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## **Marriage System and Divorce: Changing Pattern in India**

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### **Abstract**

The present study was conducted "The Study of Marriage System and of rise of divorce in India." The aim of research study was to assess the changes of Marriage and systems in India. As we all know Divorce rates have raised very much. As we can say Indian society is becoming too much capitalistic. It is also an important social institution. Marriages in India are between two families, rather two individuals. We, Indians consider it as an auspicious occasion. We celebrate it with pomp and show. There are many rituals and customs in the marriage ceremony which perform according to regions or states. India is a bouquet of different religions and castes so, we have different marriage system. Marriage is a significant occasion in the life of a boy and a girl. Marriage brings a lot of happiness along with a lifelong promise to live together.

### **Introduction**

Celebration in a family gives happiness and pleasure to every member of the family. Marriage is one of the celebrations among them. Marriage is one of the major and universal institutions in Indian social system, which teaches the values of life. It joins two individuals for life. It combines two culture, two families and values. In India, there are different types of marriage system prevails. Their rituals and customs are different from each other. We can see North Indian marriages are differ from that of South Indian. North-East States have different marriage from other parts of India but their aim is one. Marriage is a social duty towards the society. According to Devdutt Patnaik, there was no concept of marriage in earlier time. Men went to women and women went to men as per their pleasure. Divorce means have a marriage ended. Most of the couples divorce because they don't have trust issues, money is also the reason of divorce, lack of communication as not talking enough throughout the day, ignoring each other, arguing is measure impact in divorce they both start arguing without any reason no one stop and continue their arguing. Abuse physical or emotional abuse is very sad reality for some couples. That's why divorce is rising in India

### **Objectives of the Study**

The objectives of the present study were to understand "The Study of Marriage System and Rise in Divorce in India".

- 1) The study sought to analyze the demographic characteristics of the marriage system and rise of divorce system included in the study.
- 2) Assess the study of marriage system and rise of divorce system in India
- 3) To examine the structure of Indian society. And with respect to the changing pattern of marriage which leads to the rise of divorce.

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### **Methodology**

As it was intended to be an exploratory study The methodology used was an investigative one using research tools. Data for the study was collected from secondary sources. The research executives scanned the books, journals, general and the newspapers articles published.

### **Background of Marriage**

Since our childhood, we have been hearing the story of God and Goddess from our grandparents. We know how Lord Rama married to Goddess Sita. Lord Shiva Married Parvati.

So, marriage has been happening since the age of God and Goddess. In Mahabharata, Queen Drupadi had five husbands. Lord Krishna had 1600 wives. There are different kinds of relationships.

1. Heterosexual: sexually attracted to opposite sex.
2. Homosexual: sexually attracted to one owns sex
3. Monogamy: practice of having one wife
4. Polygamy: practice of having more than one wife
5. Monandry: practice of having one husband
6. Polyandry: practice of having more than one husband

The concept of marriage in Rigvedic period is holy and sacred bond. During Rigvedic periods, girls had right to choose their husband of their own choice. This was done by Swayamvara which is self- selection of husband. Many instances are there such as Swayamvara of Sita and Drupadi in our mythology. Dowry system was practiced and ornaments, dress and wealth as gift to the girl.

Dowry means the demand made by the groom's family from the bride's parents for the payment of money as well as other costly gifts. It is considered as Dana.

But in this patriarchic society men have more advantages than women. Men could marry more than one woman such as king Dasharatha and Lord Krishna.

Rigveda mentions eight kinds of marriages;

1. Brahma Marriage
2. Daiva Marriage
3. Arsha Marriage
4. Prajapatya Marriage
5. Gandharva Marriage
6. Kshatra Marriage
7. Manusha Marriage
8. Paisacha Marriage

Child marriage was also prevailing in India. According Manu smriti- the lawbook of Manu, the age of the bride should be one -third of the groom. Young girls were considered irresponsible and irrational in love, parents married them early before they got caught into any scandal. Sometimes, both boy and girl were young when they get married.

### **Ancient and Medieval Marriages**

In our Indian history, we find reasons for the marriage. Mostly, our Kings married had more than one wife. In this era, men especially king and high authorities could marry as many times as they want and along with that they could have concubines.

Emperor Chandragupta Maurya had three wives and two sons and one daughter. Bindusara had sixteen wives and 100 sons. Emperor Ashoka had five wives.

