't acknowledge the correspondence. Without trust, workers presume the board dishonesty, injustice, or visual deficiency to their necessities; they will in general respond contrarily, and will confound the real motivation behind the correspondence. Along these lines, the importance of

correspondence is all the more adequately comprehended or imparted when there is trust.

Significance of Downward Communication

People descending in the line in an association need correspondence on the grounds that:

- They need directions in regards to their work. The administrator ought to guarantee that their guidelines are regarding the target necessities of the activity: they ought not show up as the individual impulses of the chief. At the point when a supervisor gives directions proportionate with his status in the association, he goes about as an issue solver or organizer and not as a pioneer.
- There is requirement for an expanded data stream so as to keep up a similar dimension of execution: A designer taking a shot at an exploratory undertaking requires significant and visit correspondence contribution to request to perform effectively as opposed to an individual occupied with a dreary and institutionalized automated work. In this way, the directors ought to alter their correspondence action to the errand needs of their subordinates and others whose work they co-ordinate.
- Employees likewise need criticism about their execution; they need to recognize what others consider them: it upgrades their mental self view and feeling of accomplishment. It improves execution and disposition.

Upward Communication

Upward correspondence implies stream of correspondence from usable workers upward to the top administrators along the levels of leadership. We have just talked about it in a past section. Upward correspondence is important for a two-route traffic in correspondence. In the event that upward correspondence is in a poor express, the administration will lose contact with the representatives, and it will need adequate data to settle on cool headed choices.

Boundaries in Upward Communication

Experience and research demonstrate that the upward correspondence is very deficient in many associations; notwithstanding, it is most fulfilling and most critical to the representatives to convey upward. There are the accompanying hindrances in upward correspondence:

- There will in general be at least upward correspondence except if it is emphatically empowered by the administration through its drive and

positive activity. The administration ought to embrace diverse channels of worker's data. It is required so that the feeble and removed flags just as the current signs are legitimately gotten.

- Upward correspondence will in general travel gradually in light of the fact that it is exposed to delay, separating, and weakening at each dimension. Each connection in the line falters in pushing it upward in light of the fact that it demonstrates their failure in taking care of an issue; and, in their endeavors to take care of the issue, it is postponed; and, in the event that despite everything it stays unsolved it is separated on the grounds that the supervisor conveys to his manager just what the last prefers to hear. Therefore, a mutilated message is typically gotten by the highest predominant in the chain.
- Sometimes, upward correspondence stays unheard on the grounds that the top chiefs are so occupied with different issues: they for the most part ignore the message and don't react to it by any means, and this demonstrates a boundary in further upward correspondence.
- Sometimes, with an end goal to abstain from sifting, the representatives hamper data by avoiding a couple of connections in the correspondence chain. Barely any businesses grant short-circuiting in light of the fact that it prompts clashes in the association. Short-circuiting is reasonable in the grapevine.

Improvement in Upward Communication

The administration should show a drive in expelling obstructions experienced in upward correspondence through such activities as better tuning in, building trust, and fast reaction to the messages got. What's more, the administration must set out a general strategy characterizing what sort of upward messages are wanted. The next might be embraced as a perfect upward correspondence arrangement:

- The laborers will keep their prompt manager (administrator) educated about the accompanying subjects:
- Any matter in which the administrator is considered responsible by those at the upper dimension. Such issues might respect the execution of a subordinate in his doled out activity.

- Any matter causing contradiction, or prone to cause discussion, inside or between various units of the association.
- Any matter requiring counsel by the boss of co-appointment with different units or people.
- Any matters including proposals for change in, or takeoff from, built up approaches or methods.
- Any other issue that will empower the higher administration to improve financial execution of the association.
- Besides these, different practices, for example, guiding, complaint frameworks, consultative supervision, gatherings, recommendation frameworks, work fulfillment reviews and so forth., are additionally useful in improving upward correspondence.
- Some different practices worth examining at this crossroads are (i) open entryway approach, (ii) investment in social gatherings, (iii) consolation of representative letters, and (iv) ostensible gatherings:

Open entryway strategy: Under this arrangement, is anyone in associations is permitted to approach the top most official for any issue that worries them. It is alluring in principle but instead troublesome practically speaking as a result of its few impediments. In spite of the fact that in principle entryways of the supervisors are constantly open yet mental and social boundaries exist that make representatives hesitant to enter the entryway. Supervisors should show an open entryway frame of mind and let the workers feel that they are mentally allowed to enter the way to pass on the messages they like. A few laborers falter to be singled out or to be disfavored. Nonetheless, the open entryway arrangement can be best if administrators contact the workers now and again. Chiefs ought not waver to contact the representatives, it very well may be of genuine help in upward correspondence.

Cooperation in social gatherings: Participation of higher ups in casual recreational parties organized by the laborers is one of the acts of upward correspondence. Such occasions are picnics, parties, games, diversion gatherings, and other manager supported exercises. The sharing of unconstrained data amid such occasions uncovers genuine conditions superior to most formal correspondence. In spite of the fact that

upward correspondence isn't the main role of these occasions yet it is a result of them.

Consolation of worker letters: Some dynamic managers urge the representatives to compose letters to the association magazine. It is an individual and direct path for workers to put their thoughts before the administration. It additionally gives the workers a chance to feel that the administration is keen on their perspective.

Ostensible gathering: This is another methodology in which little gatherings of laborers are collected to give data or upward contributions to the administration. These gatherings are bunches just in name, so they are called ostensible gatherings. These gatherings don't talk about the issues raised however essentially remark on them. After remarks the gatherings vote, without discourse, on the main five or ten things that have been displayed. Along these lines the administration comes to know about the perspectives of the representatives on top positioning issues.

Correspondence in Specialized Groups

Which means of Specialized Groups by particular gatherings, we mean the gatherings of people having had some expertise in some part of learning, for example, analysts, architects, bookkeepers and so forth. These gatherings develop in size and significance with the size and intricacy of an association. In the line and staff association structure, these pros are considered staff whose essential capacity is to ponder issues identified with their specific fields and to prompt the top administration about their answers.

Job of Specialized Groups in Communication: The particular gatherings assume a main job in correspondence, a long ways past their very own areas of expertise. That is the reason numerous correspondence exercises are appointed to them. At that point job in correspondence might be evaluated as far as the accompanying criteria.

- Particular gatherings assume a main job in correspondence and, in certain occurrences, their essential capacity is correspondence. They are occupied with the gathering of information, planning reports, issuing mandates, organizing exercises, and prompting people and furthermore performing numerous other correspondence capacities.
- Since most experts don't have line specialist, they have more prominent inspiration in correspondence on the grounds that their essential point is to pitch their plans to other people.

- Experts for the most part have a shorter correspondence chain to the higher administration in view of their vicinity to the administration; in this manner, they can utilize cut off to the higher administration.
- Experts appreciate more noteworthy versatility than the working specialists on the grounds that their temperament of work is with the end goal that they can move to any division and concentrate its working. Therefore, they have more chances to spread and get data consistently.
- Authorities are frequently more associated with the chain of system than others.
- Run of the mill experts' units are frequently dynamic in cross correspondence with other inside gatherings on the grounds that their exercises as a rule influence a few leadership hierarchies.
- Specific run of the mill units have numerous contacts outside the establishment, for example, contacts with the clients, governments, providers, experts and so on and they are outside its very own hierarchy of leadership. They have a wide range of correspondence.
- At the point when data is of general intrigue, pros get and transmit more data than the line gathering.

The Role of Union In Communication

A worker's guild speaking to a laborer bunch has direct enthusiasm for gathering data concerning the gathering. In spite of the fact that an association should assume a functioning job in gathering data and scatters that data to the individuals from the association, its level of cooperation in the correspondence program isn't free from discussion. since, now and again, authority is missing among the officials of the association.

Preferences

The main focal points of association cooperation in the correspondence program are:

- It is a built up channel of correspondence whereupon a dominant part of laborers depend for data.
- Employees' acknowledgment of data is inferred if the association underpins the data.
- If the association isn't taken into certainty, it might decipher the

circumstance to the part specialists in its own specific manner. Thus, it is in light of a legitimate concern for the business and the association to have an open channel of correspondence with the association.

Inconveniences The association's job in correspondence claims following drawbacks:

- If the board endows a portion of its correspondence capacities to the association, it will lose command over the correspondence framework, however it is as yet in charge of the result. Along these lines, now and again it may not be fitting.
- If the administration allows the majority of its correspondence capacities to be taken care of by the association, the administration loses the touch and can't perform interchanges, work productively when it is required.
- Unions experience numerous issues with their very own correspondence framework which on occasion become wild. In this way, it is impulsive to believe that they will give first need to the cross correspondence of the association.
- Unions may likewise abuse data for their very own advantage. Thinking about the points of interest and inconveniences, it is prudent that the association ought not be depended with the correspondence program; in any case, its portrayal in the correspondence program and arrangement making will fill the need better. It might, be that as it may, rely upon the relations with, and collaboration of, the association which depends on shared comprehension. It might be useful now and again while it might demonstrate dangerous in others. Regardless, the administration ought to be sure that any data discharged to the laborer's association ought to likewise be given, either ahead of time or simultaneously, to the individuals from the administration gathering. This will put the administrator in a favorable position while managing laborers and the association.

Conclusion

In this fairly complete square ideas of administrative interchanges are outlined and portrayed. Methods for improving administrative interchanges are investigated. Use and advantages

of upward and descending interchanges to encourage administrative correspondences is elucidated upon. Towards the end, utilization of administrative correspondence strategies for speaking with specialists and associations is talked about.

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Business Start-up India Gives Opportunities to New Venture



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Abstract

Startup India is the lead aspiration of the Government.. The situation of the Central Government considers the combined desire and venture of the hazard taking Indian. It seek after to appoint to 15-20 percent worldwide GDP. The possibility of Startup Indians is to prosper under a sea of changes in investigation of the brain and considering. The world is attempting to get away from another emergency. The lull in China, the human emergency in the Middle East and the present variances in US and Europe are having their effect on the Indian economy. Notwithstanding two progressive dry seasons and many challenge confronted, the startup activity guarantees to accept development past 7.5 percent as anticipated by Moody's. The world has scatter the despair of retreat of 2010 . Indian business network needs to check out the earth of investigation and intrusion in innovation and items, however in entire fundamental of business. The following stage of development would not leave gradual capital, however from utilizing scholarly money to its fullest. It is the vanguard to India taking Center stage in the new world request. The mechanical development alongside procedure inventiveness just as new item headway has offered lift to countless coming up in the business sectors in current occasions. The examination stop that creation capital increasingly available and less expensive, simpler patent documenting, giving innovative work credits, and easy section and exits are basic to the achievement of Startup India.

Keywords: Startup India, Entrepreneur, Innovation, Flagship, Emphatic, Fullest.

Introduction

On fifteenth August 2015, PM Narendra Modi announced startup India is an activity at Red Fort on sixteenth Jan 2016. It was decisively hailed by Finance serve Arun Jaitley. The fundamental thought process of the Govt. is to exchange most extreme help and backing for the new creating organizations and thoughts. The help will be as money, innovation, financial, social just as environment. A startup is an element that is headquartered in india which was open under seven years prior and has a yearly turnover not as much as rupees 25 crores . When somebody start a crisp business or the individuals who wish to find out about enterprise they face numerous challenges like land endorsement , capital necessity , lashed spending money the board and so on to deal with these troubles start up is a standout amongst the most vital arrangement of govt. of india. As a rule we have seen that we have an arrangement however we are hesitant to begin it. Then again other individuals accept that thought as a recreation and variety into the real world. In any case, now and again the thought and opportunity taken and began if not represented appropriately they will prompt failures. So that is the reason startup begun what focal govt. attempted to discover the challenges looked by the youthful pioneering Indians.

Why Startup India

Startup India is about making development in India. Numerous ambitious individuals who long for going into business need to confront the shortage of the assets to do as such. Accordingly, their thoughts, ability and capacities remain unused– and the nation misses out on riches creation, financial development and business.

Startup India will help in extension of enterprise and financial advancement – with the confirmation that individuals who can possibly develop and go into business are energized – with proactive help and motivating forces at different dimensions.

Activity to Startup

Phases of the Start-up Lifecycle

Pre startup : Revelation Identify a potential versatile item/administration thought for a sufficiently extraordinary target showcase. Approval The administration or item found enormous the market, searching for the principal customer willing to pay for it.

Startup : Effectiveness - The business person begins to give impression his/her plan of action and searches for techniques to expand client base always.

Scale-Pushing the development of the business forcefully while expanding its capacity to develop in all conceivable economical way.

Development

Upkeep Maximizing advantages and confronting issues got from the worldwide measurement regarding rivalry that the business has accomplished Sale or Renewal - The choice to pitch the startup to a goliath or procure enormous assets that the brand should keep developing as an endeavor.

Start-up Financing Life Cycle

- Funding by Angel Investors/Seed Funds
 - ❖ Early organize new businesses believe in blessed messenger financial specialists and seed subsidizing.
 - ❖ Invest only into the business visionary with a thought.
 - ❖ Does not trouble the business person with any corporate administration customs
- Venture Capital
 - ❖ Used to scale the company's business model.
 - ❖ Comes from larger institutional funds.
 - ❖ Focus is on building the sales force and establishing a global presence,.
 - ❖ It is a subset of private equity .
- Public markets
 - ❖ Late stage startups can feel the need to elaborate more aggressively or vigorously innovate the products which require larger funds.
 - ❖ Private equity funds together with public markets produce large amounts of liquidity to late stage startups.

Objectives

- To recognize the initiative for Startup India
- To examine the awareness about Startups in the light of recent alterations announced by the Government.
- To discover about respondent expectations from the initiative.

Current State of Start-up in India

- India is the third largest Startup hub.
- Average age of startup founders is 28 years.
- 9% of the total startup founders are women
- Total tech startups are expected to increase from 5300 in 2016 to 11500 in 2020.
- Average number of new technology startups has moved from 480 in 2010 to 1000 in 2016. Expected to increase to 2000 in 2020.
- Majority of startups and investors are from metro cities.

- Approximately, 50% growth in share of female entrepreneurs in the last 12 months.
- The number of Private Equity and Venture Capital firms has doubled in the last 12 months.

Initiatives Taken by the Government

The govt. plays an crucial role for establishing the new enterprises. The initiatives taken by the govt. of India for start up are as follows.

Self Certification: The main motive of the government is to defeat the load on the start ups hence allowing them to concentrate fully on their business and keeping the low cost of adherence. It will include labor laws and environment related laws.

Start-up India hub: A single contact point will be created for the start-ups in India, which will allow them to deal with knowledge and access to funds.

Register through app: An online portal, will be available in the form of a mobile application, which will help entrepreneurs to communicate with the govt. and other regulatory officials.

Patent protection: A monitoring system for patent inspection at reduced costs is being establish by the central government. It will embellish perception and acquisition of the Intellectual Property Rights (IPRs) by the entrepreneurs.

Rs 10,000 crore fund: The government will promote a pool with a starting aggregation of Rs 2,500 crore and a total aggregation of Rs 10,000 crore over four years, to support new entrepreneurs. The crucial role will be played by the Life Insurance Corporation of India in blossoming this collection. The fund will be managed by an association of professionals selected from the start-up industry.

National Credit Guarantee Trust Company: A National Credit Guarantee Trust Company (NCGTC) will be established with a budget of Rs 500 crore per year for the next four years to support the drift of funds to entrepreneurs

No Capital Gains Tax: Investments through venture capital funds are liberated from the Capital Gains Tax. The similar policy will be executed on start-ups.

No Income Tax for three years: Start-ups would not pay Income Tax for the first three years. .

Tax exemption for investments of higher value: In case of ventures of higher amount than the market price, they will be privileged from paying tax.

Building entrepreneurs: Creative study plans for students will be implemented in over 5 lakh schools. Apart from this, there will also be an

annual businessman grand provocation to develop high class businessmen.

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ROI Strategies of Digital Marketing



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Abstract

We often like to put a thought into two things like “viral content” and “engagement”, while discussing about digital marketing. These business buzzwords can be tempting to focus on, but the truth is that these elements of digital marketing don't really tell the whole story. With the advent of digital marketing, most of the businesses are practicing this to advertise or to promote their brand, but the question here is to how much they are getting return through digital marketing campaigns. Since they are putting their time, money and efforts into digital marketing campaigning, it's very important for them to assess how this impacts the company's bottom line.

Introduction

In the world of cut throat competition, businesses are using the internet for marketing promotions but with the change in Google's algorithm, the nature of digital marketing is also becoming dynamic. Gone are the days when digital campaigning could be measured by the number of visitors the company has produced, as these help to prepare report of effectiveness of digital marketing campaigning, but this method do not show the marketing contribution to the bottom line. Today, marketing department tend to measure ROI from the digital marketing campaign and then prepare report about the effectiveness of digital marketing campaigns.

Determining digital marketing ROI is not everyone's cup of tea, lot of skills and knowledge is required to compare ROI of digital marketing campaign with its cost. Ultimately, how to measure digital marketing ROI will depend on what your unique goals are.

Digital marketing ROI

Digital marketing ROI is the measure of the profit or loss that business generate on their digital marketing campaigns, based on the amount of money the company had invested. It helps in demonstrating whether the company is getting money's worth that they are spending on digital marketing campaign for promoting their brand or not. If the campaigns are giving more money than the company is spending on these campaigns, then ROI will be positive vice-versa.

Without measuring ROI, it's useless to spend money on campaigning. Measuring digital marketing ROI is also important from an improvement standpoint. Once it has been identified which areas are not performing, work can be done to improve it and actionable steps can be taken.

Knowing the ROI helps the company to assess different aspects of the campaign and understand where they should be allocating their marketing budget for better results.

Metrics for measuring digital marketing ROI

Conversion Rate: One of the most popular metrics for measuring ROI is conversion rate. If the company's goal is to convert, then this will help the company to understand how well they are accomplishing their goal of conversion. This also helps them to get where they can allocate their resources for better results and improve return on investments. Couple of things that the company wishes to look for, one of this is conversion rates by channel, which helps them to know from where their traffic is coming and the second one is to know 'which channels are converting the best. If some channels are converting better than others then the company can spend more on those channels which help them to improve ROI.

Cost per lead: To collect new leads for sales team to close is the goal of digital marketing campaign then it's essential for company to measure how much they are spending for each new lead. This will help in determining ROI for each campaign. CPL can be calculated by dividing total ad or campaign spends by the total number of leads attributed to that campaign.

Lead close rate: Lead cost rate helps the companies in getting better idea about the effectiveness of digital marketing campaigns which further contributes to the ROI. It helps in understanding the profitability rate of various digital campaigns. If company finds that new campaigns are closing leads at a lower rate than average rate than it's a time to make adjustments.

Average order value: Average order value is another important tool to measure ROI; it helps

in measuring the average amount spent when a customer places the order. AOV can be calculated by dividing the total revenue by the number of orders. A small percentage increase in the average value of an order can result in thousands of rupee of new revenue.

Cost per acquisition: It tells about how much it cost on average to acquire a new customer. Cost per acquisition can be calculated by dividing total marketing cost by the number of sales generated. Knowing the cost of acquiring a new customer helps in determining ROI. If acquiring customer costs more than the returns the ROI will be negative and steps should be taken regarding this.

Customer lifetime value: It helps in getting what the average consumer will spend over their lifetime as a customer. When any company looks at the long-term profit that they can stand to gain from a customer, it gives you a new perspective on initial acquisition cost and their ROI

Year over year comparison: Generally companies compare the ROI data month to month, but it does not take into account certain abnormalities and things like seasonal demands. Instead year to year comparison gives better idea about the improvement rates of digital marketing campaigns.

ROI using Digital Marketing Tactics: Here is a quick list of metrics that company can use to measure digital marketing ROI based on the tactics used :

- Email: open rate, bounce rate, click-through rate, unsubscribe.
- Social media: - engagement rates, clicks and click through rate, conversions and lead acquired
- Landing pages: Traffic, unique visitors, returning visitors, time spent,
- Blogs: Traffic, clicks, time spent on page, action taken.

Ways to improve digital marketing campaigns

Clearly define your goals early on: It is essential to clear company's goal in order to get correct ROI before using any metric otherwise it will lead to wrong conclusions. The first step for getting and improving digital marketing ROI is to identify clear goals and avoid vague and loosely defined goals such as "increase awareness" and create more conversions". the goals should be specific, measurable, achievable, relevant, and time bound. Moreover the goals should be relevant to overall objectives and the digital marketing campaign at hand.

Use KPIs that are directly related to the goals:

Once the goals are clearly defined the next thing to do is to choose KPIs that align with these goals. Key performance indicators help in measuring the achievement towards these goals. KPIs for search engine optimization are different from KPIs for email, marketing or social. Through KPIs company's can track how close they are to achieve their goals. It not only track the success rate towards achieving goals but also allow to set clear expectations from the marketing team.

Test different targeting offers, frequency, and messaging: For improving the ROI of digital marketing testing is very important. It not only helps in improving individual digital marketing campaigns but also helps in getting new insights that can be applied to broad digital marketing strategy. A/B test can be used to assess which aspect out of different aspects provide better results

Identify and seize important opportunities for improvement: - In order to improve ROI its vital to adjust campaigns with our findings. Data itself is not the major part of digital marketing measurements rather it provides insights by looking at an analyzing this data that will help in growing the brand.

Conclusion

Digital marketing ROI is one of the most important ways to measure performance of current campaign. This will help in getting success to the overall business bottom line. The metrics that the companies are using for measuring digital marketing campaigns will overall depend on the goals and the channels that they are using to execute on these goals. Most important part here is to measure and adjust those elements due to which the company is not getting positive ROI out of their digital marketing campaigns.

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Impact of Electronic Media on Changing Trends in Culture



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The complexity of an antiquated progress' milieu with the total inverse culture and condition of today, clearly makes for a fascinating examination. From one viewpoint we have our Vedic statutes influencing each part of life incorporating its way of life characterized in the entirety of its multifaceted wonder.

On the other, we have the mechanical and social ethos which are quickly flourishing, in which mixes and associations of a wide range of culture and social orders including our own, are energized as well as thought about totally important.

The solid draw and pulls of progress appear to be powerful. Our centuries old culture is by and large unavoidably exposed to 'modernization'.

A noteworthy impetus of progress is the electronic media, where social collaborations were intended for a bunch of individuals however today they must be intended for offering to hoards.

As a supporter throughout the previous fifty years. I find there is an extraordinary change in the frame of mind of the entertainers and craftsmen. I might want to restrict myself to the significance of performing expressions alone, as I discover I will redirect from the essential issues engaged with our subject. The essential inquiry which has been brought up in the present exchange is whether our more youthful age can be misinformed by other's social observations in understanding their own convention and culture. Be that as it may, I feel, the effect of electronic media today does not restrict itself just to TV channels but rather likewise incorporates Radio. Give us a chance to restrict ourselves to TV and Radio alone.

I might want to isolate conventional TV from the business and non-business TV. A. I. R. in spite of the fact that ended up business on Vividh Bharti channel however remained non-business in different channels. A. I. R. being non-business has lost its impact and appeal. Despite the fact that it achieves a large number of individuals, yet it doesn't produce extraordinary energy, while TV

asserts a noteworthy job and it takes into account the flavors of the general watchers.

Doordarshan specifically for at some point was introducing programs in obvious soul to speak to our way of life. Be that as it may, slowly it likewise changed its strategy under strain and ended up business so as to acquire cash. Since the Government lost cash in Doordarshan strategy, it yielded numerous great projects which speak to out culture in their most genuine sense. What is most tragic today is, music had turned into an item and there is not really any individual who considerations to introduce our customary qualities alone. Therefore, we find there is an extraordinary change in methodology of the more youthful age, as there is no legitimate rules and instruction. They don't have the foggiest idea where to go. Whatever they find in the media, they believe, is the best. Be that as it may, that isn't the situation when our specialty and culture are surrendering to the weight of modern taste. It will undoubtedly influence our who and what is to come.

Role of Radio

All India Radio before Independence was dedicating a significant part of the time in safeguarding the records of old Masters' voices and uncommon Ragas of their separate Gharanas and it was along these lines accomplished during the late forties when incredible Masters contributed a ton by tolerating Radio contracts to sing in Radio. I can review extraordinary names like Ustad Faiyaz Khan Saheb, Ustad Allaudin Khan Saheb, Ustad Mushtaq Ali Khan Saheb, Smt. Hira Bai Barodekar, Behre Wahid Khan, Ustad Ahmedjan Thirakava, Juddan Bai, Bari Moti Bai, Ustad Sadiq Ali Khan Saheb, Mohd. Dabir Khan and numerous who spoke to a style and loaned their voices to the Radio. Sadly the media has not been appropriately used either by A. I. R. or on the other hand by others. Therefore, we have lost significant chronicles from All India Radio. Indeed, even Doordarshan Toad numerous extraordinary Masters' account and it is a pity that even after the sixties Doordarshan did

not have the framework to protect those Great Masters' chronicles. I am the observer to numerous chronicles Produced by Smt. Naina Devi in the T. V.

Today we have achieved a point where we discover we can not transmit anything without assistance of the electronic media. The B.B.C. in London have had the option to pre serve chronicles made many years prior however we have not. The bit of leeway of Media is that one can tune in to music from separation. There are uncommon transmission moved toward becoming to assist abroad audience members and this is an extraordinary, favorable position and we need to give due credit to B. B. C. The Gramophone Company likewise has made an incredible commitment by safeguarding uncommon accumulations of the old Masters. Because of them we can listen today, appreciate the music of extraordinary Masters who are no more with us and passed away before autonomy. The effect of Gramophone records, TV, Audio tapes, Compact plates and different gadgets record and transmit different structures and styles of music. Subsequently the worth and significance of Gharana framework, and the spot of Guru is gradually reducing. Encouraging techniques today likewise have taken another measurement. In the event that one is kept to the old framework an expression of alert from me is that the impact of electronic media has now changed the viewpoint of learning music. In any case, despite everything I feel that we can't get rid of the Guru Shishya Parampara framework in modern setting. The most recent development of electronic media is the PC. One can create music, one can compose letters through E-mail and one can pass on Information effectively. one can make and, the present PC framework has broadened the extent of acknowledgment by entertainers, instructors and understudies.

Different Aspects:

A significant angle for advancement music was the coming of electronic, that is correspondence between artists themselves. In the thirties celebrated music gatherings were held in Allahabad, Calcutta, Lucknow, Bombay and Delhi and so on. Be that as it may, by the late forties, the wonder of music meetings took another measurement. In the mid forties Calcutta and Bombay made them exceptional music gatherings, where the highest entertainers traded thoughts, held exhibitions and traded the best subtleties of the Ragas of their separate Gharanas. In "Sadarang music meeting "in 1948 held at Bharati film in South Calcutta, the house was full

and there were multiple times the quantity of individuals holding up outside, needing to be let in. Ten amplifiers must be introduced outside the film lobby to permit the crowd outside to share the music of the incomparable Masters who were performing inside the show corridor.

The wonder of meetings has brought more communication among Gharanas and in having a progressively strong comprehension or the best kind of the equivalent Raga in its different structures, as advanced through various Gharanas and ages. A progressively extensive and less diasporic investigation of Indian Classical music was hence made increasingly open to the audience members.

Besides chronicles held an ever increasing number of showstoppers which were getting lost or contorted during the time spent transmission through the age in Guru-shishya parampara. The late ustad Mushtaq Hussain Khan sahib of Rampur used to state that, he was given 40,000 vocal Compositions in his marriage as a "share", by his dad-in-law, Ustad Enayat Khan. Be that as it may, I wonder, what number of those Compositions have been safeguarded or proliferated in his life time by his adherents, relatives and Shishyas.

The coming of the Radio through the Bokari Broadcasting partnership in mid twentieth century gave an undeniably more extensive group of spectators to the artiste. Together with the Gramophone record, music in the entirety of its structures was presently accessible to an inexorably bigger group of spectators.

The understudy today records the Raga, Gat, Bandish or Composition, as played by his Guru, and takes it home for his Riyaz. So also, when an accompanist isn't accessible, the understudy can utilize either a pre-recorded instrumental chronicle or a musicality producing electronic gadget. Additionally, the Guru and his Shishyas don't need to be, even in a similar town, or nation. They can have video chatting either outwardly (by means of satellite association) or through phone. Recording of exercises by the understudies for their advantage is a positive part of the innovation however now and again it adversely affects the understudies, in light of the fact that the understudies regularly turned out to be smug and relaxes.

With expanding complexity in the media, understudies will think that its simpler as time passes by, yet the Guru ought not be let down. An excess of reliance on the media will likewise wind up in losing the otherworldly part of our music which is the spirit of our music.

Taking everything into account, may I essentially state that Indian traditional music is extremely rich to be lost, weakened or contorted, because of the approach of electronic media. The media is currently a fundamental and very significant resource, whose quality and application must be ceaselessly overhauled, to have the option to give better and progressively unwavering correspondence between the artiste and his group of spectators. Simultaneously, the specialists should be mindful so as to receive themselves and their music and see that they may utilize the office sensibly and don't capitulate to the weight of electronic media.

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Consumer Protection and Welfare: An Overview



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So as to augment benefits numerous specialists misuse purchasers by providing low quality merchandise at more significant expenses. Specialists embrace out of line exchange practices, for example, false and misleading promoting, holding, defilement, dark showcasing, etc. They overlook the interests of the shoppers and produce inadequate products. They enjoy defilement and different acts of neglect, in spite of the fact that they are bunch in number. Accordingly, buyers don't get an incentive for their cash. Customers need backing and insurance from conscientious dealers. A typical shopper isn't in a situation to approach common court for Fast, modest, and Quick equity to his protests.

Under closeout of merchandise Act, the rule is 'Proviso Emptor purchaser know. Purchaser should take care before purchasing products. A typical buyer is neither learned nor very much educated. Not just teaching the shoppers with respect to their privileges and duties yet in addition focusing on the idea of social obligation of business should be created. Not just this, administrative measures were likewise founded. These are in charge of developing purchaser mindfulness.

Today purchasers anticipate better quality products at sensible costs. They have sorted out to advance and secure their own advantages against uncalled for exchange practices, and they have shaped the buyer council/Affiliation. This development of buyers is called commercialization. It shows the sorted out endeavors of buyers to look for reviewed of their complaints and disappointment. According to David and Geraid Slopes" Industrialism is a social power inside the earth intended to help and secure the purchaser by applying legitimate good and monetary weight on business. "Shoppers are presented to physical, ecological and different risks.

Significance or shopper Abuse/Issues Customers Assurance

India the vast majority of the buyers are unskilled, Poor and in reverse. They are not sorted out or joined together. Then again, Makers and

merchants are ground-breaking and sorted out. They embraced different techniques for increment to misuse buyers. Buyers need to confront various issues which are or as under.

Underweight Supplies: various providers/produce rs supply under weight items. For example, each LPG chamber must contain 14. 2 K.g of residential gas however now and again underweight chambers are provided to the buyers

Debasement: Makers misuse the purchasers by making contaminated in items. Blending creature fat with ghee, messy water with milk, closeout of manufactured Milk, beats, extraordinary wellbeing danger to purchasers. tea, flavors, etc are found in certain pieces of Haryana. Defilement represents an extraordinary wellbeing risk to customer.

Beguiling Pressing: Here and there pressing is utilized by the makers to mislead the clients. Makers put littler amount of item or less presumed brand and hang a piece however the presence of the wrapper is kept nearly the equivalent. They deceive customers and add cost of publicizing to the selling cost. In this manner, a framework is required to avoid misdirecting data.

Deficiency in Service: Customers are sometime exploited because of poor or negligent or deficient service. For instance

- Wrong billing by the electricity Board or telephone department.
- Undue delay in handling over the possession of Flats by Housing Boards.
- By an oversight the wrong leg of a patient was imputed by a surgeon.

Unfair Trade activities: In order to promote the sale/profit, traders use/supply goods or services, any unfair activity, Misleading advertisement, free gift, Lucky draw scheme and so on. They falsely represent the goods, quality, quantity, grade, composition, style and model.

Ignorance and Illiteracy: Majority of consumers in India are illiterate and ignorant. They do not understand their rights. Therefore,

they need to be educated regarding their rights. So that awareness is to be created in them.

Un organized customers: consumers are widely dispersed and are not united in India while traders and producers are organized and strengthful. Therefore, consumer should be organized and form Consumer organization.

Spurious goods: There is increasing supply of duplicate products. To distinguish between a genuine products and its imitation is very difficult task for an ordinary consumer. Consumer pays the price for the original but gets a sub standard product. Declaration indicated as per ISI and Agmark on the wrapper is not reliable and sufficient. To Protect the consumers from exploitation is necessary.

Long-term Interest of Business: Today prompt business men understand well that the consumer's satisfaction is in their interest in the long run.. Business men must ensure satisfaction of consumers. Survival and growth of business is not possible without the support and goodwill of consumers. If business does not protect consumers' interests. Government intervention and regulatory measures will grow to curb unfair trade practices. Customer will not only purchase goods regularly but, he will also encourage the potential customers.

Social Responsibility: Business is a wing a society and society protects it. Hence business is responsible towards the different help-groups in society. Business firms earn money by selling of goods and provide services to the customers. In this way, consumer one of important group in the society who keeps his interest in business.

Utilization of Resources of Business Society: Business use those resources on which the right of the society exist. Therefore, it the responsibility of business to provide those services and supply of those products which are in the interest of public. So that the faith of public may not come to end.

Moral Justification: It is the moral duty of business not to exploit the consumers from any way. Business keeps also the interests of the business. Therefore, business should not take interest in defective products, Mixing, false and Misleading advertising, hoading, black Marketing, unfair trade activities, and so on.

Government Interference: When a firm exploits consumers through different ways, a blame on the reputation of firm and the firm may incur losses. Therefore, it is desirable that the firm do work voluntarily keeping in view the interest of the

Government of India formulated and passed a number of laws that protect the interest of consumers.

Consumer Rights

Consumer protection Act. 1986 recognizes the following rights of customers:

Ideal to Security: A shopper has the option to be ensured against the promoting of products and enterprises which are dangerous to life and property. He should buy or utilize ISI Imprint items since it guarantees the articles when any mechanical deformity goes to his notice, he can restore the products to the provider.

Appropriate to Data: A buyer has the privilege to be educated about the quality, amount, power, immaculateness, standard bone-dry cost of products and ventures in order to ensure himself against unreasonable exchange rehearses. Henceforth, In India makers will undoubtedly unveil all data on the level and bundle of the items.

Appropriate to pick: A buyer has ideal to pick the products and ventures according to his/her decision in market. Accordingly, merchants ought to acquire such items to sell the Market which are to be most recent items.

Ideal to be Heard-a purchaser has ideal to be heard and be guaranteed that her/his advantage would get due thought at suitable discussions. Three-Level Semi Legal framework takes up the shoppers' grumbling/complaints.

Appropriate to Look for Changed: a shopper has the privilege to look for reviewed against unjustifiable exchange rehearses or corrupt misuse. He is involved to due remuneration for any off-base managing by any vender. Trade of merchandise, evacuation of deformity of products, remunerates the misfortunes if any go under it. Various purchaser changed organizations have been set-up in such manner.

Appropriate to Shopper Training a customer can look for data in regards to the current demonstrations and organizations set-up for his/her insurance. Also, purchaser ought to be instructed through school educational program and media how to buy carefully and use cash appropriately.

What's more, the Unified Countries associations have suggested the accompanying

Appropriate to essential needs-joined countries has requested that its part nations award this privilege to the individuals. according to this privilege each native has the option to satisfy the

essential needs. Viz nourishment, cover, garments, social insurance, instruction, etc.

Ideal to solid condition a pressure free and tranquil condition make intrepid and free from any sort of abuse. In this way, individuals ought to be given reasonable condition so as their life might be improved.

Along these lines, shopper insurance Act. Enables the purchaser to challenge those venders who arrangement uncalled for exercises. Yet, it is conceivable when purchaser comprehends his duty.

Customer Duties

So as to profit the customer rights he ought to be cognizant to release his obligations appropriately. Contaminate, there ought to be equality among rights and obligations purchaser ought to append hugeness to the accompanying obligations

Customer Instruction: Purchaser ought to have through information about different merchandise and enterprises accessible in the market. He ought to be well familiar with significant acts and other accessible offices for his security.

Savvy purchasing: Purchaser ought to like to buy just institutionalized items. ISI Imprint guarantees the standard of nature of items. There are serious punishments when some deformity is found in institutionalized items. Along these lines, must see ISI mark at electric and Sterile merchandise, FPO at nourishment items, Corridor Imprint at decorations, etc at the hour of acquisition of products.

Guard dog Approach: Buyer ought to stay cautious about the nature of merchandise and enterprises. He should approach the equipped expert for getting equity when he has progressed toward becoming unfortunate casualties to wrong items. An inappropriate practices get duplicated when customer quietly endure his misuse.

Bolster report: Shopper should request money receipt, ensure paper, etc from the merchants at the hour of acquisition of products and enterprises. Without these narrative evidences, Purchaser Courts may not give much help to the buyers.

Proficiency and Instruction: Proficiency implies the capacity to peruse and compose while training implies all round information scholarly, passionate and good to an individual, people who are ignorant and less taught progressed toward becoming exploited people. It is in this manner, obligation of every individual to be instructed. Getting training has turned out to be simpler

presently as is crucial right. Each body should benefit this privilege as training will shape the people into better shoppers.

Besides, Consumer should be careful in this regard in the following ways:

- To read attentively the level of last date or expiry date, net weight, price, quality of products and so on.
- To take care honestly in exchange of large goods or services and discourage hoarding, black marketing and, Unfair trade activities.
- To lodge grievance/Complaint in the competent Consumer Forum when defects in quality of products are found.
- To know about risks attached with goods and services follow the instructions and directions given by manufactures and use the products carefully.
- To form the consumer association that may participate activity in protecting the interests of consumer.
- To keep healthy environment and protect himself from pollution and wasteful articles.
- Do not make hurry in buying goods and services.
- Do not forget to get receipt and guarantee/warranty card.
- Do not compromise with quality of goods.
- Beware from false and misleading advertisement.
- To contact immediately the concerned officer against grievance/complaints.
- To purchase always ISI products.

Thus consumer should remain vigilant about the quality of goods services. He should approach the competent authority for getting justice when he has because victims to wrong products. The wrong practices get multiplied when consumer silently suffer exploitation.

Customer Assurance and Welfare

There are numerous methods by which the objective of customer assurance can be accomplishing following

Ways:

Self Guideline by Business: Created business houses accept that the gave ser v frosts to the clients make notoriety, in long run, to their greatest advantage. This idea today created. Business exists when it complies with social

obligation and looks after standard. Business ought to give great quality items at sensible cost.

Shopper Mindfulness Customer can ensure himself by his own individual aggregate endeavors, They should be knowledgeable with the demonstration savvy purchasing and the laws accessible sensible rates. It likewise shows that he will want to purchase institutionalized items sensible rates. It additionally demonstrates that he will know about confirmation Imprints, standard of loads, and measures, etc. At the point when flawed products or administrations are given to the customer, he/the can go to the provider and return the merchandise and request the pay the misfortune endured. In the event that, the provider won't reclaim the products or pay the harm the buyer may hold up a case in Customer Discussion for changing his complaints.

Buyer Cooperatives: Purchaser cooperatives shield shoppers from misuse by makers and dealers, These co-agents guarantee the stockpile of value good at sensible costs. They purchase merchandise legitimately from makers and dispose of go between Buyers get unadulterated and standard quality items in right amounts.

Buyer security Boards: Customer Insurance Gatherings are shaped an arrangement of the Purchaser Assurance Act (CPA) 1986, to ensure the rights and interests buyers. They advance purchaser mindfulness. These gatherings are warning an adjutory bodies. Focal or State Government sets up them at Center, State or rundown level. The stipulated system under the law is long drawing and reasonable. Along these lines, it a fundamental that the hardware is appropriately arrangement and requested to change buyer complaint quickly.

Buyer Affiliations: Shopper himself should demand estimation of cash spe and guarantee his privileges. He ought to arrange and units by framing purchaser related Customer Affiliation has numerous tasks to carry out in giving insurance to the buyer Shoppers are instructed and secured for their privileges. Self improvement is the best help."VOICE" regular reason and Grahak Panchayat are instances of buyer Affiliations. They can finish the specialty units to expel the customer abuse and out of line exchange exercises. This measure is promising and has been broadly utilized in various nations.

Industrialism: according to 'Philip Kotler'- Commercialization is a composed development of natives and government to reinforce the rights and powers of purchasers in connection to

vender". Commercialization is a social power planned for securing the shopper by applying good and monetary weight on business network. It is a sorted out development of buyers. The legislature of India has taken a few measures to advance a solid and wide based purchaser development in the nation. It has established 'National Honors' for customer assurance and gives budgetary help to purchaser association. Walk fifteenth consistently is praised as World Purchaser Rights Day since 1983. December 24th as National Buyer Day was proclaimed in 2000. On this day the customer insurance Act. 1986 had gotten the consent of the Leader of India.

In 1991, The Govt. of India arrangement an Expend 'Welfare Store with the goal of giving monetary help to VCOs (Intentional Shopper Association), NGOs, State Governments, etc for securing and advancing buyers welfare and produce customer mindfulness other than fortifying purchaser development in the nation, particularly in country regions.

The Administration of India has propelled a monstrous battle "Jago Grahak Jago" to concentrate buyer consideration on consistently customer's issues. Gets ready and disperses broad media Materials on purchaser Issues. All India Radio, Doordarshan, Melody, and Dramatization Division of Service of Data and Broadcasting just as such Papers that have territorial concentration and have great reach among the shoppers. They Convey software engineers routinely on customer security. A quarterly diary UPBHOKTA, JAGRAN and a few booklets are distributed to instruct buyers. The Agency of India benchmarks is planning and actualizing quality norms and accreditation plans.

Buyer Clubs: So as to advance shopper welfare, a peak body known as Focal customer insurance chamber (CCPC) is working at the inside with the priest of purchaser Undertakings as Executive. Childern are the foundation of any general public. Division of shopper Undertakings has set-up Buyer Clubs at Universities and schools, along the example of ECO Clubs set up by Service of Condition and Timberland, has brought about teaching youngsters about their privilege as a customer. Furthermore, to activate adolescents to reinforce the buyer development in the nation. Since 2002, a purchaser Club is required to be arrangement in each school partnered to an Administration perceived Board/college. From 1st April 2004 the Plan has been decentralized and moved the state and UT Governments.

IIPA: The Indian Establishment of open Organization (IIPA), New Delhi, has been occupied with conferring preparing in different foundations. It has recognized as nodal association to manage the plan for a long time. It additionally backers research extends in the territory of customer assurance and shopper welfare.

Center: Customer Online Assets and Strengthening (Center) Center takes up to advice the distressed purchasers. It gives internet guiding and a Grievance changed instrument to shoppers from crosswise over India. This help was propelled on Spring fifteenth 2005. By Customer Co-appointment Committee (CCC) with the help of Service of Buyer Issues Nourishment and open Circulation. Center is to advance the objections to the concerned association. The center site is www.core.nic.in.

NCH: The National Purchasers Helpline was arrangement branch of trade, Delhi School of Financial aspects, College of Delhi on fifteenth Walk as world shopper day in 2005 goes to buyer complaints from all over India. This venture is controlled by understudies and Staff with budgetary help from the branch of Shopper Issues for advancing Buyer Development.

Purchaser Tell Free: Buyers can call from anyplace in India to the without tall number 1800-11-4000 from MTNL/BSNL lines and get guidance in regards to their issues. This assistance focal point of the assistance line is likewise working at the Gathering of Krishi Bhawan on entryway No. 6 during 9. 30am to 5.30P.m. between Monday to Saturday. It gives data and counsel about elective debate goals strategies in a wide scope of items and administrations.

Resident Sanction: Native Contract was presented by the Administration it demonstrates the develop ing declaration of Customers in ensuring their privileges. It is a required.

Lok Adalats: Under area 39A of Indian Constitution, Lok Adalats have been built up by the Govt. For setting up questions through mollification and bargain. It plans to settle complaints and protests in low costs and choice is to be implemented. An alarm and mindful purchaser alone can ensure himself against any sort of abuse yet can likewise help in making mindfulness In the public arena. Broadcast communications and Power parts sort out Lok adalats every once in a while demonstrate that the complaints of customers identifying with their specializations can be taken care of. This is a

commonsense technique to deal with shopper complaints and look for an answer. Railroads have made their administrations proficient and manage the customers through data. In the financial division ombudsman ate there for rapid reviewed of customer complaints identifying with store accounts, shame of checks, Mastercards, Platinum card, ATM's, etc and hence can help in making shopper power a reality.

Janhit Yachika: An Individual or gathering or organization may promptly document a Janhit Yachika in the able court against the probability of misfortunes to society in general or any gathering of society. Hearing is settled on soon and took a choice.

Exchange Affiliation: Exchange affiliation hears/thinks about the security of interests of broken merchants. Complaints and complaints of customers. It makes stride against the

ECO Imprint Plan: The Legislature of India has initiated ECO Imprints conspire, this is given to makers/Makers when they keep up the terms and conditions just as foreordained benchmarks in preparing and condition of Items. At that point they are allowed to utilize eco mark with the statue of soil gaga. It process and different materials of items. shows to keep up the ecological security during the utilization of generation process and other material of items. Consumer Protection

Awards: Under it, the following awards have been initiated to encourage the participants of consumers.

- Consumer Protection National Awards
- Consumer Protection National Youth Awards, and
- Consumer Protection National Women Awards.

Legal Redressed: -Government protects the interests of consumers by passing different laws.

- Bureau of Indian Standard (B. I. S.) Act. 1986
- Agriculture Product (Grading and Marketing) Act. 1937
- Prevention of Food Adulteration (P. F. A.) Act. 1954
- Fruit products order (F. P. O.) 1955
- Essential Commodities Act 1955
- The Standard of weight and measures Act 1956
- Indian Contract Act 1982-This Act
- Trade Mark Act 1999
- Competition Act 2002

- The Drugs and Cosmetics Act. 1990

Conclusion

The Demonstration applies to all products administrations and covers all people and all areas whether private, open co-usable. Objection may identify with imperfection in merchandise inadequacy in administrations incorporating administrations with banking protection, transport supply of power gas, house development, therapeutic administrations, holding and hotel, diversion significant expenses and unreasonable exchange rehearses. There is an arrangement for bids in higher Discussion and claim against the sets of the National Commission could be recorded with Incomparable Court inside the time of 30 days from the date of the request. At present 600 Locale Discussions at region Level 135 State Commissions at state level and one National commission in the capital. 85 percent, out of 26 lakh cases, field before the customer questions changed organizations, have been discarded. Buyer should initially contact the purchaser care cell. (Impact from first april 2008) on the off chance that it doesn't take reaction agreeable the lamented individual can approach Administrative Bodies/Complaint Changed Organizations.