In medieval times, marriage was quite different than Rigvedic age. Women didn't have choice of their husband. Marriage was not based on love; most marriages were political arrangement. .

### **British's Period**

Britishers came to India for Trade and Commerce but soon they established the rule. Britishers fought many wars with Indian rulers and capture all their territories. They made many policies for Indian rulers. After the revolt of 1857, India came under the Queen Victoria's rule. Now, British officers started making laws to remove the social evils which were prevailed in India. In 1929, British Government abolished Child marriage and in 1829 sati system was banned. Hindu do not recorded their marriage; the Christian population in India has a marriage registration system.

### **Cultural Marriages**

There are many cultures in India. But here we are going to mention about four religion and their cultures. Mainly, we have Hindus, Muslims, Sikhs and Christians largely in number in India. All these four religion Marriage System are differed by each other.

#### **Hindus**

In Hinduism, marriages are called 'Vivaah' or Shaadi in North India where as it called 'Kalayama' in south. There many pre-wedding and post-wedding rituals perform by bride and groom. Red has a significant role in Hinduism. Bride wears red colors Sari or Lehenga. Agni is most important in wedding. Earlier, there was no divorce in the Hindu culture. According to Kautilya, a woman can abandon and marry the brother of her husband when her husband becomes a lunatic, of bad character, traitor of the state. Similarly, a husband could abandon his wife if she acted immorally and was barren. But now days divorce become common in India. If you are not happy or can't live with your partner due some reasons, one can easily appeal for Divorce.

#### **Muslims**

Islam is the second largest religion after Hinduism in India. A marriage in Islam must be between opposite sex. Till now, men are allowed to marry more than girl. Marriage is called 'Nikah'. Green color is considered sacred in Islam. The ceremony is conduct by Maulavi.

The bride and groom only have to say 'Qubool Hai' three times. And they are declared to be Husband- wife. Similarly, divorce happened by saying 'Talaq' three times. But recently Supreme Court banned the 'Triple Talaq'.

#### **Sikhism**

Anand Karaj is the prescribed form of Sikh wedding. The real goal of marriage in Sikhism is union of both souls with Almighty lord. The concept of marriage is explained by Guru Amar Das, the third Guru of the Sikhs. In Anand Karaj, four Lavan are recited from Guru Granth Sahib. The couple to be married will be sitting in front of Guru Granth Sahib on Floor and the family and friends will sit down. All the wedding happens in the Gurudwaras.

#### **Christian**

Marriage is a gift from god according to Christians, one that should not take for granted. A marriage is a public declaration of love and commitment. A couple may marry in their local Church in front of family and friends. A Christian marriage begins with the understanding the Bible which gives a clear description of the roles of husband and wife.

## **Marriage Acts**

There are two legislation framed to solve the challenge of Marriage Registration laws.

### **1. The Hindu Marriage Act 1955**

Its deals with the marriage registration. Under this act, certain terms and conditions must be fulfilled in order to give the marriage between the individuals a legal and make it valid marriage.

### **2. Special Marriage Act 1954**

It's lay down the procedure for both solemnization and registration of marriage, where either of the Husband or wife or both are not Hindus, Buddhists, Jains or Sikhs.

### **3. THE ANAND MARRIAGE ACT 1909**

It is the Sikh marriage ceremony which means joyful union it was introduced by Guru Amar Das. In Sikh marriage in front of the guru Granth sahib Ji the couple do four Laavaan. In Sikhism no dowry is allowed.

### **4. MARRIAGE EQUALITY ACT**

Equality should be there in couple's men and women are same after marriage and it is also refers to a political status in which same sex marriage and opposite sex marriage are equal by the law.

### **5. THE INDIAN CHRISTIAN MARRIAGE ACT IN 1872**

This act says that all Christian marriages shall be solemnized under its own provision. Apart from Christian-Christian marriage, the marriage of a Christian with a non Christian must also be solemnized under this act.

## **Types of Divorce**

### **1. Divorce with Mutual Consent**

When the husband and wife Is ready for divorce then the court will consider the divorce. For the petition to be accepted , as if the couple is not living together from past one two years and if a couple is having a child the they both will decide that the child will stay with whom. The second is property. The husband and wife will decide which property will get to whom. This will include both movable and Immovable property.