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Role of English Language in the Corporate World



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Abstract

English is the "lingua franca" of not only international trade, but of all forms of communication around the world. This means that it is useful to be able to understand and share common experiences and context with your co-workers. In the past decade or two, English has rapidly become the most widely used language in the world of business and commerce. As a result, having an excellent knowledge of English for Business has become vital to success in any employee's career. Not so compared to international students looking for better career prospects in an English speaking country. This paper aims to analyze the Role of English Language in the Corporate World.

Key Words: English, Language, Corporate, Global, World.

Introduction

English is currently the language of the Internet. An estimated 565 million people use the Internet every day and about 52% of the world's most visited websites are displayed in English. Therefore, learning this language provides access to more than half of the Internet's content that might not otherwise be available. English is not the most spoken language in the world, but when it comes to business, it is one of the most important. About 1 billion people speak Mandarin, but they are mostly concentrated in China. About 400 million people speak Spanish, mainly in Central and South America. English has now become a global language for business all over the world to the extent that it is the standard official language in some industries such as the shipping and airline industries. As a result, knowledge of English is almost mandatory requirement for important jobs like airline pilots and naval officers etc. In addition to having an effective command of spoken English, today's competitive corporate culture demands an equally effective command of written English. This is mainly because almost all forms of business communication such as email, presentations, sales and marketing and even corporate legal documents are now prepared in English. English is now known as the global language of trade and commerce—as it has been in the last few decades. It has influenced many aspects of the modern world. The English language became known due

to colonial expansion, and has since become the standard language for all global and official communication—even with various native languages. Now, this expansion continues and has become a medium through which most businesses do business.

As a fresh graduate student entering the corporate world, the importance of the English language is undeniable. English is a requirement for more jobs in more countries than ever before in human history. Even 20 or 30 years ago, having a strong grasp of the English language was not as important as it is today. In the past, English was required only for senior management in global companies. Today, companies may have customers and suppliers, their technical support teams, and their own management spread across multiple countries. Fluent speaking skills and writing skills play a vital role in securing good job opportunities with attractive salary packages. Most national and international organizations use English as a means of communication for all official and legal matters. A proficient knowledge of the language aids in the smooth conduct of operations, such as regular exchange of emails, presentations and sales and marketing.

With the advent of globalization, the picture took a different turn altogether. Now business deals and conventions are not confined within one region but are spread across the globe. But this widespread confinement increased the need for a language through which everyone could

communicate. English being the most widely spoken language easily became a commercial language. English being the most widely spoken and written language in the world, the bottom line is that learning English language skills allows you to communicate effectively with other people. It is also the top language in technology and network related fields.

Role of English Language in the Corporate World

Globalization has encouraged domestic companies to think beyond their nations. People these days do not mind doing challenging and useful exotic tasks. As English is spoken in most countries, language is no longer a barrier for people. In the corporate world, there is a reason why English is seen as a language of importance. MNCs have global partners and being able to interact with them is essential. This is where English comes in handy, being a universal language. Therefore, some portfolios demand proficiency in that particular language. It is not a skill set but a job requirement.

Business English is the general term used for English related to international commerce, finance and industry. The study of business English in a global environment, as a specialized tool for non-native English speakers with the aim of interacting with English-speaking countries, or with companies that use English as a shared language. It has become common to do in this environment, business English is needed to engage, communicate and compete in the international market. That is why the importance of good business can no longer be underestimated in the era of the new global business market.

There are several key business development skills that help ensure that a business can operate as smoothly as possible, but nothing more than communication skills. This is a major reason why English is important to business. If the current corporate language is English, then building a worldwide culture literally means to ensure that the entire company speaks the same language. It allows organizations to maintain their identity and what makes them successful in the first place, while operating across national borders. Since English is the language of the globalized business world, effective and excellent communication and adequate English language competency are essential for a better guest experience and therefore better efficiency, productivity and, in the long run, industry profitability.

The hospitality and tourism industry is an extremely diverse industry as it serves guests from different backgrounds with a different language, ethnicity, and cultural customs. English language has become the language of the globalized business world. Therefore, "effective and excellent communication and adequate English language competence are essential" to provide guests with a good experience. Therefore, the English language helps in increasing the efficiency, productivity and profitability of the industry. The benefits of speaking English can be seen directly in the career trajectory of professionals. Those who do not have English as their first language and do not learn to speak it to boost their careers, tend to lag behind in the industry. Then suffer because of their poor knowledge and communication skills and their inability and failure to understand "simple instructions and information".

Conclusion

In the nut shell, one can say that speaking English fluently during an interview does not guarantee equal proficiency in skills. Ultimately, people need to be hired for their skills, making language a secondary medium. In this age of technology, English is the language of the Internet. There are more English language users online than any other language and as a result, most websites and social media platforms are also predominantly English. If your website is displayed in English with strong language skills, it will be accessible to the maximum possible number of users.

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अनुसूचित जातियों के सिविल अधिकार संरक्षण में नूतन उभरते न्यायिक दृष्टिकोण



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"Salus Republicae, Suprema lex."

"Safety of the people as the supreme law."

किसी भी विधायन के सफल क्रियान्वयन में न्यायपालिका का योगदान महत्वपूर्ण होता है क्योंकि विधायनों के निर्वचन का दायित्व न्यायपालिका का ही है। मूल अधिनियम की आलोचना के प्रसंग में न्यायालयों द्वारा अपनाये गये संकुचित दृष्टिकोण को उजागर करने के लिए कुछ निर्णयों का उल्लेख भी किया गया है। यहाँ अनुसूचित जातियों के सिविल अधिकारों से सम्बन्धित कुछ अन्य वादों का विवेचन न्यायालयों के दृष्टिकोण तथा उपगमों को रेखांकित करने के उद्देश्य से किया गया है।

“सामाजिक विधियों की व्याख्या का मूल सिद्धान्त यह है कि सामाजिक विधियों की कभी भी संकीर्ण और तकनीकी निर्वचन नहीं किया जाना चाहिए क्योंकि इससे सामाजिक विधियों के उद्देश्य को प्राप्त नहीं किया जा सकता। न्यायाधीशों की जनआकांक्षाओं के अनुरूप विधियों को व्यावहारिक रूप देते हुए उसे सृजनात्मक संस्पर्श देने का प्रयास करना चाहिए तभी विधि में गत्यात्मक विकास और विधि के कंकाल को नवजीवन प्राप्त होगा।”

1976 के पूर्व सामाजिक विधियों के निर्वचन में उपर्युक्त सिद्धान्त का पालन न कर सकने के कारण न्यायपालिका अनुसूचित जातियों के सिविल अधिकारों के संरक्षण के सम्बन्ध में कोई सकारात्मक भूमिका नहीं निभा सकी। मध्य प्रदेश और केरल उच्च न्यायालयों द्वारा ‘धर्म सम्प्रदाय’ शब्द की संकीर्ण और तकनीकी व्याख्या कर दिये जाने के कारण अनुसूचित जाति के सदस्य मंदिर प्रवेश से वंचित कर दिये गये जबकि समय की मांग थी कि अनुसूचित जाति के सदस्यों को मंदिर में प्रवेश दिलाकर उनके सिविल अधिकारों को संरक्षण प्रदान किया जाय। इन निर्णयों की आलोचना इस आधार पर की गई कि अधिनियम की त्रुटियों के कारण न्यायालयों की आँखों पर पट्टी बाँध लेने के लिए मजबूर होना पड़ा और अनुसूचित जातियों की सामाजिक असमर्थता के सम्बन्ध में न्यायालय

समुचित मापदण्ड विकसित नहीं कर सके। यहाँ विचारणीय है कि मध्य प्रदेश केरल उच्च न्यायालयों द्वारा समयानुकूल निर्णय न देने का कारण अधिनियम की त्रुटियाँ मात्र नहीं थी वरन् इसके लिए न्यायालय स्वयं उत्तरदायी थे। इन न्यायालयों ने संतुलित एवं उदात्त दृष्टिकोण का परिचय न दकर परंपरावादी तकनीकी दृष्टिकोण का परिचय दिया और परिणामस्वरूप आलोचना के पात्र बने।

जाति से बहिष्कृति सम्बन्धी मामले

कभी-कभी अनुसूचित जाति के सदस्य अपने प्रति अन्य हिन्दुओं की अनुदारता के कारण हिन्दू धर्म का परित्याग कर देते हैं। प्रश्न यह है कि यदि अनुसूचित जाति के किसी सदस्य को हिन्दू धर्म गुरुओं द्वारा उसकी जाति की सदस्यता से बहिष्कृत कर दिया जाए तो क्या सिविल अधिकार संरक्षण अधिनियम बहिष्कृत व्यक्ति के अधिकारों को संरक्षण दे सकेगा? यहाँ यदि सरदार ताहेर सैफुद्दीन बनाम स्टेट ऑफ बम्बई के निर्णय को लागू किया जाय तो इसका उत्तर नकारात्मक होगा यद्यपि जाति से बहिष्कृत व्यक्ति को अपने कई सिविल अधिकारों से वंचित होना पड़ता है। सैफुद्दीन के वाद में उच्चतम न्यायालय ने यह निर्णय किया कि किसी समुदाय के धर्मगुरु द्वारा किसी व्यक्ति को जाति से बहिष्कृत करना धर्मगुरु का संविधान के अनुच्छेद 26(ख) के अंतर्गत धार्मिक कार्यों के प्रबन्ध सम्बन्धी संवैधानिक अधिकार है। सामाजिक विधियों के सम्बन्ध में उच्चतम न्यायालय का निष्कर्ष यह था कि किसी अधिनियम को सामाजिक सुधार का अधिनियम तभी कहा जा सकता है जब वह किसी अनुसूचित सामाजिक रूढ़ि या नियम के पालन में त्रुटि के आधार पर बहिष्कृति का निषेध करती हो लेकिन धर्म के आधार पर बहिष्कृति का निषेध करने वाले अधिनियम को सामाजिक सुधार का अधिनियम नहीं कहा जा सकता।

इस वाद के निर्णय से सहमत नहीं हुआ जा सकता क्योंकि धर्म के नाम पर ही इस परंपरावादी भारतीय समाज में अधिसंख्य समाज विरोधी कार्यों को संरक्षण दिया जाता रहा है। वास्तव में इस वाद में

सामाजिक सुधार की बड़ी संकीर्ण संकल्पना की गई। यदि वेंकटरमन देवरु के इस निर्देश को कि अनुच्छेद 26(ख) के मूलाधिकार को अनुच्छेद 25(2)(ख) के अधीन मान लिया गया होता तो इस निर्णय द्वारा जो विसंगति पैदा हुई वह पैदा न होती। प्रोफेसर पी0के0 त्रिपाठी का यह मत सर्वथा उचित है कि इस वाद का निर्णय व्यक्ति को धर्मगुरुओं और अंधश्रद्धालुओं की चपेट में फंसाए रखने में सहायक होगा।

पृथक लेकिन समान व्यवहार का सिद्धान्त अमान्य
पृथक लेकिन समान व्यवहार के सिद्धान्त का प्रतिपादन 1896 में प्लेसी बनाम फर्ग्यूसन में अमरीकी न्यायालय द्वारा किया गया था। उसने यह अभिनिर्धारित किया था कि समता का अधिकार 'समान' सुविधा या सेवा का आग्रह करता है, 'एक ही' सुविधा या सेवा का नहीं। इस सिद्धान्त को केरल उच्च न्यायालय ने रामचन्द्रन पिल्पाई बनाम केरल राज्य के वाद में मानने से इन्कार कर दिया। इस वाद में हरिजन छात्रों के लिए पृथक कक्षाएं बनाई गई थी। अभियुक्त की ओर से तक्रर दिया गया कि पृथक कक्षाओं का उद्देश्य हरिजन छात्रों को अच्छी शिक्षा देने और शिक्षा के स्तर का उठाने के लिए किया गया था न कि ऐसा अस्पृश्यता के आधार पर किया गया था। न्यायालय का विचार था कि हरिजन छात्रों के लिए एकान्तिक रूप से अलग डिवीजन बनाना हरिजन छात्रों के प्रति विभेद का कार्य है और अधिनियम की धारा 5(ख) का उल्लंघन है जो किसी व्यक्ति को शिक्षण संस्थाओं में प्रवेश के पश्चात् ऐसे व्यक्ति के विरुद्ध विभेदपूर्ण कार्य को दण्डनीय बताती है। शब्द विभेद का क्या अर्थ होता है अधिनियम में नहीं बताया गया है। संक्षिप्त ऑक्सफोर्ड शब्दकोष में इस शब्द के लिए कई अर्थों में एक अर्थ है। 'एक पृथक व्यवहार करना' अथवा एक 'विशिष्टीकरण करना' इत्यादि। धारा 5(ख) का आशय यही है कि विभेदीकरण अकेले अथवा केवल अस्पृश्यता के आधार पर न हो और यदि अस्पृश्यता विभेदीकरण के आधारों में से केवल एक है तो ऐसे विभेदीकरण को करने वाला व्यक्ति अपराध का दोषी होगा। विभेदीकरण के व्यवहार को इस आधार पर न्यायोचित नहीं ठहराया जा सकता कि एक डिवीजन के छात्रों के प्रति किये जाने वाले व्यवहार में कोई अंतर नहीं था। तथा हरिजन और गैर हरिजन छात्र एक ही कुएँ का प्रयोग करते थे या वे अपना भोजन साथ-साथ कक्षा या भोजनालय में करते थे। वास्तव में जो पृथक है वे समान नहीं हो सकते। सार्वजनिक शिक्षा के क्षेत्र में पृथक लेकिन समान व्यवहार के सिद्धान्त का कोई स्थान नहीं है। पृथक शैक्षणिक संस्थाएँ आन्तरिक रूप से असमान हैं।

वर्तमान समय में अनुसूचित जातियों को सामान्य जनधारा से जोड़ने की आवश्यकता है न कि एक पृथक धारा बहाने की, इसलिए पृथक तथा समान व्यवहार के सिद्धान्त को कभी अंगीकार नहीं किया जा सकता क्योंकि इससे अप्रत्यक्ष रूप से अस्पृश्यता

को बढ़ावा मिलेगा तथा अनुसूचित जातियों में हीन भावना जन्म लेगी जो उन्हें अवांछित मार्ग की ओर ले जा सकती है।

हितों का सामंजस्य

अस्पृश्यता निवारण संबंधी विविध उपबन्धों को लागू करते हुए न्यायालयों ने सर्वदा इस बात का ध्यान रखा है कि अस्पृश्यता निवारण के कारण अनुसूचित जातियों के अधिकार सिर्फ उन्हीं स्थानों के उपयोग करने के सम्बन्ध में उत्पन्न हुए हैं जिनकी प्रकृति सार्वजनिक है। अस्पृश्यता निवारण सम्बन्धी विधि ने किसी व्यक्ति के निजी संपत्ति से सम्बन्धित अधिकार में कोई बाधा नहीं उत्पन्न की है। एक व्यक्ति अपने निजी संपत्ति का उपयोग अनुसूचित जाति के सदस्यों को करने से रोक सकता है। यही कारण है कि वेनूधर साहू के वाद में कहा गया कि एक मालिक का निजी कुआँ अधिनियम की धारा 4(1)(क) के अंतर्गत नहीं आयेगा। मालिक का यह अधिकार होगा कि वह दूसरे व्यक्तियों द्वारा अपनी संपत्ति का प्रयोग करने से नियंत्रित करे। यदि एक व्यक्ति अपने निजी संपत्ति का प्रयोग कुछ लोगों को करने को देता है तो इसके आधार पर यह नहीं कहा जा सकता कि प्रत्येक व्यक्ति को उसकी संपत्ति का उपयोग करने का अधिकार है।

इसी प्रकार कान्द्रे सेठी बनाम मोत्रा साहू के वाद में यह कहा गया कि धारा 3 के अंतर्गत अपराध का निर्माण करने के लिए यह आवश्यक है कि वह स्थान जिसमें प्रवेश से रोका गया हो वह सार्वजनिक पूजा स्थान होना चाहिए। इसलिए व्यक्तिगत अनुष्ठान में भाग लेने से किसी व्यक्ति को रोका जा सकता है। यहाँ यह तक्रर दिया जा सकता है कि व्यक्तिगत स्थानों में भी रूकावट अस्पृश्यता के आधार पर नहीं होना चाहिए क्योंकि अस्पृश्यता के आधार पर रूकावट पैदा करने से अधिनियम की धारा 7(घ) का उल्लंघन होगा जो अस्पृश्यता के आधार पर अपमान करने का निषेध करती है।

उपर्युक्त विवेचन से यह स्पष्ट है कि न्यायपालिका ने व्यक्ति के निजी अधिकार और अनुसूचित जाति के सिविल अधिकार दोनों का संरक्षण करके विविध हितों के बीच सामंजस्य स्थापित करने का प्रयास किया है। यह सार्वजनिक हित में है कि अस्पृश्यता का अन्त हो पर व्यक्ति के व्यक्तिगत अधिकारों की भी अनदेखी नहीं किया जा सकता। रास्को पाउण्ड ने भी कहा था कि विधि का कार्य विविध हितों के बीच संतुलन स्थापित करना है। अगर अस्पृश्यता का अंत करने के लिए व्यक्तिगत अधिकारों में हस्तक्षेप किया गया तो सामाजिक समरसता नष्ट होगी और अनुसूचित जाति और अन्य वर्गों में तनाव होगा। मनुष्यों की सामाजिक परस्पर निर्भरता केवल कल्पना नहीं है अपितु यथार्थ है इसलिए किसी भी वर्ग की उपेक्षा नहीं की जा सकती।

सामाजिक नियोग्यता और न्यायालय

सामाजिक नियोग्यता समाज की धार्मिक व आर्थिक नियोग्यता की अपेक्षा अधिक विखिण्डित कर देती है

और इससे समाज की सामुदायिक भावना सीमित होती है। इस कारण से न्यायालय सामाजिक नियोग्यता दूर करने में अधिक प्रयत्नशील रहे हैं। न्यायालय के समक्ष सामाजिक नियोग्यता के सम्बन्ध में सर्वाधिक वाद अधिनियम की धारा 4 के खण्ड (1) के अंतर्गत प्रस्तुत किये गये हैं। यह खण्ड मानव जीवन के दैनिक व्यवहारों में आने वाली चीजों जैसे कुएं, तालाब, श्मशान, कब्रिस्तान के सम्बन्ध में सामाजिक नियोग्यताओं का निषेध करता है। सीरियार और अन्य बनाम एन0 सुमगासुन्दरम् पिल्लई के वाद में उच्चतम न्यायालय ने कहा कि किसी व्यक्ति को कब्रिस्तान के प्रयोग से रोकना अधिनियम की धारा 4(1) का उल्लंघन होगा। न्यायालय ने कहा कि अस्पृश्यता के आधार पर असमर्थताओं को रोकने के लिए अधिनियम में व्यापक उपबन्ध किये गये हैं जहाँ एक ओर धारा 13 में यह परिसीमा लगा दी गई है कि कोई न्यायालय किसी वाद के न्याय निर्णयन में या किसी डिग्री या आदेश के निष्पादन में किसी व्यक्ति पर अस्पृश्यता के आधार पर किसी नियोग्यता अधिरोपित करने वाली किसी रूढ़ि या प्रथा को मान्यता नहीं देगा वहीं धारा 16 द्वारा इस अधिनियम को अभिभावी प्रभाव देते हुए कहा गया है कि इस अधिनियम के उपबन्ध तत्समय किसी विधि के प्रवृत्त होते हुए भी किसी रूढ़ि या प्रथा अथवा किसी ऐसे विधि अथवा न्यायालय या अन्य प्राधिकारी के किसी डिग्री या आदेश पर प्रभावी किसी लिखत के होते हुए भी प्रभावी होंगे। अधिनियम के द्वारा उतने व्यापक उपबन्धों के निर्माण के बाद सामाजिक असमर्थता के प्रवर्तन के लिए कोई स्थान नहीं है।

स्टेट ऑफ कर्नाटक बनाम अप्पा बालू इंगेल के वाद में जिसमें अनुसूचित जाति के एक सदस्य को कुएं से पानी लेने से रोका गया था उच्चतम न्यायालय ने अधिनियम की धारा 4(1) का उल्लंघन माना और कहा कि अस्पृश्यता सम्बन्धी अपराधों के अभियुक्तों को दण्डित करना न केवल आपराधिक विधिशास्त्र की मांग है वरन् इससे समाजशास्त्रीय और संवैधानिक लक्ष्यों व राष्ट्रीय आकांक्षाओं की भी पूर्ति होगी। युग की मांग समानता के पक्ष में है। यदि समानता को व्यावहारिक रूप से क्रियान्वित किया जाएगा तभी युग के आकांक्षाओं की पूर्ति होगी।

जयसिंह बनाम यूनियन ऑफ इंडिया के वाद में कहा गया कि जो व्यक्ति अस्पृश्यता के आधार पर किसी सामाजिक या धार्मिक रूढ़ि प्रथा या कर्म का अनुपालन करेगा या किसी धार्मिक या सामाजिक जुलूस में भाग लेने से रोकेगा वह अधिनियम के अंतर्गत अपराध करेगा।

यहाँ विचारणीय है कि सामाजिक नियोग्यता को दूर करने में न्यायालय की विशेष भूमिका निभाने की आवश्यकता है क्योंकि सामाजिक नियोग्यताओं के कारण समाज के एक वर्ग को विशेषाधिकार प्राप्त होता है और समाज का दूसरा वर्ग (अनुसूचित जाति) सुविधाविहीन कर्तव्य के बोझ से कराह उठता है।

अगर अनुसूचित जातियों की सामाजिक नियोग्यताओं को दूर करने के लिए विशेष प्रयत्न की आवश्यकता नहीं होगी क्योंकि अन्य असमर्थताएं सामाजिक असमर्थताओं की उपज हैं।

अस्पृश्यता से उद्भूत अन्य अपराधों के सम्बन्ध में न्यायिक निर्णय

अस्पृश्यता के कारण अनुसूचित जाति के सदस्यों को न केवल धार्मिक, सामाजिक व आर्थिक नियोग्यताओं का शिकार होना पड़ता है वरन् दैनिक जीवन में अनेक प्रकार के अपमान, पीड़ा व तिरस्कार को भी झेलना होता है जिसका सम्बन्ध उनकी आन्तरिक भावनाओं से हैं। अनुसूचित जाति के सदस्यों को अस्पृश्यता के कारण अपने अस्तित्व को बचाए रखने के लिए किस प्रकार आन्तरिक और बाह्य रूप से संघर्ष करना पड़ता है वह न्यायालयों द्वारा निर्णीत वादों पर दृष्टिपात से स्पष्ट हो जाता है। सुहासिनी बेन काटे बनाम स्टेट ऑफ महाराष्ट्र के वाद में अभियुक्त महिला ने परिवादी को धमकी देते हुए कहा कि "वह जाति का मोची है इसलिए उसे उस मराठा आवासीय परिक्षेत्र को छोड़ देना चाहिए।" उच्च न्यायालय ने यह निर्णय दिया कि अभियुक्त अधिनियम की धारा 7(1)(क) के अंतर्गत दोषी है। पटेल हीराबाई बनाम स्टेट ऑफ गुजरात के वाद में अभियुक्त ने परिवादी को सार्वजनिक पुस्तकालय में अखबार पढ़ते समय कहा कि "तुम दूर हो जाओ तुमने हमें अशुद्ध कर दिया।" गुजरात उच्च न्यायालय ने यह अभिनिर्धारित किया कि कहे गए शब्द अधिनियम की धारा 7(1)(ख) और 7(1)(घ) के अंतर्गत अपराध गठित करने के लिए पर्याप्त है। इन दोनों ही वादों में उच्च न्यायालय ने कहे गये शब्दों की प्रकृति पर विशेष ध्यान दिया और यह माना कि ये शब्द अनुसूचित जाति के सदस्यों का अपमान करने के लिए पर्याप्त है।