### **2. Divorce without Mutual Consent**

In this the husband or wife can simply ask for divorce without any reason.

The reasons can be like

1. Mental Disorder
2. Conversion
3. Desertion
4. Cruelty
5. Death Issue

## **Present Position of Marriage in India**

India has witnessed a major change in the way present generation perceive their relationships. Marriage is become a child-play nowadays. There are hundreds of boundaries that people generally face in Love Marriage. Age, Caste, social and Financial Status and Religion are weighed when it comes to Love Marriages. Actually, Love Marriage is finding a compatible partner. It brings together individuals from two different communities, caste or social groups. But, this generation could balance the love in the marriage and ended with Divorce. We read daily about the Divorce cases in the newspapers. Especially in Celebrities who break-up their long relationship. For instance,

Actor Arbaaz Khan and Maliaka Arora broke- up their 20 years of long Marriage. Actor Hrithik Roshan and Sussanne Khan broke-up their 14 years of long Marriage.

Another relationship is landed in India called Live-in-relationship. In this one can live with their partner without having to engage into a legally binding relationship. The Supreme Court in Indra Sarma vs V.K.V Sarma defines live-in relationships in distinct ways-A domestic Cohabitation between an adult unmarried male and an adult unmarried female. The Apex Court in so many of its Judgements stated that if a man and a woman "lived like husband and wife in long term relationship and even had children, then the judiciary would assume that the two were married and same laws would be applicable on them". Therefore, Live-in relationships are legal in India.

There are many websites which help you to find your perfect life partner Such as Shaadi.com and Jeevansathi.com. Many matrimonial pages are published in the newspapers. And age of girl for marriage is above 18 years and age of boy should be above 21 years states by Supreme Court.

### **SECTION 377 OF IPC**

Section 377 of IPC states that whoever voluntarily has carnal intercourse against the order of nature with any man, woman or animal shall be punished. Gay sex is considered to be taboo in India. On 6<sup>th</sup> September, Supreme Court states decriminalize gay Sex. Decriminalize homosexuality is incredibly heartfelt and vindicates the dignity of LGBT people.

### **Causes of Rise in Divorce System**

#### **DON'T HAVE MUTUAL UNDERSTANDINGS**

The divorce is rising day by day. As the married couple they don't have mutual understandings between them they start fight in small issues and continue their fight with more than one month.

#### **THEY DON'T SOLVE THEIR PROBLEM BY COMPROMISE**

Divorce have emerged as a very likely outcomes of marriage today, questioning the truth of saying that marriage are made in heaven. The main reason for divorce is that couples choose divorce as an option for problem the most of the time they can solved by discussion and compromise.

#### **PRESSURE OF SOCIETY**

As we all know earlier the married couples bowed down to the pressure of society to make their marriage work because they think what society will think.

#### **RELATIONSHIP CASUALLY**

Today, the couples take their relationship casually and can head to the divorce without trying to solve to save their marriages. Now many people take relationship as a joke or we can say boys are usually want sex from girls this is very wrong. The most common reason of divorce is between a married couple and mother in law spoil the husband and wife relationship also get affected.

#### **ADJUSTMENTS**

If a girl gets married she needs time to adjust in new house and its very difficult to give her old habits and the girl lifestyle is very different then mother in law will not like it and this can contain conflict between husband and wife because mother in law will tell to his son. In today's life the main reason for divorce is the interference of parents of the girl in the married life especially mother interfere too much in the life of the married couple. As many girls share each and everything with her mom that her husband should not like It.



### **Suggestions of Divorce System**

#### **1. SPEND MORE QUALITY TIME TOGETHER**

There are a lot of people who are not happy in their marriages because they don't spend more time with each other. This can happen when they have hectic schedules. Every couple should go out for dinner spends quality time with each other.

#### **2. ACCEPT YOUR MISTAKES WITHOUT ANY ARGUMENT**

If a husband is wrong then he should simply say sorry and if a wife is wrong then she should simply say sorry without any argument.

#### **3. CHANGE THE NEGATIVE PATTERNS**

Be always respectful with each other, kiss in the morning always love each other. Always trust each other. Share each and everything with each other.

#### **4. TAKE THE WORD DIVORCE OFF**

Remove divorce as an option from your marriage. Many couples think that the only option is to take divorce because of their fights but remove divorce from your mind.