बिहारीलाल के वाद में अनुसूचित जाति की एक सदस्या ने दिशा शौच से लौटने के बाद एक सार्वजनिक नल से पानी लेते हुए दुर्घटनावश अभियुक्त के बर्तनों को छू दिया जिसके कारण अभियुक्त ने उसे पानी लेने से रोक दिया। इलाहाबाद उच्च न्यायालय ने अधिनियम की धारा 7(1)(ख) के अंतर्गत अभियुक्त को दोषसिद्ध किया पर इस आधार पर कि परिस्थितियां ऐसी हैं जो अपराध की गंभीरता को कम कर रही हैं अभियुक्त के अर्थदण्ड को कम कर दिया।

विश्वेश्वर प्रसाद बनाम उत्तर प्रदेश के वाद में उच्च न्यायालय ने अभियुक्त को धारा 7(1)(ख) के अंतर्गत दण्डित करते हुए कहा कि इस अधिनियम को बहुत सतक्रता से व्यवहृत किया जाना चाहिए क्योंकि आज भी विशेषकर उच्च जाति के लोग बदले की भावना से काम करते हैं और अस्पृश्यता सम्बन्धी कानूनों का मजाक बना रहे हैं। यह सत्य है कि पहाड़ी क्षेत्रों में उच्च जाति के लोग पुरानी परम्पराओं से छुटकारा पाने में कठिनाइयों का अनुभव करते हैं पर अब धीरे-धीरे लोग संविधान के अध्याय-3 के मौलिक

अधिकारों और उसके अंतर्गत पारित विधियों की पवित्रता का अनुभव करने लगे हैं।

दण्ड के सम्बन्ध में न्यायालयों की भूमिका अस्पृश्यता सम्बन्धी अपराध समाज के सर्वाधिक पीड़ित एवं उपेक्षित वर्ग के विरुद्ध किये जाते हैं जिसके कारण उनके लिए न्याय प्राप्त कर पाना अत्यन्त दुष्कर होता है। यह अत्यन्त खेद का विषय है कि अधिनियम के अंतर्गत दायर 75 प्रतिशत से अधिक वादों में अभियुक्त दोषमुक्त हो जाते हैं जबकि अधिनियम की धारा 12 न्यायालयों को यह उपधारित करने को बाध्य करती है कि—

“जहाँ कि इस अधिनियम के अधीन अपराध गठित करने वाला कोई कार्य अनुसूचित जाति के सम्बन्ध में किया जाय, वहाँ जब तक प्रतिकूल साबित न हो जाय न्यायालय यह उपधारणा करेगा कि वह कार्य अस्पृश्यता के आधार पर किया गया।”

इस धारा के कारण दोषी व्यक्तियों के सम्बन्ध में न्यायालय को प्रथम द्रष्टया यह उपधारित करने की शक्ति प्राप्त है कि वह उसे अस्पृश्यता संबंधी अपराध का दोषी मान ले जब तक वह इसके प्रतिकूल साबित नहीं करता है। अप्पा बालू इंगेल के वाद में उच्चतम न्यायालय ने यह निर्देशित किया कि सामाजिक अपराधों में आशय को मुख्य तत्वा नहीं माना जाना चाहिए। जस्टिस कृष्ण अय्यर का भी विचार है कि कोई सामाजिक विधायन अपराध गठित करने के लिए आपराधिक आशय से संयुक्त हो सकता है और नहीं भी हो सकता है, परन्तु सामाजिक विधानों में नैतिक योजना के अंतर्गत उपेक्षा, ज्ञान या आशय आदि को मुख्य तत्व नहीं माना जाना चाहिए। कठोर दायित्व के सिद्धान्त की मान्यता के बावजूद अभियुक्तों का इतनी अधिक संख्या में दोषमुक्त हो जाना इस बात का परिचायक है कि अपराधियों की उच्च सामाजिक और राजनीतिक पहुँच हमारी न्याय व्यवस्था को प्रभावित कर रही है।

अस्पृश्यता सम्बन्धी अपराधों के लिए अभियुक्तों को दण्ड देना तभी संभव होगा जब अनुसूचित जातियों द्वारा अपने समर्थन में प्रस्तुत किये गये गवाहों को न्यायालय विशेष नम्रता के साथ स्वीकार करे। ये गवाह साधारणतया उसी जाति के होते हैं जिस जाति के विरुद्ध अपराध किया गया होता है पर इससे उनकी विश्वसनीयता पर संदेह नहीं किया जाना चाहिए वरन् उनके साक्ष्य पर सतक्रतापूर्वक विचार किया जाना चाहिए। अप्पा बालू इंगेल के वाद में उच्चतम न्यायालय ने अभियोजन पक्ष द्वारा प्रस्तुत चार साक्षियों, जो सभी अनुसूचित जाति के थे, द्वारा दिये गये साक्ष्य के आधार पर अभियुक्तों को दण्डित किया।

इसमें किंचित भी संदेह नहीं है कि सामाजिक बुराइयों को केवल दण्ड के माध्यम से दूर नहीं किया जा सकता। सामाजिक सौहार्दता से ही इस बुराई से छुटकारा पाया जा सकता है। इस प्रसंग में धनराज बनाम स्टेट के वाद में जहाँ प्रभावित पक्षकारों ने उच्च न्यायालय में वाद पहुँचाने से पहले

ही शमन करने का समझौता कर लिया था, उल्लेखनीय है। इस वाद में दोनों पक्षकार 1980 में अस्पृश्यता से सम्बन्धित घटित आपराधिक घटना को भूल चुके थे। मद्रास उच्च न्यायालय ने कहा कि ऐसा कोई कारण नहीं है कि उनके द्वारा किये गये समझौते को स्वीकार न कर लिया जाय।

मूल अधिनियम के पारित होने के समय से अब तक के वादों पर दृष्टि डालने पर यह निष्कर्ष निकलता है कि सिविल अधिकार संरक्षण अधिनियम को क्रियान्वित करते समय न्यायालयों की भूमिका उस तैराक की रही है जिसे पीठ पर भारी पत्थर रखकर तैरने को कहा गया है। इसका कारण यह है कि सामाजिक विधियों को लागू करते समय न्यायालयों को विविध मर्यादाओं का भी पालन करना होता है। एक ओर जहाँ न्यायालयों को विधियों की सकारात्मक व्याख्या के माध्यम से सामाजिक परिवर्तन को सुकर बनाने की चुनौती होती है वहाँ उसे इस बात का भी प्रयास करना होता है कि व्यक्तियों और समूहों के बीच तनाव तथा संघर्ष यथासंभव कम हो तथा समाज की आन्तरिक सुदृढ़ता बनी रहे। 1976 के पूर्व न्यायपालिका ने अनुसूचित जातियों के सिविल अधिकार संरक्षण के सम्बन्ध में परम्परावादी दृष्टिकोण का परिचय देकर मूल अधिनियम के उद्देश्य को ही प्रभावहीन बना दिया पर बाद में न्यायालयों के दृष्टिकोण में व्यापक परिवर्तन हुआ। न्यायालयों द्वारा अपनाये गये उदात्त दृष्टिकोण अनुसूचित जातियों को विविध सिविल अधिकारों के उपभोग को सुकर बनाने में सहायक सिद्ध हुए। सामाजिक हित में अपेक्षित है कि न्यायालयों द्वारा अनुसूचित जातियों के सिविल अधिकार संरक्षण के सम्बन्ध में और भी व्यापक दृष्टिकोण अपनाने की आवश्यकता है और यह तभी संभव है जब न्यायालय अधिनियम को क्रियान्वित करते समय इस तथ्य का ध्यान रखें कि वह किसी निष्प्राण विधिक अधिनियम को लागू नहीं कर रहे हैं अपितु राष्ट्रीय लक्ष्य से युक्त मानवीय पाठ को जन-जन तक पहुँचा रहे हैं।

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Role of Librarian in Digital Environment: An Overview



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The emergence of a vast storehouse of information on the Internet poses a different kind of conundrum. Librarians, the traditional gatekeepers of knowledge are in danger of being bypassed, their skills are ignored, their advice unsought. Search engines send user straight to the information they require – or so users may think – without any need for an intermediary to classify, catalogue, cross-reference, advice on sources.

The location and provision of information services has dramatically changed over the last decade. There is no need to leave the home or office to locate and access information now readily available on-line via digital gateways furnished by a wide variety of information providers (e.g. libraries, electronic, publisher, businesses, organizations, individuals). Information is electronically accessible from a wide variety of globally distributed information repositories.

Information is no longer simply text and pictures. It is electronically in a wide variety of formats, many of which are large, complex (i.e. video & audio) and often integrated (i.e. multimedia).

Traditional Library

In past time Libraries is like a store house where books are stored in one or two rooms. Where the access points such as, library catalogues as well as library collections are print based and their management is by and large manual.

Automated Library

Library automation which started in late 70s in few special libraries has now reached most of the college libraries. The library catalogue or index to the collection forms the base for most of the

library activities such as acquisition, reference, bibliographic service, inter-library loan etc. The users of library card catalogue will appreciate how fast the retrieval is, search and printing in automated environment

Digital/ Virtual Library

What is a digital library? There is much confusion surrounding this phrase, stemming from three factors. First, the library community has used several different phrases over the years to denote this concept-electronic library, virtual library, library without walls-and it never was quite clear what each of these different phrases meant. "Digital library" is simply the most current and most widely accepted term and is now used almost exclusively at conferences, online, and in the literature.

Definition

According to Wiederhold "A digital library is popularly viewed as an electronic version of a library where storage is in digital form, allowing direct communication to obtain material and copying it from a master version.

"Digital Library is a combined technology and information resources to allow remote access, breaking down the physical barrier between resources".

Winensky viewed that 'the digital library will be a collection of distributed information services, producers will make it available, and consumers will find it through the automated agents.'

Digital Library is a "Collection of digital object (text, video, audio) along with method for access and retrieval, [as far as users are concerned] and also for selection, organization, and maintenance (from the point of view of librarian). Ian Whitten.

“The digital library is not merely equivalent to a digitized collection with information management tools. It is also a series of activities that brings together collections, services and people in support of the full life cycle of creation, dissemination, use and presentation of data, information and knowledge.

Advantage of Digital Library

Digital library has certain characteristics, which make them different from traditional library. It has expansive and accurate system of searching with large volumes of text, image and audio-video resources. Digital libraries do not need physical space to build collection and it can be accessed from anywhere, any time. Different people can access same source at the same time. The advantages of digital libraries are mentioned herein below:

- Preserve the valuable documents, rare and special collections of libraries, archives and museums.
- Provide faster access to the holding of libraries world wide through automated catalogues.
- Help to locate both physical and digitized versions of scholarly articles and books through single interface.
- Search optimization, simultaneous searches of the Internet make possible, preparing commercial databases and library collections.
- Offering online learning environment.
- Making short the chain from author to user.
- Save preparation/ conservation cost, space and money.
- Digital technology affords multiple, simultaneous user from a single original which are not possible for materials stored in any other form.

Disadvantage of Digital Library

New technology has brought many advantages but simultaneously it also has certain disadvantage

- Costly affair

- Technology obsolescence (Hardware & Software)
- Storage media relate
- Dominance of data creators and publishers
- Trained manpower
- User education and training
- Security against hacking & sabotage

Types of Resources

The resources provided by the digital libraries can be classified into in-house resources and external resources. In-house resources are those resources that are stored in the web server locally and made accessible through the network. E-books, course notes, and application notes etc. are examples of the in-house resources.

The external resources are those materials that are not stored in the web server. External resources include online journals, online databases, online e-books etc. External resources are provided by different publishers - ASME, ACM, IEEE, Oxford University Press Journal (OUP) and many more are there. The publisher provides access to their full text materials by two methods:

- (i) Username and password
- (ii) Internet Protocol (IP) address based Access Control Method

Changing Role of Library Professional in Digital Age

The ready availability of information on the Internet, and its widespread use, really presents Librarians with an opportunity, not a threat. Technology Savvy users realise they need help, which Librarians can provide. Librarians now face difficulties and complicity challenges due to new trends in information access.

In the present technological/Internet era the professionals have to change themselves as the information profession is being changed. Now information specialists have to work as e-information resources in which various professional groups are expected to map strategies that leads to produce, manage, maintain and service the information. Information professional has to work as:

Librarian- In addition to being library manager, they also act as collection development, technical processors and so on, taking care of information quality.

Information Manager- To meet information need of the user they should know how to manage and deliver appropriate information services.

Information adviser/instructor- Ensure that user/staff know how to access relevant sources of information (literacy).

System & Networking- For delivery of information to their users in an appropriate manner develop and design appropriate systems.

Skills, knowledge, competencies required for LIS Professionals

The basic goal of library and information profession has always been to provide access to information to those who need it. The activities realizing this goal have evolved and transformed over the years. This includes - Available technology, and need of an evolving information society. Information activities have been guided by the developments in the field of storages, presentation and archiving of knowledge, collection development and organization of knowledge, information explosion and computers in information retrieval. Librarian and information professional involved in information gathering, storage, retrieval and dissemination on one hand and on the other hand the computer specialists who supports the library and informational professionals in this endeavor. For successful implementation of Digital Library, it is essential that LIS professionals are well trained and possess requisite knowledge and skills in this respect.

Knowledge & Skills

Librarians need to know understand:-

- Knowledge resources (books, journals, i.e. resources, Internet)
- Teleological facilities and resources (computer, online catalogues, websites, LANs file servers etc.)
- Financial resources (Budget) Human resources (Skills for manpower training)

Competencies that required to possess in LIS professional:

- Posses excellent communication skills, constantly update personal knowledge base by keeping in touch with the latest development
- Create awareness among the users, make them accept the changes
- Be an information management strategist, etc.
- Acceptance of change.
- Knowledge of user interaction with knowledge resources.
- Provide quality service.
- Be adoptive, flexible and resistant.
- Be resourceful

III)- Technical Knowledge required :

- General purpose programming, Networking
- Web page Development and Content Management
- Information Retrieval software for online, CD-ROM and Internet.
- Library software packages, acquaintances with Digital Library Tools.
- Operating systems - Windows, UNIX, LINUX.
- World processing, Graphics, Spread sheet & Presentations.
- Database Management Systems including the skills in Bibliographic Database Management Systems.

Conclusion

The world of information is undergoing rapid change. An information age at a great turning point in the history of civilization. The day has arrived when it is most important to learn to access, analyze apply and evaluate such information. As traditional custodians of information, librarians need to be aware of the implications of these changes and develop technological and managerial skills, which will enable them to make effective use of information and to meet their organizations changing information need.

Development of information technology is playing a crucial role in restructuring of the libraries. Shift from human dependent operations to machine dependency, mechanization (data processing) to knowledge processing, stand alone system to network computing, local LAN to wireless access protocol systems. Document centered information to user (Access) centered information; print media to electronic (Access) media, data capture methods, human to machine oriented. Library automating (in-house) to web-enabled services (WAN Access), Online information retrieval to CD-ROM Databases to Internet. These prolonged shift in application of innovative IT to library and information profession can be attributed to the changes emanated in the last 2 decades.

The role of librarian has changed in the digital library era. It is, therefore pertinent on the part of the librarian to acquire new skills required for developing and managing the digital libraries. The library and information professionals are required to acquire such knowledge and skills as the library is one of the highly IT influenced service profession. The empowerment of library and

information professionals with IT skills is aimed at providing services that are expected of from the clientele in the new environment.

Digital age has brought a tremendous change in the way information is stored and accessed. This has brought about a change in the concept of librarian, their collection and services. Many new terms viz. Digital Librarian, Libraries without walls, virtual libraries, are emerging to describe the libraries of digital age.

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मानसीवाकल परियोजना का सामान्य परिचय



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अध्ययन क्षेत्र की अवस्थिति:

मानसी वाकल परियोजना, राजसीन राज्य के उदयपुर जिले के दक्षिण पश्चिम में स्थित झाडोल तहसील के उत्तर दिशा में गोराना से पश्चिम में दो किलोमीटर दूरी पर क्रियान्वित हो रही है।

झाडोल तहसील में अध्ययन क्षेत्र का विस्तार 24 22 से 24 30 उत्तरी अक्षांश एवं 73 से 73 30 पूर्वी देशान्तर के मध्य स्थित है। इस परियोजना में कुल 367.32 हैक्टर भूमि का डूब क्षेत्र रहेगा। झाडोल तहसील (50 किमी) उदयपुर जिला मुख्यालय से दक्षिण पश्चिम दिशा में एवं 61 किमी की दूरी पर बाँध स्थल स्थित है तहसील के उत्तर में गोगुन्दा तहसील, पश्चिम दिशा में कोटडा, उत्तर पूर्व में, गिरवा, दक्षिण पूर्व में खेरवाडा तथा दक्षिण में गुजरात राज्य की विजय नगर महल तहसील की सीमाएं मिलती है।

मानसी वाकल जलापूर्ति परियोजना दो चरणों में प्रस्तावित है दोनो चरणों में प्रभावित गाँवों का विस्तृत अध्ययन प्रस्तुत किया जा रहा है। प्रथम चरण में प्रभावित गाँव निम्नलिखित है।

तलाई, गाडरियावास, मुण्डावली, चंदवास, गोराना, तथा देवास। मानसी वाकल द्वितीय चरण में प्रभावित गाँव निम्नानुसार है। वेणागिया, बासीवाडा, रोहीमाला, गेजवी, की पाल, जुडली, साहीवाडा कालिया घाटी, पदरा, जेतावाडा आदि। इस प्रकार प्रथम चरण में प्रभावित कुल गाँव 6 है। तथा द्वितीय चरण में प्रभावित गाँवों की संख्या 18 है। अतः इस परियोजना से कुल 24 गाँव प्रभावित हो रहे हैं। जिनकी कुल जनसंख्या 18748 है तथा कुल क्षेत्रफल 13091 हेक्टर किमी. है।

उदयपुर जिले में झाडोल तहसील का क्षेत्रफल 1470.76 वर्ग किमी है जो जिले के क्षेत्र का 9.14 प्रतिशत है तथा तहसील क्षेत्र का अध्ययन क्षेत्र 9.32 प्रतिशत है। जनसंख्या की दृष्टि से उदयपुर जिले की जनसंख्या 2001 के अनुसार 26332210 है तथा झाडोल तहसील की कुल जनसंख्या 193769 (2001) व्यक्ति है जो जिले का 7.36 प्रतिशत है तथा तहसील में अध्ययन क्षेत्र की कुल 9.67 प्रतिशत हिस्सा है।

इसमें जनजाति जनसंख्या वितरण की दृष्टि से जिले में 1307577 व्यक्ति है तथा तहसील में 128835 व्यक्ति है और अध्ययन क्षेत्र में 1106 व्यक्ति है जिले में तहसील का 9.85 प्रतिशत है तहसील में अध्ययन क्षेत्र का प्रतिशत 9.

37 है डूब क्षेत्र में आने वाली जनसंख्या का प्रतिशत 59.77 प्रतिशत है।

प्रस्तावित शोध का महत्व :

अनियमित एवं अनिश्चित वर्षा के कारण विषाल जलाशय एवं बाँध अपनी उपयोगी भूमिका निभाने में असफल रहे है। वर्षा जल के बहाव में हर वर्ष अधिक अन्तर के कारण भूजल के पुनः संतुलित होने में प्रतिकूल प्रभाव पड़ता है इसलिए सबसे अच्छा उपाय विभिन्न उपयुक्त स्थानों पर वर्षा जल प्रवाह का संग्रहण है। जिससे भू-जल की स्थिति में भी सुधार होगा। यह संग्रहण तालाबों एनिकटो एवं लघु जल परियोजनाओं द्वारा किया जा सकता है। इन संरचनाओं में स्थान विशेष महत्वपूर्ण होते है। भूगोल विषय में स्थानिय व प्रादेशिक नियोजन तथा संसाधन विप्लेषण नामक नवीन उपक्षेत्र विकसित हुए है जिसके उपयोग से क्षेत्र विशेष के सामाजिक, आर्थिक विकास को सुनिश्चित किया जा सकता है। वैदिक काल के भारत में कुओं के विकास, जलाशय व बाँधों के निर्माण भूमिगत जल के उपयोग तथा जल संग्रहण क्षेत्रों के विकास पर विशेष ध्यान दिया जाता था। जलाशयों व बाँध परियोजना के चयन पर वैज्ञानिक रूप से विचार किया जाता है तथा जन भावनाओं को जोड़ दिया जाता है।

जल हमारी प्राथमिक अवाप्यकताओं में से एक है। जल हमारे पोषण में मदद्गार है जल पीने के अतिरिक्त दैनिक जीवन में नौने-धोने, खाना बनाने, घरेलु, फलाई, कृषि में सिंचाई, कल कारखानों के अलावा भी अनेक कार्यों में उपयोग हैं अतः मानव सभ्यता के आदिकाल से वर्तमान तक विकास में प्राकृतिक संसाधनों का महत्व रहा है जल संसाधनों के उपयोग एवं प्रबन्धन के लिय वैज्ञानिक पद्धतियों द्वारा अनेक उपाय सुझाये जा रहे है। जनसंख्या में निरन्तर वृद्धि, कृषि तकनिकि में नवीन सृजन के कारण की आवश्यकता में वृद्धि हुई है समतही जल के अधिकाधिक उपयोग के उद्देश्य से विभिन्न नदि घाटियों बाँध परियोजनाओं के निर्माण की प्रवृत्ति विकसित की गई है। कृषि उपजों की मांग में वृद्धि को देखते हुए मानसी वाकल बाँध का निर्माण करके उदयपुर नगर की आपूर्ति और क्षेत्र को हरे भरे खेतों में बदलने के लिए इस विनाल बाँध की योजना है।

उदयपुर नगर कि बढ़ती जनसंख्या एवं औद्योगिक विकास के परिणाम स्वरूप जल की मांग में वृद्धि हो रही है।

मानसून के प्रतिकूल होने तथा यहा की झिलों का पानी अपर्याप्त होने के कारण स्थायी समाधान के लिए नवीन जल स्रोत की आवश्यकता को दृष्टिगत रख उदयपुर से लगभग 60 किलोमिटर दूर जनजाति बाहुलय क्षेत्र झाडोल तहसील में प्रवाहित होने वाली मानसी वाकल नदियों पर यह परियोजना क्रियान्वित की जा रही है। इस परियोजना में दो चरणों में बाँध बनाकर, वर्षा जल को रोककर उदयपुर नगर के लिए पेयजल पूर्ति औद्योगिक प्रगति, र्प्टन विकास एवं पर्यावरणीय विकास आदि के लिए जल उपलब्धता कराया जावेगा।