#### **5. START FROM SCRATCH**

Forget about the fights, the negativity. Remember how you both fell in love your love story and all. Always remember your good movements with each other.

### **Conclusion**

Marriage has a significant role in India society. Marriage is considered to be sacred bond. Indian spends lots of money in Wedding ceremonies and celebrates it with pomp and show. Marriage is a legal permission to live together and love-making. Different communities, caste and religion have different rituals and customs of marriage. Though marriage ceremonies, rules may differ from one society to another, marriage is considered a universal culture. There are so many types of marriage performed in India. Purpose of the marriage is to combine two thinking and values not to ruin someone's happiness. Many evils of marriage which can destroy this sacred bond such as Dowry system, domestic violence and extra martial affair. Honesty and trust is the base of marriage which decorated with love. Divorce is defined as an ending marriage by an official decision by the court. In short term they get married just a little bit of romance and then get separated and take divorce. Nowadays marriage is like a joke if the couples get married and after three months their mutual understandings is not there then take divorce its like a play many couples don't take serious their marriage.

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## **Effect of Green Marketing on the Sustainable Development: With Special Reference to the Manufacturing Industry in India**

**Dr Susheela Devi B Devaru\***

### **Abstract**

*The drive of modernization and the era of globalization have changed a lot in the current business fronts; the competition is so fierce that it is very difficult for the organizations to receive a repeat purchase from the side of the customers. On the other hand it is even more difficult to cope up with the policy measures regarding the safety of the environment. The answers to all the questions are the implementation of green manufacturing system and making the process of marketing as 'Green'. In the Indian region the concept of green marketing is catching pace in different scrapes, it is developing but still need a varied support from the different agencies. The present study evaluates the concept of green marketing in the Indian scenario and will make suggestion regarding the challenges and opportunities related to the implementation of green marketing.*

**Keywords:** Green Marketing, environment, customer, Sustainable Development.

### **Introduction**

The American Marketing Association states the concept of green marketing as the process of marketing of the goods that are safe for the related environment. This concept can be detailed in the terms of related activities of modification in the respective products, some changes in the process of production, changes in the packaging of the present product and even the media has to be managed accordingly. This particular phenomenon is having its social and psychological implication as well. In the corporate scenario the terms 'Green Marketing' and 'Eco-Marketing' are being taken in contradiction with each other, and in the same manner it is difficult to define the term green marketing separately. In order to mention the term Green marketing we can say that it is a concept that includes all the basic operations of any given organization right from procurement of raw material to disposal of final goods, where the term green refers that any of the activities may not cause any harm to the environment in any form. The growing awareness about the global warming and environment protection is pushing both the parties towards the protection of the same and using the term 'Green' in the real sense.

### **Literature Review**

Oyewole, P. (2001). The researcher had tried to develop a link between the concept of green marketing and the establishment of the same in the selected industrial setup. The researcher states that awareness is the biggest tool between the customer and the efforts of the industrial setup to spread the same.

Karna, J., Hansen, E. & Juslin, H. (2003) the researchers have tried to evaluate the actual efforts of the industries in establishing 'Green' in their routine course of work. He found that many of the industries are willing to do so but then again the policy and rates of the government establishments are increasing the cost of the materials and other related

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services, if they are trying to go 'Green' and on the other hand the customer is not willing to pay extra price for the same.

Donaldson (2005) the researcher had conducted the study in the Great Britain and stated that there is a positive change in the awareness of the customer regarding the ecological attitude, and the same is very positive for the companies that are trying to establish 'Green' concept in their respective organizations. He also established that this positive attitude of the customer will support the efforts of the companies in the long run.

Alsmadi (2007) this study was conducted in the Jordan region and the researcher established that the customers are highly worried about the safety of the environment and willing to do whatever required. This attitude of the customer is also visible in the final purchase of the products where they are willing to pay the extra price for the safety of their environment.

**Lead Free Paints from Kansai Nerolac:-** Kansai Nerolac has worked on removing hazardous heavy metals from their paints.



**Wipro's Green Machines:-** Wipro InfoTech was India's first company to launch environment friendly computer peripherals. Wipro has launched a new range of desktops and laptops called Wipro Greenware. thus reducing e-waste in the environment.