साथ ही बाँध निर्माण क्षेत्र में जनजाति जनसंख्या बहुल क्षेत्र में सिंचाई, भू जल स्तर में वृद्धि, मानव तथा पशु संसाधन के लिए जल उपलब्ध हो सकेगा। प्रस्तुत में आर्थिक एवं सामाजिक विकास के संभावना का अध्ययन किया गया है। क्षेत्र में फसल प्रारूप पर पडने वाले प्रभावों तथा नवीन कृषि तकनीक के उपयोग के संभावनाओं के साथ ही परिस्थितिकीय प्रभावों को उजागर करने का प्रयास किया गया है। जनजाति क्षेत्र में विकास के विभिन्न आयामों के सुझाव प्रस्तुत किये जा रहें हैं। जिसमें क्षेत्र में सामाजिक आर्थिक एवं राजनैतिक चेतना हो पायेगी।

इस अध्ययन द्वारा ग्रामीण जनसंख्या के भूतकाल के जीवन को वर्तमान के प्रभावो से जोडकर अध्ययन किया गया है परियोजना द्वारा क्षेत्रीय समस्याओं के समाधान हेतु विभिन्न सुझावों का निष्कर्ष प्रस्तुत किया गया है। आदिवासी बहुल जनसंख्या द्वारा उत्पादित कृत्रिम एवं प्राकृतिक संसाधन के रूप में के उद्योग के विकास की संभावनाओं को प्रकट करने का प्रयास किया है। इसमें मानव, पर्यावरण एवं आर्थिक दृष्टिकोण जैसे केन्द्र बिन्दुओं के अध्ययन एवं जलापूर्ति परियोजना के भावी परिणामों को प्रस्तुत करने का प्रयास किया गया है।

मानसी वाकल जलापूर्ति के निर्माण के बाद झाडोल तहसील के महत्वपूर्ण प्राकृतिक संसाधन, पानी का वहां आवश्यकताओं व विकास में योगदान के संदर्भ में अध्ययन करते हुए उसके असंतुलित हो जाने पर वन सम्पदा, मिट्टी, पशुधन, वनस्पती तथा कृषि पर पडने वाले प्रभावों का अंकांकलन करना हमारा प्रमुख उद्देश्य है। क्योंकि क्षेत्र के प्राकृतिक संसाधनों के मध्य अन्तर्सम्बन्धों में बाधा उपस्थित होने पर परिस्थितिकीय संतुलन भी प्रभावित होता है।

संयुक्त राज्य अमेरिका की, टेनीस घाटी परियोजना के आधार पर विष्व के अन्य देशों (फ्रान्स, जर्मनी और रूस) में नदी घाटी सफलताओं से उत्साहित होकर भारत में जलराशि के अधिकतम उपयोग करने के लिए ऐसी परियोजना को अपना गया है।

बड़े बाँध

उपलब्ध पानी अधिक उपयोग के लिए हमें उसकी जल भण्डार क्षमता बढ़ानी होगी। इसके लिए छोटे-छोटे बाँध अधिक उपयोगी नहीं हो सकते हैं। वे सूखे चपेट में आकर जल्दी सूख जाते हैं जबकि बड़े बाँधों पर सूखे का विशेष प्रभाव नहीं होता है इसलिए हमें बड़े बाँधों की ओर विशेष ध्यान देना होगा।

अध्ययन क्षेत्र में मानसी वाकल बाँध परियोजना का इस आधार पर विरोध होता है कि उसकी डूब में आने वाली

भूमि काफी अधिक है। जिससे ग्रामवासीयो को बड़ी हानी होगी बात सच है लेकिन जितनी भूमि बाँध की डूब में आती है उससे लगभग सौ गुना अधिक भूमि को सिंचाई का लाभ भी मिलता है इसलिए जिन किसानों की भूमि बाँध के क्षेत्र में आती है उन्हें उदारता के साथ समुचित मुआवजा देकर सतुष्ट किया जा सकता है। इस बाँध से हमें हमें पेयजल एवं उद्योग धंधों के विकास और उत्पादन में भी सहायता मिलेगी।

उपलब्ध साहित्य समीक्षा

स्वतंत्रता प्राप्ति के पश्चात भारत को खाद्यान्न में आत्म निर्भरता की आवश्यकता महसूस की गई है। इसके लिए कृषि विकास को प्राथमिकता दी गई। कृषि विकास के लिए सिंचाई के साधनों के विकास पर बल दिया गया। भारत के प्रथम प्रधानमंत्री पं. जवाहार लाल नेहरू ने सिंचाई परियोजनाओं में नदी घाटी परियोजनाओं को प्रमुखता देते हुए इन्हें आधुनिक काल के मंदिर की संज्ञान दी। इस क्रम में देश के विभिन्न क्षेत्रों में वर्षा एवं पर्वतीय हिम क्षेत्र से प्रवाहित जल को सागरों में मिलने से पहले ही रोककर उसका अधिकतम उपयोग करने के प्रयासों से अनेक लघु वृहद् परियोजनाओं का विभिन्न पंचवर्षीय योजनाओं में निर्माण किया गया है तथा वर्तमान में भी प्रयासरत है मानसी वाकल जल परियोजना भी इसी प्रकार का एक प्रयास है।

इन वृहद् परियोजनाओं के निर्माण से देश के विकास के साथ ही अनेक समस्याओं ने भी सीन लिया है। जैसे कृषि भूमि का जलमन होना, आवासीय बरितयों का जलगमन होना, वनों का जलमन होना आदि के साथ ही पुनव्रस, प्यवरण एवं परिस्थितिकीय समस्याओं का जन्म हुआ है। अतः जहाँ विकास होता है उसके साथ विनाश के बिज भी अंकुरित होने लगते हैं उक्त परिणामों को ध्यान में रखते हुए विनाश पर नियंत्रण रखकर योजनाओं का निर्माण करना होगा।

हरिसिंह भाटी (2 जून 2002) राजस्थान पत्रिका नम्रदा एवं भाखडा बाँध में लगी 200 वर्ग किमी पहाडी ढलानो से अनेक प्रान्तो के लोग स्थापित होते हैं तथा खनिज समपदा का हास्य होना भी स्वाभाविक है फिर राष्ट्रीय हित में उक्त कार्य सम्पादित किये जाते हैं। भराव क्षेत्र जल गमन, वनों की पूर्ति नहरों के किनारे वृक्षारोपण कर नवसृजन भी होता है।

सिद्धाराज ढड्डा (29 मई 2000) राजसीन पत्रिका, यदि बाँधो द्वारा प्राकृतिक जल सम्पदा का प्योग पेयजल, सिंचाई, तथा विधुत उत्पादन में नहीं किया जाये तो इस पुिल सम्पदा का अपव्यय ही होगा।

राष्ट्रीय हिन्दी मानसिक अगस्त, 2002 में रमे"1 बाबू द्वारा लिखित लेख जल संकट में नदिया के जल की सुरक्षा एवं बचाव का सरकार द्वारा पहल की जाए एवं नदियों के पवित्र जल का महत्व को समझाने का सुझावा प्रस्तुत किया।

परती भूमि समासार पत्रिका (जुलाई 2001) में राजेन्द्र सिंह ने अपने लेख में पानी किसी की निजी सम्पति नहीं है तथा जल नीति को गहराई से समझना आवश्यकता है निजीकरण को बढ़ावा देने वाली जल नीति राष्ट्र विरोधी है, जल जंगल, जमीन पर सबका हक है इसलिए

पानी पर सबको समान हक दिलाने हेतु विवेचना अपने लेख में प्रस्तुत किया।

परती भूमि विकास समिति (अक्टूबर 2000) ने समाधान भावी जल नीती में जंगलों जंगली जीवों को बचनों के लिए जल संरक्षण करने का अध्ययन किया।

उषा सरूपरिया (वर्ष 1972 –73) माही बाँध परियोजना बांसवाडा के श्रमिकों का रहन सहन और उनके दषाओं का अध्ययन किया है।

डॉ.एन.एन व्यास (1986) ने माही बजाज सागर तथा कडाना बाँध से विस्थापित आदिवासीयों के पुर्नस्थापना समस्या का अध्ययन किया।

योगी चन्द्र शर्मा, जल संसाधन लेख लेख में बिना पानी रीती हर झील का अध्ययन किया और उन्होंने अपने अध्ययन में पृथ्वी तल पर जल की कोई कमी नहीं है। हमारे पृथ्वी का तीन चौथाई भाग समुद्रो से घिरा हुआ है। लेकिन उसका जल खरा है जब यह बाँध बनकर जल वाष्प बनकर उपर आकाश में जाता है और वहाँ से ज बवह वर्षा के रूप में धरती पर गिरता है तभी वह हमारे लिए उपयोगी बनता है। इसलिए बाँध परियोजना के द्वारा विपुल जल सम्पदा का जल भण्डारण किया जा सकता है।

केन्द्रीय भूजल बोर्ड (मई 1996 रिपोर्ट) ने उच्चतम न्यायालय में प्रस्तुत हलाफनामों के अनुसार राजस्थान में भू जल स्तर पिछले 10 वर्षों में 5 मीटर से 10 मीटर तक नीचा गया है। एक अनुमान के अनुसार हमें सन 2025 तक 770 घन मिलीमीटर पानी आवयकता होगी जिसमें उद्योग के लिए 120 घन मिलीमीटर, उर्जा उत्पादन के लिए 70 घन मिलीमीटर पानी शामिल है सन 1991 में हमारे देश की जन संख्या 84 करोड थी। 2001 में 101 करोड और 2025 में 153 करोड तक पहुंचने की संभावना है ऐसी स्थिति में आवयकता अन्य वस्तुओं के साथ ही पानी की मांग में भी वृद्धि सहज स्वाभाविक है इसके लिए नदी घाटी परियोजना का पानी जो व्यर्थ बह रहा है जिनका भण्डारा जरूरी है जिससे देश में निरन्तर घट रहे भू- जल स्तर की क्षतिपूर्ती हो सकेगी।

एम.एम देसरदा(1999): भारत में जल संसाधनों का विकास लेख में हमारी नई शताब्दी में प्रेवण करते ही देण को सबसे बडी समस्या जल की होगी। उन्हाने जल का महत्व समझाते हुए लेख में अकाल और बाढ हमारे कृषि के इतिहास और भूगोल का एक भाग रहा है। पानी के दबाव और अभाव का मुकाबला का विवेचना प्रस्तुत किया।

राजस्थान जैसे प्रदेश में एवं ग्रीष्म में पानी की कमी रहती है पेयजल उपलब्ध करना, अकाल मिटना, बाढोक पर नियंत्रण पेयजल आपूर्ती करने की योजनाओं बनाना और क्रियान्वयन करना हमारे नीमितगत और वास्तविक कर्तव्य है आज भी हमारे देण के नौ राज्य के लगभग 10 करोड लोग पानी को विभिन्न प्रकार के संकट से गुर्जर रहे है। इसमें से 5 करोड लोग राजस्थान और गुजरात के है के विस्कृत भू-भाग में पानी का जबर्दस्त अभाव है यहा के लोग अपने जानवरों के साथ पलायन में विवष है उन्हाने जल संकट को राष्ट्रीय शर्म की बात कहीं हम स्वंत्रता के 50 वर्ष बाद भी लोगो को पेयजल उपलब्ध नहीं

करा सिके जल बहुत ही ज्यादा अभाव के कारण नदी घाटी परियोजना का विकास तीव्र गति करना होगा।

(परती भूमि समाचार त्रैमासिक 1996) लक्ष्मण सिंह नेगी और हरिष सिंह परमार ने अनपे लेख में परिस्थितिकीय संतुलन बनाये रखने के लिए जल जमीन जंगल का संरक्षण आवष्यकता है। का विवेचना किया गया।

हरिष सिंह परमार ने अधिक बडे बांध जिससे मानव जीवन तो प्रभावित होगा पर साथ पारिस्थितिकीय खतरों का विवेचना प्रस्तुत किया।

राकेण शर्मा निवेण (योजना 15 नवम्बर 1993) ने आवयकता हैजल कांति की लेख प्रस्तुत किया।

डॉ वी.के तोमर एवं डॉ.श्याम सुन्दर सिंह चौहान (1994 भारत में बाढ नियंत्रक आवष्यकता और और उपाय) ने नदियो से बाढ की सिंती को उत्पन्न होने से रोकने के लिए प्रतिरोधात्मक उपाय को अपना कर बाढ आने पर राहत कार्यो पर अधिक ध्यान दिया जाए एवं वर्षा के पानी को जलग्रहण क्षेत्र पर (केचमेन्ट) एरिया में ही जगह-जगह चेक डेम मिट्टी के बाँध तथा जलाणों का निर्माण, बाढ को नियंत्रण करने का विसकृत अध्ययन प्रस्तुत किया।

आशुतोष गौतम (1988) गढ़वाला का जलीय पर्यावरण एवं प्रदूषण की समस्या का अध्ययन किया।

(रजिस्टर्ड समाचार पत्र 28 फरवरी 1988) नवम्बर आर. एस. 27336/751 के अनुसार विस्थापन और पर्यावरण के मुद्दों पर देश के विभिन्न आंदोलन में से एक नर्मदा बचाओ आंदोलन से जुडी सुश्री मेधा पाटकर ने मानसी वाकल परियोजना और और जीवन को प्रभावित करने वाले मुद्दे विस्थापन तथा जंगल जमीन ज्वलन्त समस्याओं के उदाकरीकरण को मौजूदा आर्थिक नीति में देश के लिए घातक है तथा समता सादगी और स्वावलम्बन की नीति पर चलकर ही देण को टिकाउ विकास के मार्ग पर अग्रसर किया जा सकता है आज न केवल खेती पर निर्भर किसान, मजदूर वरन गोंवों में रहने वाले अधिकांश लोग विकास की नई योजनाओं से या मषीनीकरण के कारण जमीन – जल जंगल से महरूम होते जा रहें है और बेकारी के भंवर में डूब रहें। इन्होंने विभिन्न बाँधों द्वारा पारिस्थितिकी असंतुलन का विस्तृत वर्णन प्रस्तुत किया है।

डॉ बनवारीलाल शर्मा ने अपने लेख पर्यावरणवादीयों, देण के मजदूरों किसानों, मछुआरों के अभियानों को राष्ट्रीय स्तर पर एकजुट होकर पर्यावरण अभियान से पारिस्थितिकी को बचाव जा सकता है का अध्ययन प्रस्तुत किया।

डॉ विरेन्द्र सिंह चौहान एवं अलका गौतम (2001) ने अपनी पुस्तक भारत वर्ष का स्तृत भूगोल में भारत की बहुउद्देगीय परियोजना भखण्डा नागल के प्रमुख बहुउद्देगी सिंचाई क्षेत्र में वृद्धि करना, विधुत उत्पादन करना तथा भूमिगत जल उचा हो सकेगा का अध्ययन किया।

डॉ. मामोरिया एवंजैन (1997) ने अपनी पुस्तक राजस्थान का भूगोल में माही बजाज सागर परियोजना बांसवाडा में इस योजना से आदिवासी बहुल क्षेत्र की कृषि बागत कृषि लघु एवं मध्यम उद्योगों का तेजी से विकास होगा का अध्ययन प्रस्तुत किया।

डॉ.बी.एल शर्मा (1995) ने अपनी पुस्तक कृषि भूगोल में परियोजना में बहते पानी को नियंत्रित करके इसके बहाव नियंत्रण को नियमित करना। जिससे पौधों को उपयुक्त व वांछित पानी प्राप्त हो सके। साथ ही मिट्टी के कटाव को रोककर, इनमें व्याप्त उर्वरा तत्वों को बहने से रोकने का अध्ययन प्रस्तुत किया।

डॉ बलवीर सिंह नेगी (1994- 1995) ने अपनी पुस्तक कृषि भूगोल में वर्षों के जल को एकत्रित करने के लिए स्थायीय बाँध नदियों से लिफ्ट द्वारा सिंचाई करने का अध्ययन किया।

प्रो. भंवरलाल गर्ग एवं डॉ आदंन प्रकाश भारद्वाज ने अपनी पुस्तक राजस्थान का भूगोल में राजस्थान में वर्षा,समय व स्थान दोनो ही दृष्टि से अनिश्चित है जो कुछ भी पानी बरसता है वह कृषि ही महिनों या दिनों में बरसात हे इसलिए फसलों का निश्चित समय पर पानी देने के लिए मानवीय प्रयास प्राचीनकाल से ही होते रहे है इसी पक्रिया को सिंचाई परियोजना हिा जाता है। सिंचाई परियोजना से न केवल उत्पादन में वृद्धि होती हे वरन् वर्ष में एक या दो इससे अधिक फसले उगाने मे सुविधा तथा जलापूर्ति निश्चित हो जाती है का अध्ययन प्रस्तुत किया।

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Effect of Extremist Movement on Freedom Struggle of India



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Abstract

This research paper intends to examine the role of extremist movement in our freedom struggle. It must be admitted that the birth and growth of the extremism had a very healthy effect on the fortunes of the freedom struggle in India. The Moderates were, no doubt, honest and sincere in their love for the country, but their method lacked effectiveness and vigour. Simple requests and petitions would have taken India nowhere. Some sanction was necessary to back up the national demand and this was supplied by the Extremists. It was to prevent the national movement from falling into the hands of the Extremists that the Minto- Morley Reforms were hastened. During 1907-1916 the Extremists remained a hidden danger for the bureaucracy. Anything worthwhile is seldom achieved, unless it is backed up by willingness to make a sacrifice. The Moderates were not prepared for making sacrifices. The Extremists supplied a crop of martyrs to the freedom struggle of India.

Introduction

The policy and the methods that the moderate leaders of the Congress followed during the first twenty years failed miserably. Their prayers and petitions had no effect on the British Government; on the contrary, the government adopted a hostile attitude towards the congress from the very beginning. Consequently, the political ideas and methods of the Congress became out of tune with Indian life and culture. The historical forces, therefore, brought to the surface fresh thinkers who broke completely from the basic assumptions of the moderates and created a profound revolution in the field of political thought and action in the country. The new school of politics was associated with the name of Bal Gangadhar Tilak of Maharashtra. Along with him, Bipin Chandra Pal and Aurobindo Ghosh of Bengal, and Lala Lajpat Rai of Punjab were the most prominent of its leaders. They termed themselves Nationalists' also 'integral Nationalists', and came to be commonly known as 'Extremists' in opposition to the 'Moderates'

Causes for the Rise of Extremism

- The failure of the Moderates to win any notable success other than the expansion

of the legislative councils by the Indian Councils Act (1892).

- The famine and plague of 1896-97 which affected the whole country and the suffering of the masses.
- The economic conditions of the people became worse.
- The ill-treatment of Indians in South Africa on the basis of colour of skin.
- The Russo-Japanese war of 1904 – 05 in which Japan defeated the European power Russia. This encouraged Indians to fight against the European nation, Britain.
- The immediate cause for the rise of extremism was the reactionary rule of Lord Curzon:
- He passed the Calcutta Corporation Act, (1899) reducing the Indian control of this local body.
- The Universities Act (1904) reduced the elected members in the University bodies. It also reduced the autonomy of the universities and made them government departments.
- The Sedition Act and the Official Secrets Act reduced the freedoms of all people.

- His worst measure was the Partition of Bengal (1905).

Actors Responsible for the Rise of Extremism:

Natural Calamities

During the last decade of the 19th century the cup of woe of our people was filled to the brim. Famine, pestilence, earthquake, war and Repressions were let loose on the country. From 1896 to 1900 prolonged and disastrous famines occurred throughout the length and breadth of the land in a bewildering succession. In 1896 bubonic plague broke out in Bombay and took a toll of millions of lives.

Exploitation

These natural calamities were accompanied by the intensified exploitation and repression by the Government. In 1890, Lord Lansdowne's government closed the Indian mint to free exchange of silver and in 1893 granted exchange compensation allowance to the British officials in India. In 1896 a noose was thrown round the neck of the nascent textile industry by the imposition of excise duty on cotton manufactures.

Repression

These measures were followed by a wave of repression, especially after the murder at Poona of Plague Commissioner Rand and his companion Lt. Ayerst. Four Marathas including Damodar Chapeker, Balkrishna Chapeker and Vasudeva Chapeker were hanged. Two brothers, Sardar Natus, were deported and a number of journalists, including B. G. Tilak were sentenced for sedition to long terms of imprisonment. A number of repressive laws were enacted. Section 124A was stiffened and the Criminal Procedure Code and the Post Office Act were amended with a view to increasing the powers of the Government.

Administration of Lord Curzon

The administration of Lord Curzon proved to be the proverbial last straw on the camel's back. In his ill-fated term of office he "inflicted upon the country in almost breathless succession one contentious measure after another to which the people took the strongest exception. His costly Durbars amidst divesting famines, his Indian Universities Act of 1904, his attack on the elected members of the Calcutta Corporation, his expending to Tibet at the cost of Indian revenue his notorious address to the convocation of the Calcutta University in 1905 in which he declared most brazenly that truth had never been an ideal of the Indian people, and finally the partition of Bengal carried out in the teeth of strong

opposition from the nation tried the patience even of the most stoic among our Anglophile leaders and sent a wave of indignation throughout the length and breadth of the country.

International Events:

Some international events of the day fanned the smoldering fire into flames. The defeat of Italy at the hands of the Abyssinians in 1894, the tough fight given by the South African Republics to the British and the Russia by Japan in 1904-05 exploded the myth of European invincibility-and caused a new awakening and self-confidence throughout the Asian continent. It seemed "like overthrow of a European Goliath by an Asiatic David."

Political Ideas, Objectives and Methods of Extremists

Ideas

The leaders of the Extremist Party were men who had either never abandoned or had come back to the faith of their ancestors. They were influenced and inspired by the revivalist movements of Arya Samaj, Theosophical Society, and especially, the New Vedantism of Ramakrishna and Vivekananda. They were not ashamed of India's past culture and civilization.

The extremists brushed aside the claim that European civilization was superior to that of Asia and Africa and that it was the ideal and of human culture. They believed that "Every civilization is a working out of a Divine Idea, the manifestation of a Divine Ideal, the revelation of a Divine Purpose. The genius of every nation is as much a temple of God, as the body or the spirit of individual man or woman admittedly is." It was on this basis that they claimed equal rights for all races and nations.

Objectives

In conformity with the general political philosophy, the extremists set complete independence as the goal of the national movement in India. The thesis that British rule had proved a great blessing to the country was against their very basic doctrines.

As regards the shape of things in a fully independent India, the ideal of the extremists was "Democratic Swaraj". First, it meant full freedom of growth and development to all races and communities of the land, i.e., full cultural autonomy for all the sections of the population. Secondly, the extremists aimed at the establishment of a federal type of government in India.

Methods

The methods that the extremists advocated for the achievement of Swaraj were realistic and farsighted. They had absolutely no faith in the good intentions and promises of the British government or people. They ridiculed the moderates' methods of prayer and petitions and protests, and called the early Congress a begging institution.

The extremists advocated and adopted the method of passive resistance. It consisted in refusing in an organized way to do anything that might help the government and thereby make the administration impossible. The method had a negative aspect. It included the boycott of foreign goods, the boycott of British courts of justice, of the executive branch of administration and of government schools and colleges. Ultimately, if the government did not listen to reason, it might be extended to include nonpayment of taxes. The method, however, had a positive aspect too. The extremists aimed at organizing the civil life of the people independently of government help and control. The programme included the organization of villages, talukas and districts, the setting up of Panchayats for administration of justice and schools and colleges for public education. In this sense the resistance was not passive, it was quite active.

Origin and Growth of the Extremist Movement:

B.G. Tilak

The Extremist Movement was born in the last decade of the 19th century, but it could not play a decisive role until the partition of Bengal. The credit of enlivening Indian politics with the new spirit goes to Tilak. He was the first Indian political leader who emphasized on the four distinctive features which characterized the new movement. The first was a sincere faith in the glory and greatness of Indian culture in the past and the belief that all future development must be built on this foundation. The second was a conviction that the policy of mendicancy followed by the Congress would not lead to the desired goal, and that Indians must rely on their own strength and assert their inalienable rights. The third was a clear enunciation that the political goal of India was Swaraj rather than reforms in administration. The fourth was the awakening of political consciousness among the people at large and the consequent need of political agitation among the masses.

Ganapati Festivals

The inauguration of the Ganapati and Shivaji Festivals by Tilak may be said to be important landmark in the history of the new movement. The Ganapati festival was started in 1893. It was an old religious institution in Maharashtra, but Tilak transformed it into a national festival and gave it a political character by organizing lectures, processions, meals and singing parties. The festival appealed instinctively to all classes of people and provided a platform for Hindus of all classes to stand together and discharge a joint national duty.

Shivaji Festiva

The first Shivaji festival was held at Raigarh in 1895. It was "national hero worship, and round his name relied all the newly aroused national pride and enthusiasm of the Maharashtrian people." Fiery speeches were delivered on the occasion and Shivaji's killing of Afzal Khan was justified as a great and unselfish act for national self-preservation. The festival was used to inculcate national sentiments among young men. In 1897 the festival was also celebrated at Poona, within ten days of celebration at Poona, Rand the collector of Poona and another officer, Lt. Ayerst, were shot dead by Chapekar brothers. Tilak was held responsible for the crime and was sentenced to 18 months, imprisonment.

The inauguration of Shivaji festival was a memorable contribution of Tilak to the development of Indian nationalism. Tilak's efforts were ably seconded by Bipin. Chandra Pal, Aurobindo Ghosh, Lala Lajpat Rai and others.

Partition of Bengal

The presidency of Bengal in those days covered an extensive area and was no doubt, inconvenient from the administration point of view. Besides Bengal, it also included Bihar and Orissa. Lord Gurzon's government partitioned the area inhabited by Bengalis, hitherto known as Bengal proper, and brought it under two different Governments. One of the new provinces retained the name of Bengal with; its capital at Calcutta, the other was called Eastern Bengal and Assam, The new province-included Chittagaon, Decca and Rajshahi divisions, Hill Tippera and Malda apart from Assam.

The partition scheme was formally commenced in July 1905 and put into effect on October 16. In the beginning, the plan was opposed through an intensive use of the conventional 'Moderate' methods of press campaigns, meetings and petitions. But these techniques had no effect on

the government. Then it was decided to boycott all foreign goods. October 16, 1905 saw in Bengal popular demonstrations unparalleled in India's history. It was a day of mourning and in many places was closed and Rakshabandhan was observed. Thus, the anti-partition agitation took the form of an undeclared war between the people and the Government.

Surat Split

As the movement developed and gained momentum, the division of opinion between moderates and extremists grew apace. By December 1906, extremism had advanced considerably and attempts were made to elect Tilak or Lajpat Rai as President of the coming Calcutta session. But the move was scotched by the moderate leaders by inviting the universally respected father-figure, Dadabhai Naoroji who was at that time living in England. The Calcutta session in a way marked the height of Extremist influence over the Congress. Their resolutions on boycott, Swadeshi, national education and Swaraj were passed. Thus a split was avoided because of the respect which Dadabhai's personality commanded.

The next session of the Congress was held at Surat. The Moderate leaders were not sincere about the Calcutta resolutions, and rumours spread that they would be dropped at the Surat session. Both sides came prepared for a confrontation. The Moderates wanted to elect Rashbehari Ghosh as President. The Extremists were opposed to this move, the result was that there were violent clashes between the two groups and the session was dissolved in total chaos. Thus, a split took place and the Extremists were ousted from the Congress. Precise responsibility for the actual clash has remained controversial but on a broader view the major provocation seems to have come from the Moderates. Lajpat Rai and Tilak tried for a reunion of the Congress in the months following the Surat Session but the Bombay Moderate group remained adamant. The Congress remained under the control of the Moderates till 1916 when the two groups were reunited by Lucknow Pact.

Government policy of Repression and Conciliation

After 1906 the government adopted repressive measures to crush Extremism. The major instruments forged included banning of seditious meetings in specific areas, newspaper acts enabling seizure of presses, the Criminal Law Amendment Act of 1908 which permitted a ban

on Samities in Bengal, and deportations. Lajpat Rai and Ajit Singh were deported in 1907 and many leaders from Bengal in 1908. In 1908 Tilak was tried for sedition, sentenced to six years imprisonment and sent to Mandalay.

In order to conciliate the moderates the British government enacted the Indian Council Act of 1909 which allowed somewhat greater power of budget discussion, putting questions and sponsoring resolutions to members of Legislative Councils; and for the first time formally introduced the principle of elections. The moderates welcomed the Act and rallied to the side of the government.

Evaluation of Extremist Movement

The extremist movement marks a great landmark in the history, of the freedom struggle. First, the Extremists devastated the entire structure of political thoughts of the Moderates and thus affected a veritable revolution in the field of ideas. They taught that administrative reforms could not solve the problems of the country; complete independence was the only solution to this problems. Secondly, the technique of resistance that the Extremists developed was best in the conditions. Thirdly, the Extremists were the first to realize the importance of mass agitation. To sum up, Extremists prepared the way for mass struggles conducted by the Congress under the leadership of Mahatma Gandhi.

Conclusion

The extremists also encouraged co-operative organisations. Voluntary associations were set up for rural sanitation, preventive police duties, regulation of pilgrim gathering, for providing relief during famines and other national calamities. Arbitration committees were established to take up civil and non-cognizable disputes in villages and small towns so as to expose the imperialistic and inhuman behaviour of the British administration. Bipin Chandra Pal was entrusted with the work of co-operative movements in India. The extremists thus emphasized on the process of putting an end to the economic exploitation by the Britishers and on getting larger share for Indians in the administration of their own country.

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Mahatma Gandhi and Sustainability



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‘Earth Provides Enough to Satisfy for Everyone’s Needs, but not Everyone’s Greed.’

--Mahatma Gandhi

Abstract

Gandhi Ji emphasized that creation of wealth through fairer means and without endangering sustainable development has to be the basis of economic policy. Simple living and high thinking should be our philosophy of life. Gandhian ideas are spiritually orientated and have a holistic approach. It is inclusive in nature.

Sustainable development means to “fulfil the present needs without compromising the needs of future generation.” Mahatma Gandhi’s way of living is the best example of sustainable development for world. In Mahatma Gandhi words, “Earth provides enough to satisfy every man’s need but not any man’s greed.”

The economic development is the most important marker of country’s growth. In order to achieve targets of development, developing and developed countries are irrationally exploiting their natural resources without concerns and understanding of how to exploit and when to exploit. Our lives are widely dependent on availability of the natural resources. If correct balanced is strike between usage of resources and availability of resources than lives of people and integrity of planet could be managed well. However when life is turned into excessive luxury and comfort this balance could break. The concept of the sustainable development is multi-dimensional and multi-modal. “Use and Throw” is not fit for the sustainable development while Reduce- Recycle-Reuse is the best concept of sustainable development as it refers to balancing of needs and usage.

Instead of economic development we should focus on environmental development. Before any type of development we should check for ecology and environmental impact, good building might not be good development every time. There should be environmental, social, moral and

spiritual balance without all these values development is unperfected proxy for the progress.

A specific concern is that those who enjoy the fruits of economic development today may be making future generation worse off by excessively degrading the earth, resources and polluting the earth’s environment. This is fact that environmental damage hurts people today and future.

Sustainable development adopted by the world commission of environment present generation should fulfill their needs without compromising the ability of future generation. In my opinion without damaging environment should done any type of development with social, moral and spiritual values. With full values the development will call Sustainable development. New social ethics should be inculcated amongst the children both in school and at home, emphasizing concern for environment, personal growth and peaceful coexistence. Economic growth should mean equitable and sustainable growth. Rate of population growth should be controlled through education and awareness. Resources must be conserved through judicious use and recycled.

Relevance to Environmental Sustainability

Environmental sustainability is the most burning issue with which every one of us is related very closely. Environmental Sustainability means to sustain ability, both the ability of the environment to regenerate and the ability of people to retain

control over their living conditions (Kuhn 1998). In the terms of the 1987 Brundtland Report, sustainability is "Meeting the needs of the present generation without compromising the ability of future generations to meet their needs." Sustainable development may be described as a process for improving the range of opportunities that will enable individual human beings and communities to achieve their aspirations and full potential over a sustained period of time, while maintaining the resilience of economic, social and environmental systems (Munasinghe 1994). The concept has evolved to encompass three major points of view: economic, social and environmental, as represented by the triangle. Each viewpoint corresponds to a domain (and a system) that has its own distinct driving forces and objectives. The economy is geared mainly towards improving human welfare, primarily through increases in the consumption of goods and services. The environmental domain focuses on protection of the integrity and resilience of ecological systems. The social domain emphasizes the enrichment of human relationships and achievement of individual and group aspirations. In other words, sustainable development requires increase both in adaptive capacity and in opportunities for improvement of economic, social and ecological systems (Gunderson and Holling 2001). Improving adaptive capacity will increase resilience and sustainability.

Gandhi's concept of development and environmental sustainability:

In Mahatma Gandhi's opinion, in any scheme of development, man should be at the centre. A long-term view of development has to be taken, for we owe our debt to prosperity as well. Man has to make a judicious use of natural resources. The ecological balance should not be disturbed. The objective should not be to build the islands of prosperity in the ocean of poverty; but to raise the level of standard of life and to combat poverty.

Gandhi's ideas are also reflected in the total value shift in production, consumption, habits and political systems. It places more emphasis on moral responsibility of the individual at the personal, social, national and universal level.

Gandhi believed in Sarvodaya and therefore the welfare of all was the basis of his thinking; hence his community centred approach towards sustainability emphasized on 'betterment of human life' and 'ensuring fulfilment of basic needs of all human needs'. Welfare of the human beings

being the ultimate goal by avoiding all sorts of exploitations, Gandhi felt that human dignity needs to be established.

Gandhi was an economist of masses and an environmentalist without any structured model. Although he did not give structured model of environmental conservation and sustainable development, interlinking all his thoughts together, we get his logically built up environmentally sustainable development model. Gandhi pleaded for decentralization of power in society. He visualized 'Swaraj' at the individual level, 'Gram Samaj' at Local level and 'Sarvodaya' at global level. He believed that power resided in the people. A mutually interdependent cooperative working at the world level helps in making noble environment.

His trusteeship concept is for Sarvodaya. Every member of the society is the trustee of the wealth generated out of the collective efforts of all. Thus, it denies individual pursuit and collection of wealth and converts it into the wealth of all for a better society. He expected that the trusteeship will result into non-violent and non-exploitative socio-economic relations and development models based on production systems centred around the preservation of nature.

His sustainable development is based on a holistic paradigm which lays stress on all round development of individual and society in relation with nature. This entire thinking was based upon the ethical vision in which the individual is at a central position. If inward change is achieved, outward change takes care of itself. A judicial shift from the consumer society to the Conserver Society seems to be the demand of modern age.

In Hind Swaraj 1909, he talked about the dangers of unplanned and reckless industrialization; the growth oriented theory must be replaced by theories of sustainable development that will not damage but will guarantee harmonious co-existence of man and the ecosystem. Sustainable development is an ideology, drawn at the global level, showing human beings are interrelated with the ecosphere. It is a movement as it suggests a way of life. It involves the active participation of all the members of society. Self-help, self-reliance, decentralization of industries and labour intensive technology; these are the qualitative goals of satisfying meaningful life.

Gandhi wrote in the first decade of 20th century in 'Hind Swaraj' that a relentless quest for material goods and services and civilization driven by endless multiplication of wants is 'Satanic' and

defined civilization in terms of the preferences of duties; 'adherence to moralities and exercise of restraint', thus limiting greed. Hind Swaraj became the manifesto of sustainable development after the first 'Satyagraha'. For eight years (1906-1914) it became a movement against the exploitations of the modern western civilization. In a much broader sense, it had the challenging and compassionate vision of saving the planet earth.

Harmonious existence of mankind and nature presupposes an approach based on equity and justice and coexistence of all cultures and civilisation. In 1911, Gandhi used the phrase, 'Economy of Nature' which brings out the sensitivity and deeper understanding of human actions vis-a-vis ecology. In 1928, he wrote, "God forbid that India should even take to industrialization after the manner of the west. If the entire nation of 300 million took to similar economic exploitation, it would strip the world bare like locusts." This statement appears contemporary for a world struggling to survive against the unprecedented global warming and climate change.

Action points to save Environment:

In globalization, everybody is after wealth creation and accumulation. But we need to change our approach towards wealth creation. We need a new economic order based on Gandhi's concept of containment of wants. Greed can lead to only destruction of the mother earth. We need to change our outlook and approach. Our attitude needs to be changed to accommodating everyone for making this earth a living place for all. We need to change the methods of creation of wealth through fairer means. Such means will not endanger nature. Let us remember that the ends do not justify the means.

Economic Philosophy based on human consideration can ensure a better world order. Gandhi emphasized that creation of wealth through fairer means and without endangering sustainable development has to be the basis of economic policy. Simple living and high thinking should be our philosophy of life. Gandhian ideas are spiritually orientated and have a holistic approach. It is inclusive in nature.

Let us understand that. Let us save the earth and the earth saves us. The human greed, persisting to draw more by exploiting more will deplete the resources. The day the resources vanish and the earth becomes a barren piece of planet, we will understand that we have been cruel to our

children and future generation. We need to resist unsustainable practices. Only the required amount of food should be taken as food wastage results into generation of more methane.

Our lifestyle today is highly unsustainable. We travel in an air conditioned car and then walk to sweat out! We ask others to carry our bags and then sweat in the gym to burn our extra calories! If you can't change your fate, you change your attitude! We need to unlearn the bad practices. We need to practice, REDUCE, REUSE and RECYCLE. The carrying capacity of Earth is limited. We are putting disproportionate burden on it.

Adopt a simple and friendly environment approach. Good people do not need laws to tell them but they themselves are self-disciplined and so act wisely. In order to save the energy and oil stocks, car pooling may be an easiest way to be adopted. Simple habits of water use with utmost care and caution can lead to saving of water. Non-conventional energy sources need to be harnessed much more. We, therefore, need to resolve and learn things as human beings. Our ability to do things is our wealth.

The universal acceptance of market reforms based on demand and supply which primarily focus on 'Survival of the fittest' is contrary to Mahatma Gandhi's philosophy of making everyone fit to survive. Commercial considerations driven by technological advancements can trigger off a wedge between the 'haves and have-nots' leading to divided world based on their economic strengths.

Change is inevitable but it is necessary to know, for what to change, to what extent to change and what could be the price to bring this change. Indiscriminate changes could bring in disastrous consequences. GDP and market index could at times be misleading and even meaningless, unless development is inclusive with gap between agriculture and industry, villages and cities being narrowed down to a minimum. Unless a level playing field is provided and the feelings and aspirations of all are taken care of, there cannot be lasting peace and happiness.

Prof Herbert Girardet in his book, "Surviving the Century: Facing the Climate Chaos" gives the concept of 'Earth community'. He draws heavily from Mahatma's words: "Earth has enough resources for everybody's needs and not for anybody's greed." Time magazine in 2007 came out with 51 Global Warming Survival Guides. The 51st guide is/ sharing more and consuming

less for the simplified life. We can learn to live simply so that others can simply live. Instead of asking the question, why should I, let us ask the question, why should I not?

Gandhi and Evils of Urbanization

Gandhi had cautioned the world, much before any modern day environmentalist, about the problems of large-scale industrialization, which we are confronting today. Gandhi visualized that mechanization will not only lead to industrialization, to massive urbanization, to unemployment, but will also lead to the destruction of environment. His seminal work, *Hind Swaraj*, written a hundred years ago in 1909 warned of the dangers the world is facing today in the form of environmental destruction and the threat to the planet. The Gandhian idea becomes still more relevant when sustainable growth and development is to be achieved because he emphasized on production by the masses instead of mass production. According to him this will result in the development of an economic system that can minimize environmental degradation and achieve sustainable development. His idea of Swaraj or self-rule enables a practical sustainable development that can be implemented without compromising the quality of life.

Regarding urbanization, Gandhi expressed his views as follows: "It is a process of double drain from the villages. Urbanisation in India is a slow but sure death for her villages and villagers. It can never support 90 per cent of India's population, which is living in her 7,00,000 villages" (number of villages in 1934). He was against the concept of removing cottage industries from small villages as he felt that this would remove whatever little opportunity was still there for making skilled use of the hand and head. "And when the village handicrafts disappear, the villagers working only with their cattle on the field, with idleness for six or four months in the year, must be reduced to the level of the beast and be without proper nourishment either of the mind or the body, and, therefore without joy and without hope" (*Harijan*, 7-9-1934).

As a matter of historical record, Gandhi was acutely aware of environmental pollution and of its consequences to human health. He was especially concerned about the appalling working conditions in industry, with workers forced to inhale contaminated, toxic air. He expressed those concerns in *Indian Opinion* on May 5, 1906:

"Nowadays, there is an increasing appreciation among enlightened men of the need for open air."

Non-Violence and Conservation of Resources

"I need no inspiration other than Nature's. She has never failed me as yet. She mystifies me, bewilders me, sends me to ecstasies." – Mahatma Gandhi

The Gandhian idea of non-violence, if adopted at various levels from international politics to local levels, can be useful to reduce carbon footprints caused due to wars and production of missiles. Gandhi had emphasized the importance of natural resources and its conservation. This has a direct bearing on the man-and-environment relationship. The importance of Gandhian philosophy is well-felt in the present period in which the lifestyle of human beings has been developed in a direction of high consumerism and generation of waste. This has a two-way impact on nature. Firstly, the rate of depletion of resources has increased tremendously, and secondly, the presence of toxicity in air, water and soil has increased.

Satya and Ahimsa and Conservation of Biodiversity

Gandhi was influenced by Jainism, which looks at nature as a living entity and exhorts human beings to continually purify themselves by respecting diverse life forms. The Gandhian idea of Satya and ahimsa can be useful to reduce the greed of the individual and society. His concept of non-violence thus encompassed all living beings and embodied the eternal values of life in his thought and actions. He insisted on the eternal sacredness of life that included a tree, plant or a cow. Reportedly, the English historian Edward Thomson once remarked to Gandhi that wildlife was rapidly declining in India, to which Gandhi replied with sarcasm, "Wildlife is decreasing in the jungles, but increasing in the towns." According to him reckless and limitless pursuit of industrialization by all nations has posed serious problems for the very existence of not only man but also for all living creatures and all kinds of species on our planet.

The concept of Sarvodaya is also similar to that of a sustainable development and forms a part of environmental ethics. Gandhi's vision of Sarvodaya, implies a healthy development and environment that can be evolved by man to ensure his harmonious existence with nature and other living beings. Gandhi did not recognize separate rules for separate spheres of human life, but saw all spheres in an integrated manner, which

exemplifies best the human ecological perspective. What he preached and practised corresponds to what we today call eco-friendly measures and living in harmony with nature.

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Implementing Competency Mapping in an Organization



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Abstract

This article provides an overview of competency mapping and rewards and recognition programs, and their importance in human resource management. Competency mapping is the process of identifying and assessing the skills, knowledge, and behavior required for different job roles in an organization. It helps organizations to develop training and development programs to improve employee performance and productivity. Rewards and recognition programs, on the other hand, are used to acknowledge and celebrate the achievements and contributions of employees and to reinforce positive behavior and performance.

The article explores the different types of competency mapping and rewards and recognition programs, their benefits, and their drawbacks. It also discusses how these tools can be implemented in organizations for different levels, including company, manager, and employee. The advantages of implementing competency mapping and rewards and recognition programs include improved employee engagement and motivation, enhanced performance, reduced turnover, and an enhanced employer brand.

However, there are also some disadvantages to these tools, including subjectivity, cost, and potential negative effects on employee morale if not implemented properly. Therefore, organizations should carefully consider their human resource management needs and goals before implementing competency mapping and rewards and recognition programs. By doing so, they can create a positive and engaging work environment that attracts and retains top talent and improves their overall performance and productivity.

Introduction

Competency mapping is a process that involves identifying, assessing, and evaluating the skills, knowledge, abilities, and behavior required for employees to perform their roles effectively. It involves creating a competency framework that outlines the key competencies required for each role and assessing employees against those competencies to identify any skill gaps and development needs.

Implementing competency mapping in an organization can provide several benefits, such as improved productivity, increased employee engagement, better talent management, and succession planning. In this article, we will discuss the steps involved in implementing competency mapping in an organization.

Step 1: Identify the Objectives

The first step in implementing competency mapping is to identify the objectives. The objectives of competency mapping could vary from organization to organization. For example, an organization may want to use competency mapping to identify skill gaps and development needs, while another organization may use it to identify high-potential employees and develop career paths for them.

Once the objectives have been identified, the organization should communicate them to all stakeholders involved in the process, such as HR managers, department heads, and employees.

Step 2: Develop a Competency Framework

The next step in implementing competency mapping is to develop a competency framework. A competency framework is a set of

competencies that are required for each role within the organization. The framework should be developed based on the organization's objectives, the job requirements, and the skills and knowledge needed to perform the role effectively.

The competency framework should be developed in collaboration with stakeholders, such as HR managers, department heads, and employees. It should be reviewed and updated regularly to ensure it remains relevant to the organization's needs.

Step 3: Assess Employees

Once the competency framework has been developed, the organization should assess employees against the competencies identified in the framework. This can be done using various methods, such as self-assessment, manager assessment, peer assessment, and 360-degree feedback.

The assessment process should be transparent and objective, and the results should be communicated to the employees. Employees should be given feedback on their strengths and areas for improvement and provided with opportunities for development.

Step 4: Identify Skill Gaps and Development Needs

The results of the assessments should be used to identify skill gaps and development needs. This information can be used to create individual development plans for employees. Development plans should be tailored to each employee's needs and should include specific goals and actions to address skill gaps and development needs.

Step 5: Develop Training Programs

Once the skill gaps and development needs have been identified, the organization should develop training programs to address them. Training programs could be in the form of classroom training, on-the-job training, e-learning, coaching, or mentoring.

The training programs should be designed to help employees acquire the skills and knowledge required to perform their roles effectively. The effectiveness of the training programs should be evaluated regularly to ensure they are meeting the organization's objectives.

Step 6: Evaluate the Competency Mapping Process

The final step in implementing competency mapping is to evaluate the process. The process should be evaluated regularly to ensure it is meeting the organization's objectives and to identify any areas for improvement.

The evaluation could include gathering feedback from stakeholders, such as HR managers, department heads, and employees, and reviewing the effectiveness of the training programs. The results of the evaluation should be used to improve the competency mapping process and ensure it remains relevant to the organization's needs.

Implementing competency mapping in an organization can provide several benefits, such as improved productivity, increased employee engagement, better talent management, and succession planning. The process involves identifying the objectives, developing a competency framework, assessing employees, identifying skill gaps and development needs, developing training programs, and evaluating the process.

By following these steps, organizations can create a competency-based approach to talent management that helps them identify, develop, and retain their top talent. Competency mapping can help organizations align their employees' skills and knowledge with their business objectives, which can result in improved organizational performance.

It is important to note that implementing competency mapping is not a one-time process. The competency framework should be reviewed and updated regularly to ensure it remains relevant to the organization's needs. The assessment process should also be conducted regularly to identify any new skill gaps and development needs.

In addition, it is important to communicate the benefits of competency mapping to all stakeholders involved in the process. This can help build support for the process and ensure that everyone understands the importance of developing and maintaining a competent workforce.

The implementing competency mapping in an organization requires a collaborative effort from HR managers, department heads, and employees. By working together, organizations can create a competency-based approach to talent management that helps them achieve their

business objectives and stay competitive in their industry.

Types of Competency Mapping

Competency mapping can be broadly classified into three types based on the purpose of the mapping. These types are:

Individual Competency Mapping: This type of mapping focuses on identifying the competencies required for an individual employee to perform their job effectively. It involves assessing the employee's skills, knowledge, behavior, and attitude against the competencies required for their job. The purpose of individual competency mapping is to identify skill gaps and development needs and create individual development plans to address them.

Role-based Competency Mapping: This type of mapping focuses on identifying the competencies required for a particular role within the organization. It involves developing a competency framework that outlines the key competencies required for each role and assessing employees against those competencies to identify any skill gaps and development needs. The purpose of role-based competency mapping is to ensure that employees have the required competencies to perform their roles effectively.

Organization-wide Competency Mapping: This type of mapping focuses on identifying the competencies required for the organization as a whole. It involves developing a competency framework that outlines the key competencies required for the organization to achieve its objectives. The framework should be based on the organization's vision, mission, and values. The purpose of organization-wide competency mapping is to align the skills and knowledge of the employees with the organization's objectives and to identify any skill gaps and development needs at the organizational level.

Each type of competency mapping has its own benefits and challenges. Individual competency mapping is beneficial for identifying development needs of individual employees and can help improve their performance. Role-based competency mapping can help ensure that employees have the required competencies for their roles and can contribute to the organization's success. Organization-wide competency mapping can help align the skills and knowledge of the employees with the

organization's objectives and can result in improved organizational performance. However, implementing competency mapping can be time-consuming and resource-intensive, and requires the support and involvement of all stakeholders.

Need for Competency Mapping

Competency mapping is becoming increasingly important for organizations due to several reasons. The need for competency mapping arises from the following:

Improved Organizational Performance: Competency mapping helps organizations align the skills and knowledge of their employees with their business objectives. This ensures that employees are working towards achieving the organization's goals and can result in improved organizational performance.

Employee Development: Competency mapping helps identify the development needs of employees and can lead to targeted training and development programs. This can help employees develop the required competencies to perform their jobs effectively, which can result in improved job satisfaction and retention.

Recruitment and Selection: Competency mapping can help organizations identify the key competencies required for a particular role and use them as selection criteria during the recruitment process. This can ensure that the organization hires the right candidates with the required skills and knowledge to perform the job effectively.

Succession Planning: Competency mapping can help identify the key competencies required for a particular role and the potential successors for that role. This can help organizations develop a succession plan and ensure a smooth transition when a key employee leaves the organization.

Change Management: Competency mapping can help organizations identify the skills and knowledge required for a particular change initiative. This can help ensure that the employees have the required competencies to implement the change effectively.

Competitive Advantage: Competency mapping can help organizations identify their strengths and weaknesses compared to their competitors. This can help them develop a competitive advantage by focusing on their strengths and developing the required competencies to overcome their weaknesses.

In conclusion, competency mapping is essential for organizations to remain competitive in today's dynamic business environment. It can help organizations align the skills and knowledge of their employees with their business objectives, improve organizational performance, and develop their employees.

Competency Mapping for company

Competency mapping for a company involves several steps that are essential to creating a competency-based approach to talent management. The following steps are involved in competency mapping for a company:

Define the Competency Framework: The first step in competency mapping is to define the competency framework. This involves identifying the key competencies required for the company to achieve its objectives. The framework should be based on the company's vision, mission, and values.

Identify the Competencies for each Role: The next step is to identify the key competencies required for each role within the company. This can be done through job analysis, interviews with subject matter experts, and observation.

Develop Assessment Tools: The next step is to develop assessment tools to measure the competencies required for each role. This can be done through tests, interviews, and performance evaluations.

Conduct Competency Assessments: The next step is to conduct competency assessments for each employee. This involves measuring their skills, knowledge, behavior, and attitude against the competencies required for their role.

Identify Skill Gaps and Development Needs: The next step is to identify any skill gaps and development needs based on the competency assessments. This can help create individual development plans for each employee to address their development needs.

Develop Training and Development Programs: The next step is to develop training and development programs to address the identified skill gaps and development needs. These programs should be targeted and tailored to the specific needs of each employee.

Monitor and Evaluate: The final step is to monitor and evaluate the effectiveness of the competency-based approach to talent management. This involves tracking the progress of employees in developing their

competencies and assessing the impact on organizational performance.

The competency mapping for a company is a systematic process that involves defining the competency framework, identifying the competencies required for each role, assessing employees against those competencies, and identifying skill gaps and development needs. It can help organizations align their employees' skills and knowledge with their business objectives, improve organizational performance, and develop their employees.

Competency Mapping for Manager

Competency mapping for a manager involves identifying the key competencies required for effective managerial performance. The following steps are involved in competency mapping for a manager:

Identify Managerial Competencies: The first step is to identify the key competencies required for effective managerial performance. This can be done through job analysis, interviews with subject matter experts, and observation.

Develop Assessment Tools: The next step is to develop assessment tools to measure the identified competencies. This can be done through tests, interviews, and performance evaluations.

Conduct Competency Assessments: The next step is to conduct competency assessments for the manager. This involves measuring their skills, knowledge, behavior, and attitude against the identified competencies.

Identify Skill Gaps and Development Needs: The next step is to identify any skill gaps and development needs based on the competency assessments. This can help create an individual development plan for the manager to address their development needs.

Develop Training and Development Programs: The next step is to develop training and development programs to address the identified skill gaps and development needs. These programs should be targeted and tailored to the specific needs of the manager.

Monitor and Evaluate: The final step is to monitor and evaluate the effectiveness of the competency-based approach to talent management for the manager. This involves tracking the progress of the manager in developing their competencies and assessing the impact on organizational performance.

The key competencies required for effective managerial performance may vary depending on the organization and the manager's role. However, some common competencies required for effective managerial performance include:

Leadership: The ability to inspire, motivate, and guide a team towards achieving organizational goals.

Communication: The ability to effectively communicate with team members, superiors, and other stakeholders.

Strategic Thinking: The ability to think strategically and make decisions that align with the organization's vision, mission, and values.

Problem Solving: The ability to identify and solve problems effectively and efficiently.

Decision Making: The ability to make timely and informed decisions that align with the organization's objectives.

Interpersonal Skills: The ability to build and maintain relationships with team members, superiors, and other stakeholders.

The competency mapping for a manager involves identifying the key competencies required for effective managerial performance, assessing the manager against those competencies, identifying skill gaps and development needs, developing training and development programs, and monitoring and evaluating the effectiveness of the competency-based approach. It can help organizations develop their managers and align their skills and knowledge with the organization's objectives.

Competency Mapping for employee

Competency mapping for an employee involves identifying the key competencies required for effective job performance. The following steps are involved in competency mapping for an employee:

Identify Job-Related Competencies: The first step is to identify the key competencies required for effective job performance. This can be done through job analysis, interviews with subject matter experts, and observation.

Develop Assessment Tools: The next step is to develop assessment tools to measure the identified competencies. This can be done through tests, interviews, and performance evaluations.

Conduct Competency Assessments: The next step is to conduct competency assessments for the employee. This involves measuring their

skills, knowledge, behavior, and attitude against the identified competencies.

Identify Skill Gaps and Development Needs: The next step is to identify any skill gaps and development needs based on the competency assessments. This can help create an individual development plan for the employee to address their development needs.

Develop Training and Development Programs: The next step is to develop training and development programs to address the identified skill gaps and development needs. These programs should be targeted and tailored to the specific needs of the employee.

Monitor and Evaluate: The final step is to monitor and evaluate the effectiveness of the competency-based approach to talent management for the employee. This involves tracking the progress of the employee in developing their competencies and assessing the impact on organizational performance.

The key competencies required for effective job performance may vary depending on the organization and the employee's role. However, some common competencies required for effective job performance include:

Technical Skills: The ability to perform specific job-related tasks and use relevant tools and technology.

Communication: The ability to effectively communicate with team members, superiors, and other stakeholders.

Teamwork: The ability to work effectively with others and contribute to a positive team environment.

Problem Solving: The ability to identify and solve problems effectively and efficiently.

Adaptability: The ability to adapt to changing work environments and circumstances.

Initiative: The ability to take proactive steps to improve work processes and contribute to organizational success.

In conclusion, competency mapping for an employee involves identifying the key competencies required for effective job performance, assessing the employee against those competencies, identifying skill gaps and development needs, developing training and development programs, and monitoring and evaluating the effectiveness of the competency-based approach. It can help organizations develop their employees and align their skills

and knowledge with the organization's objectives.

Rewards and Recognition

Rewards and recognition are important tools for organizations to motivate and engage their employees. They are used to acknowledge and celebrate the achievements and contributions of employees and to reinforce positive behavior and performance. There are various types of rewards and recognition programs that organizations can implement, including:

Monetary Rewards: These include bonuses, cash incentives, and stock options. Monetary rewards are often used to recognize outstanding performance, achieve specific goals, or motivate employees to meet or exceed targets.

Non-Monetary Rewards: These include recognition programs, time off, gift cards, and other perks. Non-monetary rewards are often used to reinforce positive behavior and recognize efforts and contributions that go above and beyond the job requirements.

Career Development Opportunities: These include promotions, career coaching, and training and development programs. Career development opportunities are often used to recognize high potential employees and provide them with opportunities to grow and advance within the organization.

Social Rewards: These include peer recognition programs, team celebrations, and employee appreciation events. Social rewards are often used to create a positive work environment and reinforce a sense of community and belonging among employees.

The benefits of implementing rewards and recognition programs in organizations include:

Increased Employee Engagement and Motivation: Rewards and recognition programs can help to boost employee engagement and motivation by acknowledging and celebrating the achievements and contributions of employees.

Improved Performance: Rewards and recognition programs can help to improve employee performance by reinforcing positive behavior and encouraging employees to meet or exceed targets.

Reduced Turnover: Rewards and recognition programs can help to reduce turnover by creating a positive work environment and increasing employee satisfaction and loyalty.

Enhanced Employer Brand: Rewards and recognition programs can enhance the employer brand by showcasing the organization as a great place to work and attracting top talent.

Improved Team Dynamics: Rewards and recognition programs can help to improve team dynamics by creating a sense of community and promoting teamwork and collaboration.

The rewards and recognition are important tools for organizations to motivate and engage their employees. There are various types of rewards and recognition programs that organizations can implement, including monetary rewards, non-monetary rewards, career development opportunities, and social rewards. These programs offer several benefits, including increased employee engagement and motivation, improved performance, reduced turnover, enhanced employer brand, and improved team dynamics.

Conclusion

In conclusion, both competency mapping and rewards and recognition programs are important tools for organizations to enhance their human resource management practices. Competency mapping helps organizations to identify and assess the skills, knowledge, and behavior required for different job roles and develop training and development programs to improve employee performance and productivity. On the other hand, rewards and recognition programs help organizations to motivate and engage their employees by acknowledging and celebrating their achievements and contributions.

While competency mapping can be time-consuming and subjective, it offers several advantages, including improved alignment of employee skills with organizational goals, enhanced employee engagement and motivation, and improved performance. Rewards and recognition programs also offer several benefits, including increased employee engagement and motivation, improved performance, reduced turnover, and enhanced employer brand.

Therefore, organizations should carefully consider their human resource management needs and goals and implement competency mapping and rewards and recognition programs that are aligned with their strategic objectives. By doing so, organizations can enhance their human resource management practices, improve employee performance and

productivity, and create a positive and engaging work environment that attracts and retains top talent.

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कथा साहित्य व नई कविता में सापेक्ष मूल्यों का बदलता स्वरूप



मीनाक्षी रावत

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कथा साहित्य एक साहित्यिक श्रेणी है जिसमें कथाओं का संग्रह होता है। यह आदिकाल से चली आ रही परंपरा है जिसमें विभिन्न प्रकार की कथाएं शामिल होती हैं, जैसे कि लघुकथा, उपन्यास, ग्रंथ, लोककथा, आदि। कथा साहित्य व्यक्ति के अनुभवों, भावनाओं, जीवन की सत्यताओं, दर्शाता है और उसे संवेदनशील बनाता है।

वहीं, नई मूल्यों शब्द साहित्यिक विश्लेषण की एक विशेष प्रवृत्ति को दर्शाता है जिसमें किसी काव्य, कहानी, उपन्यास आदि के सृजनात्मक और साहित्यिक मूल्यों का विश्लेषण किया जाता है। इस प्रकार का विश्लेषण विभिन्न पहलुओं, ऐतिहासिक संदर्भों, सामाजिक परिवेश, व्याख्यात्मक मान्यताओं, शैली, भाषा, संरचना, और रचनात्मकता पर ध्यान केंद्रित करता है। नई मूल्या दर्शाती है कि कैसे लेखक के विचारों, रचनात्मक तकनीकों, और साहित्यिक योगदान के माध्यम से साहित्य में नई मूल्य पैदा किए जा सकते हैं।

इस तरह, कथा साहित्य और नई मूल्या दो अलग-अलग साहित्यिक अभिविन्यासों को दर्शाते हैं जो साहित्य की विभिन्न पहलुओं को समझने में मदद करते हैं।

जब हम जीवन मूल्यों की बात करते हैं तो जीवन में मानव द्वारा स्थापित धार्मिक, सामाजिक, सांस्कृतिक आदर्श जीवन मूल्य कहलाते हैं। ये जीवन मूल्य ही हैं जो मनुष्य को शेष जीवों से अलग व विषिष्ट पहचान दिलाते हैं। भारतीय संस्कृति की पहचान उस के सत्य, अहिंसा, श्रद्धा, समाज सेवा आदि जीवन मूल्यों से होती है। जीवन मूल्यों के उद्भव व विकास में कथा साहित्य व नई कविता उस युग की सामाजिक, राजनैतिक, आर्थिक परिस्थिति महत्वपूर्ण होती है और साहित्यकार जब रचना करता है तो तदयुगीन परिस्थिति से प्रभावित होकर नवीन मूल्यों की अभिव्यक्ति साहित्य में करता है।

साहित्य मूलतः अपने समय का साक्षात्कार करता हुआ, समाज के मूल्यों में परिवर्तन की कोशिश करता है, जो मंगलकारी हो, शुभ हो और समाज को गति प्रदान करने वाला हो। मूल्य समाज सापेक्ष होते हैं। मूल्यों की उत्पत्ति किसी घटना या चमत्कार का परिणाम नहीं है। चिंतन-मनन के परिणामस्वरूप जो धारणाएं निर्धारित की जाती हैं, उन्हीं से मूल्यों का जन्म होता है। अंततः 'मूल्य' वह वैचारिक इकाई है जिनके आधार पर जीवन-यापन किया जा सकता है।

जब कथा साहित्य व नई कविता में अस्तित्व में आई तो दे" आजाद हो चुका था लेकिन जनमानस ने आजादी के बाद सुखी, स्वतन्त्र व समृद्ध जीवन के जो सपने बुने थे, वे टूट चुके थे और पूँजीवादी अर्थव्यवस्था, राजनीतिक अकृषलता, बेरोजगारी, भ्रष्टाचार जैसी युगीन समस्याओं ने मनुष्य को कुण्ठा, संत्रास, व्यर्थता, आत्मबोध जैसी मनोवृत्ति प्रदान की और यही कारण है कि नई कविता में कुण्ठा, नैराश्य, विद्रोह अनास्था की अभिव्यक्ति हुई जिन्होंने क्षणबोध, अस्तित्ववाद, मानवमुक्ति, व्यक्ति स्वतन्त्रता जैसे जीवन मूल्यों का निर्माण किया। तारसप्तक में भारत भूषण अग्रवाल लिखते हैं –

**“वर्ग और समाज पूँजी का
और मेरे विकल मन की सभी सीमाएँ
वहीं से निस्सृत हुई है।”**

कथा साहित्य व नई कविता के पूर्वकालीन साहित्य में सामूहिक जीवन, समाज सेवा को आदर्श जीवन मूल्यों के रूप में स्थापित किया गया था वहीं नई कविता सामूहिकता के नाम पर वैयक्तिक स्वतंत्रता और विचार स्वतन्त्रता को तिलांजलि नहीं देना चाहती और नया कवि व्यक्ति स्वातन्त्र्य का प्रबल समर्थक के रूप में अवतरित होता है। नई कविता का उदय जिन विद्यटित सामाजिक विसंगतियों में हुआ वहाँ टूटे हुए व्यक्ति को फिर से सम्मानित, प्रतिष्ठित होने के लिए वैयक्तिक स्वतन्त्रता प्रमुख है। इस लिए नई कविता के बदलते जीवन मूल्यों में व्यक्ति स्वातन्त्र्य प्रमुख है, उन का मानना है कि यदि व्यक्ति को स्वतन्त्र निर्णय लेने व जीने का अधिकार नहीं मिलेगा तो

उस में अजनबीपन, निरर्थकता, आत्मकुण्ठा की प्रवृत्तियाँ पैदा हो जाएँगी। नया कवि सामाजिक समानता का विरोधी नहीं है बल्कि वैयक्तिक स्वतन्त्रता को अक्षुण्ण रखते हुए सामाजिक समानता को स्थापित करना चाहता है। नया कवि परलोक, इहलोक, स्वर्ग, नरक की परम्परागत मान्यताओं को छोड़ते हुए जीवन के आनन्द को वर्तमान में अनुभूत करता है और उसके लिए आनन्द की अनुभूति देने वाला क्षण, सम्पूर्ण जीवन से ज्यादा महत्वपूर्ण है और क्षण में जीवन का आनन्द ही क्षणबोध है।

परतंत्रता की बेड़ियों से मुक्त होकर जनता को आजादी के उन्मुक्त वातावरण में सांस लेने का सुअवसर मिला। लोग बूढ़े मां-बाप और खेतीबाड़ी को छोड़कर नौकरी की तलाश में शहरों में आकर बसने लगे। इसका भारतीय समाज पर प्रभाव पड़ना अनिवार्य था। फलतः सामाजिक पारिवारिक मर्यादाओं के बंधन चटककर टूटने लगे। इस प्रकार इतनी तीव्र गति से समाज परिवर्तित हुआ कि इस परिवर्तन ने हमारी जीवनशैली को ही नहीं अपितु मूल्यों और आस्थाओं को भी प्रभावित किया। कथा-साहित्य समय सापेक्ष है। अतः समय में हो रहे परिवर्तन को स्वीकार करता चलता है।

कथा साहित्य व नई कविता जिस में व्यक्ति, समाज व राष्ट्र वैज्ञानिक तकनीकी के अधीन व बौद्धिकता से नियंत्रित है जिस के फलस्वरूप नई कविता में भावात्मक, आध्यात्मिक आदर्शों का स्थान बौद्धिक यथार्थ ने ले लिया और उस के साहित्य में नवीनता, विद्रोह, मृत्युबोध, यौन विकृति, आत्महत्या, व्यक्तिवाद से युक्त युगबोध दृष्टित होता है। कथा साहित्य व नई कविता में व्यक्त परम्पराविरोध, अतिषय बौद्धिकता के कारण उस पर अनास्थावादी होने का आरोप लगाया जाता है। लेकिन नई कविता के कवियों की आस्था किसी अदृश्य परमसत्ता की अपेक्षा तर्क व बुद्धि पर आधारित जीवन के प्रति, मनुष्य की शक्ति के प्रति आस्था है। वह जीवन को उसके समस्त गुण-दोषों के साथ स्वीकार करता है। नई कविता का वस्तु विषय भी कोई विषिष्ट समुदाय नहीं है बल्कि आम मध्यमवर्गीय व्यक्ति है जिस का उदय औद्योगिक व आर्थिक विकास के कारण हुआ है। यह संवेदनशील, बुद्धिजीवी वर्ग परिस्थितियों के कारण पीड़ित, विवश है, जिस के जीवन में असंतोष, अनिष्चय व दुविधा व्याप्त है। ऐसे मध्यम वर्गीय व्यक्ति को देख नये कवि की संवेदना सजग हो उठती है। यहीं कारण है कि नई कविता की काव्य धारा पूर्ववर्ती काव्यधाराओं की तरह आदर्शों व जीवन मूल्यों की अभिव्यक्ति की परम्परा का अनुकरण नहीं बल्कि व्यक्ति की घृणा, असुन्दरता, यौन कुण्ठा, मानसिक विकृति, यौन विकृति, को काव्य में प्रश्रय देती है और पश्चिम के फ्रायडवादी मूल्यों का समर्थन करती है।

कथा साहित्य व नई कविता के परिवर्तित होते साहित्यिक मूल्यों में आदर्शों के गुणगान के स्थान पर अनुभूत यथार्थ महत्वपूर्ण है। उस में वर्णित यथार्थ वैयक्तिक, पारिवारिक, सामाजिक, राष्ट्रीय तथा विष्वव्यापी यथार्थ है। नये कवि ने व्यक्ति के जीवन के प्रत्येक कोने से यथार्थ को उकेरा है, चाहे वह उस का व्यक्तिगत जीवन है या पारिवारिक या कार्यालयी या राजनीतिक आडम्बर या नौकरशाही का आतंक और या फिर औद्योगिकीकरण का दुर्प्रभाव, सभी नए कवि की गहन अनुभूति के परिचायक है। उदाहरण के तौर पर महानगरों के प्लेटों का चित्रण करती अज्ञेय की ये पंक्तियाँ आधुनिक भौगोलिक यथार्थ का सटीक चित्र प्रस्तुत करती है

**“उस कन्थे में सताईस सौ थिगलियाँ है
सताइसों दरबे है
हर थिगली में एक घर है, घरवाली है—
सत्ताइसों कुनबे है—**

कोई कैसे पहचान देगा।

कथा साहित्य व नई कविता पर ये आरोप लगाया जाता है कि वह व्यक्तित्व की तलाश में सामाजिकता व मानवता से किनारा कर चुकी है लेकिन नई कविता का केन्द्र बिन्दु व्यक्ति ही समाज का, मानवता का प्रतिनिधि है। उस ने समाज की इकाई मानव की स्वतन्त्रता, दायित्व, अधिकार व उपयोगिता का प्रतिपादन किया है जो नई कविता के मानवतावादी दृष्टि कोण के परिचायक हैं। नया कवि बुद्धिवादी होने से सजग व चेतना युक्त है जो परम्परागत रीतियों, आदर्शों, जीवन मूल्यों को ज्यों का त्यों नहीं स्वीकारता बल्कि युगीन सन्दर्भों में उन का औचित्य देखते हुए, जीर्ण-शीर्ण परम्पराओं को त्यागता है, कुछ का परिषोधन करके, अभिव्यक्त करता है और नवीन मूल्यों को उदभूत भी करता है। नई कविता में विषय वस्तु के क्षेत्र में ही नवीन मूल्यों स्थापित नहीं किए बल्कि अभिव्यक्ति के क्षेत्र में भी नवीन आयाम प्रस्तुत किए और छंद, लय, प्रतीकों के तन्त्र में फँसी कविता को सहज व स्वाभाविक बनाते हुए, युग सापेक्ष नवीन प्रतीकों की संरचना की और काव्य को साहित्यिक रूढ़ियों से मुक्त कराया।

इस तरह हम देखते हैं कि कथा साहित्य व नई कविता में बदलते जीवन मूल्य युगानुरूप है व परिवर्तित युगीन परिस्थितियों की देन हैं। नए कवि ने आधुनिकता के नाम पर, परम्परागत जीवन मूल्य व साहित्यिक मूल्यों का पूर्ण परित्याग नहीं किया बल्कि ग्राह्य योग्य मूल्यों का शोधन / परिषोधन कर के स्वीकार भी किया है और प्रगतिमूलक जीवन मूल्यों का निर्माण किया है। क्षण बोध, अस्तित्व बोध, वैयक्तिकता, युगबोध जैसे नवीन मूल्यों की स्थापना के साथ, मानवता, राष्ट्रीयता, आस्था, परम्पराबोध आदि को युगीन सन्दर्भों में परिवर्तित किया है। इस

तरह कथा साहित्य व नई कविता ने साहित्य में नवीनमूल्यों के निर्माण के दायित्व को बखूबी निभाया है।

इस परिवर्तन के दौर में कथाकारों में कथा साहित्य व कथा साहित्य व नई कविता पारिवारिक जीवन में मूल्यों के बदलाव को प्रमुखता से रेखांकित किया है 'परिवार' साधारणतः पति-पत्नी और उनके बच्चों के समूह को कहते हैं। स्वतंत्रता के बाद एक ऐसी मोहभंग की स्थिति पैदा हुई कि परिवार बिखर गए। माता-पिता के बीच झगड़े बढ़ गए और बच्चे त्रि"ंकु की भांति हो गए। कहीं पिता दूसरा विवाह कर लेता है तो मां अकेली बोज़ संभालती है और प्रत्येक क्षण बच्चों को अपना अस्तित्व अनाव"यक प्रतीत होने लगा। कहीं पर तलाक की स्थिति में संतान को समाज में अपमान सहना पड़ता है। संबंधों के विघटन की गति, आर्थिक, नैतिक मान्यताओं के परिवर्तन के कारण तीव्र हो गई है। व्यक्ति संबंधों और संदर्भों से कटकर अकेला तथा स्वार्थी हो गया है। सर्वाधिक कहानियां इस दौर के इन टूटते मानवीय संबंधों को रेखांकित करती हैं। महीप सिंह की 'गंध', कृष्ण बलदेव वैद्य की 'त्रिकोण', 'अजनबी' तथा महेन्द्र भल्ला की 'आग' आदि कहानियों में परिवर्तित पारिवारिक मूल्यों को गंध दिखाई देती है।

आधुनिक कथा साहित्य व नई कविता की चकाचौंध, अर्थ के दबाव आदि के कारण अस्तित्व का संकट इतना गहरा हो गया है कि व्यक्ति प्रेम तक की अवहेलना कर बैठा है। फलतः प्रेम का शुद्ध रूप उसकी समझ से बाहर हो गया है। समकालीन कथा-साहित्य में स्त्री-पुरुष के इन विश्रृंखलित मूल्यों की झलक मिलती है। मृदुला गर्ग की कहानी 'कितनी कैदें' कहानी में आधुनिक जीवन की यांत्रिकता को सेक्स के माध्यम से उजागर किया है। शर्मा प्रभा की कहानी 'गंध' में विवाहित पर नारी-पुरुष के संबंध का खुला चित्रण किया गया है। इसी प्रकार मधुमालती की 'अंतर्कथा' में आधुनिक अविवाहित किरण और बिल के संभोग का चित्रण है। इन मूल्यों के विघटन ने 'परिवार' जैसी संस्था के अस्तित्व को ही संकट में डाल दिया। 'परिवार' की धुरी बच्चे होते हैं, जो सार्थक जीवन मूल्यों के संस्थापक होते हैं। परन्तु परिवर्तन के इस दौर में नई और पुरानी पीढ़ी में टकराव परिलक्षित होता है। पारिवारिक स्तर पर बनते बिगड़ते आत्मीय संबंधों में अर्थतत्त्व की महत्त्वपूर्ण भूमिका रही है। माता-पिता और बेटे-बेटियों के बीच बढ़ती खाई इस बात का प्रमाण हैं। जगदंबा प्रसाद दीक्षित की

"रूआत" कहानी में मूल्यों के इसी परिवर्तित स्वरूप को दिखाया गया है। नयी पीढ़ी अब आंख मूंदकर सब कुछ स्वीकार कर लेने के पक्ष में नहीं है। पुराने मूल्यों, जिनका आज कोई अर्थ नहीं, को लादने पर युवा पीढ़ी विद्रोही हो जाती है। नयी पीढ़ी का मूल्य बोध पुरानी पीढ़ी से नितान्त भिन्न है। यह सब बदलती परिस्थितियों की उपज है।

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Role of Sports in Indian Economy: An Overview

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Abstract

The role of sports in the Indian economy has evolved from traditional recreational pursuits to a dynamic and multifaceted force with significant economic implications. The prominence of cricket, epitomized by the Indian Premier League (IPL), has redefined the sports landscape, attracting substantial investments from corporate sponsors, media, and international stakeholders. Beyond cricket, non-cricket sports like badminton, wrestling, and football are also gaining traction, contributing to economic diversification. Major sporting events, such as the Commonwealth Games and Olympics, have spurred infrastructure development, tourism, and global visibility. Sports have become an economic driver across sectors: media and broadcasting benefit from viewership and advertising, while hospitality and tourism thrive during events. Additionally, sports promote health, skill development, and education, nurturing a talented and disciplined workforce. The linkages between sports and technology foster innovation, while sports-related CSR initiatives bolster community development. As India continues to invest in sports and talent development, the economic significance of sports is poised to expand, enhancing India's global image, unity, and economic growth.

Keywords: Indian Economy, Indian Premier League, Commonwealth Games and Olympics

Introduction

The role of sports in the Indian economy has evolved significantly over the years, transcending from mere recreational activities to becoming a substantial contributor to economic growth, employment generation, and national pride. Sports in India encompass a diverse range of disciplines, including cricket, field hockey, football, badminton, wrestling, and more. This rich sporting landscape has not only captured the hearts of millions but has also established its influence in the economic fabric of the nation.

India's passion for sports, particularly cricket, is unparalleled, making it a dominant force in terms of viewership, sponsorship, and commercialization. The Indian Premier League (IPL) cricket tournament is a prime example of how sports can create economic ripples. The IPL has attracted substantial investments, not only from domestic stakeholders but also from international corporations and investors. This infusion of capital has not only led to the professionalization of cricket but has also generated revenue streams for various sectors

such as media, hospitality, advertising, and merchandising.

Apart from cricket, other sports are also gaining traction in terms of popularity and economic significance. The government's initiatives to promote sports through programs like the Khelo India campaign have led to increased grassroots participation and the development of talent across various disciplines. This has the potential to create a robust sports ecosystem that contributes to the economy at multiple levels.

The economic impact of sports extends beyond direct revenue generation. Major sporting events, whether international tournaments or domestic leagues, can boost tourism, infrastructure development, and local businesses. Improved sports facilities, stadiums, and venues not only host events but can also be utilized for other purposes, such as cultural events, concerts, and exhibitions. This utilization further stimulates economic growth by attracting investments and fostering tourism. Moreover, sports have a significant role in promoting health and fitness, which in turn has implications for public health expenditures and

productivity. A physically active population is likely to have lower healthcare costs and enhanced work efficiency, thereby positively influencing the overall economy.

In conclusion, the role of sports in the Indian economy is multi-faceted and continually evolving. Beyond being a source of entertainment and national pride, sports have become a vehicle for economic growth, employment generation, infrastructure development, and brand building. As India continues to invest in sporting initiatives and harness its sporting potential, the economic impact of sports is poised to grow even further, contributing to the nation's overall development.

Furthermore, the economic impact of sports in India extends to various sectors and industries:

Media and Broadcasting: The broadcasting rights for major sporting events, especially cricket, command significant fees from television networks and streaming platforms. The broadcast of these events attracts massive viewership, leading to increased advertising revenue for the media industry. This, in turn, creates a self-sustaining cycle where advertisers invest more due to the large audience reach.

Sponsorship and Advertising: Sports provide a platform for companies to showcase their products and services through sponsorships and advertising. Brands associate themselves with popular teams, athletes, or events to increase their visibility and reach their target audience. This symbiotic relationship between sports and brands generates substantial revenue for both parties.

Merchandising and Licensing: The popularity of sports stars and teams translates into a lucrative market for sports merchandise, including jerseys, equipment, accessories, and memorabilia. Licensing agreements also contribute to revenue as the image rights of athletes and teams are licensed to manufacturers and retailers.

Hospitality and Tourism: Major sporting events attract tourists from all over the world, leading to increased demand for accommodation, transportation, food, and entertainment. Host cities often experience a surge in economic activity during such events, benefiting hotels, restaurants, and local businesses.

Infrastructure Development: The construction and maintenance of sports facilities, stadiums, training centers, and related infrastructure generate jobs and stimulate economic growth in the construction and real estate sectors. Additionally, these facilities can be used for various purposes, such as concerts and conferences, creating ongoing economic opportunities.

Job Creation: The sports industry provides direct employment to a wide range of professionals, including athletes, coaches, trainers, administrators, event organizers, and support staff. Indirectly, sectors like marketing, hospitality, media, and manufacturing also benefit from increased economic activity related to sports.

Skill Development and Education: Engaging in sports helps develop discipline, teamwork, leadership, and problem-solving skills among individuals. Initiatives like sports education and training academies not only produce talented athletes but also contribute to the overall development of human capital.

Healthcare Savings: Encouraging physical activity through sports contributes to a healthier population, reducing the burden on the healthcare system. This can result in lower healthcare costs, increased productivity, and improved quality of life.

Global Image and Soft Power: Success in international sporting events enhances a country's global image and soft power. Achievements in sports create a positive perception of the nation, attracting investments, trade opportunities, and tourism.

Indian Premier League (IPL): The IPL, launched in 2008, revolutionized the cricketing landscape in India. It has become a global sporting phenomenon, attracting top talent, sponsors, and broadcasters. The league's popularity has led to significant investments from corporate sponsors and media companies, contributing to job creation and economic activity. IPL franchises have also become valuable brands, leading to a surge in merchandise sales and sponsorship deals.

Olympic and Commonwealth Games: India's participation in international events like the Olympics and Commonwealth Games not only promotes national pride but also generates economic activity. Hosting the Commonwealth Games in 2010 provided opportunities for

infrastructure development, improved urban planning, and tourism growth in Delhi. Similarly, the Tokyo Olympics in 2021 showcased the potential of Indian athletes, which can stimulate interest in sports and its related industries.

Rise of Non-Cricket Sports: While cricket dominates the Indian sports scene, non-cricket sports like badminton, wrestling, boxing, and athletics have gained prominence. The successes of athletes like P.V. Sindhu, Bajrang Punia, and Neeraj Chopra have sparked interest and investment in these disciplines, leading to improved training facilities, sponsorships, and media coverage.

Sports Leagues: Beyond cricket, various sports leagues like the Pro Kabaddi League (PKL), Indian Super League (ISL) for football, and the Premier Badminton League (PBL) have emerged. These leagues attract investments, create opportunities for athletes and support staff, and stimulate fan engagement. The growth of these leagues contributes to the diversification of the sports ecosystem.

Sports Tourism: India's rich cultural heritage, combined with its diverse landscapes, offers opportunities for sports tourism. Adventure sports, trekking, and outdoor activities attract both domestic and international tourists, boosting local economies in regions known for these activities.

Health and Fitness Industry: The increased focus on health and fitness has given rise to a growing industry, encompassing fitness centers, equipment manufacturers, and wellness services. The promotion of sports and physical activity aligns with this trend, leading to economic growth in this sector.

Government Initiatives: The Indian government's investment in sports infrastructure, talent development, and sports education is evident through programs like Khelo India and initiatives to upgrade stadiums across the country. These initiatives not only contribute to the overall development of sports but also have positive economic implications.

Corporate Social Responsibility (CSR): Many corporations are now investing a portion of their CSR funds in sports-related initiatives. These funds are channeled towards grassroots sports development, training facilities, and scholarships, creating a positive impact on local communities and the broader economy.

Innovation and Technology: The sports industry has driven innovation and technology adoption in various ways. From advanced training techniques and equipment to data analytics and virtual reality applications, the integration of technology into sports has created opportunities for startups and tech companies. This fosters a culture of innovation and contributes to the technological advancement of the nation.

Education and Scholarships: The pursuit of excellence in sports often goes hand in hand with education. Scholarships and educational opportunities provided to promising athletes enable them to balance their academic pursuits with sports training. This approach nurtures well-rounded individuals who contribute positively to society and the economy.

Skill Development: Sports not only develop physical skills but also instill essential life skills such as discipline, teamwork, leadership, and time management. These qualities are transferable to various professional contexts, enhancing the employability of athletes and contributing to the skilled workforce.

Promotion of Women in Sports: The growth of women's sports in India is creating economic opportunities for women across various domains, including athlete representation, coaching, sports journalism, and sports management. The increased focus on women's participation has the potential to uplift gender equality and contribute to the broader economy.

Economic Resilience and Recovery: During challenging times, such as the COVID-19 pandemic, the sports industry faced disruptions. However, as restrictions eased, the return of sports events provided a platform for economic recovery. The resumption of leagues and tournaments boosted morale, economic activity, and helped various sectors regain momentum.

Community Development: Sports have the power to bring communities together and foster social cohesion. Community sports clubs, tournaments, and events create spaces for interaction and engagement, leading to stronger social bonds and contributing to a sense of belonging.

Skill Export and Cultural Exchange: As Indian athletes participate in international competitions, they act as ambassadors for the country. Their success not only elevates India's global image but also encourages cultural

exchange and diplomatic ties, which can lead to economic collaboration.

Attracting Foreign Investment: The growing sports ecosystem in India attracts international investors, corporations, and sports organizations. Partnerships and collaborations facilitate knowledge exchange and investments that can boost local economies.

Rural and Urban Integration: Sports can bridge the gap between rural and urban communities. Initiatives that promote sports in rural areas create opportunities for talent discovery, skill development, and rural upliftment, contributing to inclusive economic growth.

Entertainment Industry Linkages: The boundary between sports and the entertainment industry often blurs. The involvement of celebrities, musicians, and actors in sports events creates synergies between these two industries, leading to cross-promotion and increased economic activity.

In summary, the multifaceted role of sports in the Indian economy encompasses various domains, from entertainment and media to technology, tourism, health, education, and community development. By fostering a holistic approach to sports, India is not only nurturing athletes but also reaping the benefits of a vibrant and growing sports ecosystem that contributes to economic prosperity, societal well-being, and national pride. As the nation continues to evolve and embrace its sporting potential, the economic influence of sports will likely continue to expand and diversify, further enriching the country's economic landscape.

Conclusion

In conclusion, the role of sports in the Indian economy is a dynamic and transformative force that extends far beyond the realms of entertainment and recreation. From its roots as a cultural tradition to its current status as a significant economic driver, sports have woven themselves into the fabric of the nation's growth story. The evolution of the sports industry in India has led to the creation of a complex ecosystem with far-reaching implications:

Sports have become a catalyst for economic growth, stimulating various sectors including media, advertising, hospitality, tourism, infrastructure, technology, and more. The success of events like the Indian Premier League (IPL), the rise of non-cricket sports

leagues, and the participation of Indian athletes in international competitions have all contributed to this economic surge.

Furthermore, the role of sports in promoting health, fitness, and overall well-being cannot be overstated. A healthier population translates into reduced healthcare costs, increased productivity, and a higher quality of life for individuals, all of which have positive economic outcomes.

The sports industry has also emerged as a hub of innovation, nurturing technological advancements, talent development, and the cultivation of life skills. The interplay between sports and education, as well as the empowerment of women through increased participation, further enriches the economic landscape.

At the heart of it all, the emotional connect that sports create has given rise to a sense of national pride and unity. Sporting achievements on both the national and international stages have contributed to shaping India's global identity, attracting investments, fostering diplomatic relations, and projecting the country as a force to be reckoned with.

As India continues to invest in sports infrastructure, talent development programs, and the expansion of its sports ecosystem, the economic impact of sports is poised to grow even more pronounced. With each achievement and milestone in the sports arena, the nation takes a step closer to not only achieving excellence in the sporting world but also fortifying its economic prowess and international influence. The journey of sports in the Indian economy, from local fields to global arenas, serves as a testament to the remarkable ability of sports to transcend boundaries and transform societies, economies, and aspirations.

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Expressions of Freedom in African-Americans Literature



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African American literature has long served as a powerful platform for the expression of freedom in its multifaceted forms. From the early narratives of enslaved individuals like Frederick Douglass to the contemporary works of Toni Morrison and Ta-Nehisi Coates, this literature has consistently illuminated the quest for liberation and autonomy. Through various literary genres such as novels, poetry, and essays, African American writers have articulated the struggles against slavery, racial discrimination, and socio-economic disparities. They have also explored the complexities of personal freedom, identity, and self-expression within the broader context of American society. This abstract explores the rich tradition of African American literature, showcasing how it has provided a vital space for authors to confront historical injustices, grapple with the ongoing battle for civil rights, and celebrate the triumphs of resilience and determination. Through their words, African American writers have not only chronicled the African American experience but have also contributed significantly to the broader discourse on freedom, equality, and justice in the United States.

Introduction

African American literature, a rich and vibrant tapestry of words and stories, has consistently served as a vital channel for the exploration and articulation of the concept of freedom. Rooted in a history marked by slavery, racial discrimination, and systemic inequality, African American writers have wielded the power of the written word to navigate the complexities of their existence in the United States. This literary tradition is an indomitable force, spanning centuries and encompassing various genres, including novels, poetry, autobiographies, and essays. It has provided a platform for the expression of freedom in myriad forms, from the quest for liberation from physical bondage to the struggle for social and political equality, and the celebration of individual and collective identity. The African American literary tradition is deeply intertwined with the historical trajectory of African Americans in the United States. Beginning with the earliest writings of enslaved individuals and continuing through the contemporary works of authors like Toni Morrison, Ta-Nehisi Coates, and Chimamanda Ngozi Adichie, African American literature reflects the evolving narratives of freedom and oppression. This introduction will delve into the multifaceted dimensions of freedom as expressed in African American literature, highlighting the

themes, historical contexts, and contributions of key literary figures. It will also underscore the enduring relevance of this body of work in the ongoing struggle for social justice and equality. Before embarking on this exploration of African American literature's expressions of freedom, it is essential to provide a brief overview of the structure and focus of this study. The following chapters will delve into specific themes, historical periods, and prominent literary figures to illuminate the multifaceted nature of freedom in African American literature.

"The Slave Narratives: Freedom from Physical Bondage," delves into the early works of African American literature, primarily the slave narratives. These autobiographical accounts, such as Frederick Douglass's "Narrative of the Life of Frederick Douglass, an American Slave," highlight the harrowing experiences of enslaved individuals while emphasizing their unwavering determination to escape bondage. This chapter explores how these narratives laid the foundation for subsequent expressions of freedom in African American literature.

"Harlem Renaissance: Artistic Freedom and Cultural Identity," examines the cultural and artistic explosion known as the Harlem Renaissance. During the early 20th century, African American artists, writers, and musicians converged in the Harlem neighborhood of New

York City. This chapter will delve into the works of luminaries like Langston Hughes and Zora Neale Hurston and their exploration of artistic freedom, cultural identity, and the role of the arts in promoting social change.

"Civil Rights Era: The Struggle for Social and Political Freedom," navigates through the tumultuous years of the Civil Rights Movement. African American literature during this period, as exemplified by James Baldwin's essays and Maya Angelou's poetry, played a pivotal role in articulating the struggle for social and political equality. This chapter delves into the ways in which these writers confronted systemic racism and advocated for change through their literary contributions.

"Contemporary Voices: Freedom in the 21st Century," brings us into the modern era, highlighting the works of contemporary authors like Toni Morrison, Ta-Nehisi Coates, and Chimamanda Ngozi Adichie. These writers grapple with complex issues such as identity, belonging, and the enduring impact of historical injustices. The chapter explores how their narratives continue to contribute to the ongoing dialogue on freedom and equality in America.

"Beyond Borders: African Diaspora and Global Freedom," extends the discussion to include the broader African diaspora. African American literature not only resonates within the United States but also has global significance. Writers like Chinua Achebe and Ngũgĩ wa Thiong'o have explored freedom within the context of post-colonial Africa. This chapter examines how their works intersect with the themes of freedom found in African American literature.

"The Relevance of African American Literature Today," concludes our exploration by reflecting on the enduring relevance of African American literature in the 21st century. It considers how the expressions of freedom in this literary tradition continue to influence contemporary discussions on race, inequality, and justice, both in literature and society at large.

"It": Ontology in African American Literature: African American literature has been a profound and ever-evolving expression of the ontological quest for identity, belonging, and meaning within the context of racial and social disparities in the United States. The term "ontology" refers to the philosophical study of existence, reality, and being. In the realm of African American literature, ontology serves as a

foundational theme, with writers continuously probing the nature of self, community, and the world they inhabit. This exploration of ontology, within the broader context of literature, has enabled African American authors to engage in a deep examination of their own existence, while also illuminating universal truths about the human condition.

This exploration of ontology in African American literature is multifaceted. It encompasses the search for identity, the negotiation of cultural and historical legacies, and the quest for self-realization in a society marked by racial prejudice and inequality. From the narratives of enslaved individuals like Harriet Jacobs and Frederick Douglass to the contemporary works of authors such as Toni Morrison and Ta-Nehisi Coates, African American literature has consistently grappled with the complexities of existence and the quest to find "it" – that elusive sense of self and place within the world.

Methodology

To conduct this study, a comprehensive review of relevant literature, including African American literary works, critical analyses, and historical sources, was undertaken. The analysis of primary texts was complemented by scholarly articles and secondary sources to provide a well-rounded understanding of the themes and contexts of freedom in African American literature.

Additionally, the study incorporates an intersectional approach, recognizing that African American literature intersects with other forms of identity and oppression. Gender, class, sexuality, and nationality are considered in the analysis to appreciate the nuances of freedom within this literary tradition.

Significance of the Study

The study of expressions of freedom in African American literature holds significant academic, cultural, and social importance. Academically, it contributes to the broader field of literature and cultural studies by shedding light on a critically important yet often overlooked aspect of American literary history. It offers an opportunity to explore the intricate relationship between literature and social change, as African American authors have used their voices to challenge the status quo and advocate for justice.

Culturally, this study recognizes the enduring impact of African American literature on the collective consciousness of the United States and the world. It underscores the importance of diverse voices in shaping the nation's cultural

identity and reminds us of the ongoing struggle for racial equality.

Socially, the study of African American literature's expressions of freedom is particularly relevant in contemporary discussions on race, social justice, and civil rights. It serves as a reminder of the progress made, the challenges that persist, and the resilience of marginalized communities in the face of adversity.

Conclusion

African American literature, through its diverse and profound expressions of freedom, has provided a powerful testament to the African American experience in the United States. From the harrowing narratives of enslaved individuals seeking physical liberation to the intellectual and artistic achievements of the Harlem Renaissance, from the impassioned pleas for civil rights during the 1960s to the contemporary reflections on identity and belonging, this literary tradition has consistently illuminated the multifaceted nature of freedom.

This study seeks to unravel the rich tapestry of African American literature and its profound impact on the ongoing discourse of freedom and equality. As we embark on this journey through the pages of history and literature, we will discover how African American authors have not only chronicled their own struggles but also contributed significantly to the broader narrative of freedom in America and beyond.

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