### **Examples of Green Marketing**

#### **Green Marketing**

The concept of Green marketing states that a lot of effort is required to satisfy the need and want of the customer i.e. starting from the procurement of the material and shaping the final product requires a series of activities but these activities may not harm the environment at any level and the same is expected from the side of the consumers that the respective use of the product may not harm the related environment or the respective ecosystem in any form. As per the direction of the environment authorities the packaging of the product and even the container should be recyclable, may be in the form of reuse and free from any kind of radiation and same is being advertized through a number of media commercials and city billboards.

It order to fulfill the above said requirement the companies are required to make a number of changes in their respective systems and process and obviously this will cost them, apparently they can charge the same from the customer but then again it is only possible if the customer os equally educated about the same and willing to take the pain of paying extra for the safety of the environment. If the conditions are favorable then there will be a sustainable development in the economy and all the parties will be equally benefitted.



## **Related Issues Green Marketing**

### ***a. Need for Standardization***

There are a number of commercials on television and other media and most of them use to claim that their products are eco-friendly and may cause no harm to the environment but as a matter of fact it was found by the respective agencies that only five percent of such claims are true. Here lies the need for standardization of the media and even for the actual or physical product.



**Need of Green Marketing**

### ***b. New Concept***

Indian literate and urban consumer is getting more aware about the merits of Green products. But it is still a new concept for the masses. The consumer needs to be educated and made aware of the environmental threats. The new green movements need to reach the masses and that will take a lot of time and effort.

### ***c. Patience And Perseverance***

The investors and corporate need to view the environment as a major long-term investment opportunity, the marketers need to look at the long-term benefits from this new green movement. It will require a lot of patience and no immediate results. Since it is a new concept and idea, it will have its own acceptance period.

### ***d. Avoiding Green Myopia***

The first rule of green marketing is focusing on customer benefits i.e., the primary reason why consumers buy certain products in the first place. Do this right, and motivate consumers to switch brands or even pay a premium for the greener alternative. It is not going to help if a product is developed which is absolutely green in various aspects but does not pass the customer satisfaction criteria. This will lead to green myopia.

### **Objective**

- To know the efforts of the companies related to green marketing,
- To judge the awareness level of the customers regarding green marketing
- Find the relationship between green marketing and sustainable development

### **Hypothesis**

H<sub>0</sub>: There is a significant and positive relationship between the efforts of the organizations and understanding of the consumers regarding green marketing.

H<sub>1</sub>: There is no significant relationship between the efforts of the organizations and understanding of the consumers regarding green marketing.

### Data Analysis and Interpretation

#### Table: Correlation Analysis of Data

**Correlation Matrix of Selected Factors influencing Performance Level of Manufacturing Units**

	A1	A2	A3	A4	A5	A6	A7	A8	A9	A10	A11	A12
A1	1.00											
A2	.405	1.00										
A3	-.627	.145	1.00									
A4	-.339	-.013	.517	1.00								
A5	-.112	-.370	-.394	-.233	1.00							
A6	.383	.402	.138	.401	-.379	1.00						
A7	-.130	-.060	.222	.594	-.446	.227	1.00					
A8	.667	.447	-.068	.127	-.543	.698	.076	1.00				
A9	-.452	.046	.336	-.017	-.231	-.270	.232	-.241	1.00			
A10	.639	.411	-.193	-.258	-.181	.446	-.550	.791	-.344	1.00		
A11	-.523	-.076	.480	.363	.017	-.163	.448	-.644	.295	-.815	1.00	
A12	-.119	-.207	-.382	-.770	.467	-.693	-.624	-.412	.327	.037	-.296	1.00

**Table 1.1: Descriptions of Variables under Study**

A1	<b>Production per year</b>
A2	<b>Productivity</b>
A3	<b>Level of automation</b>
A4	<b>Labor's Attitude</b>
A5	<b>Supply Chain Factors</b>
A6	<b>Process timing</b>
A7	<b>Supplier's Factors</b>
A8	<b>Basic Transportation</b>
A9	<b>Storage Facility</b>
A10	<b>Machine Timing</b>
A11	<b>Labor Timing</b>
A12	<b>Output Ratio</b>

#### Interpretation-Stage 1

As can be seen from the above correlation analysis that in most of the cases the correlation is showing the negative inclination, in some of the cases the degree is high and remaining is of moderate degree. This shows that in most of the cases the companies are willing to implement the basic concepts of green marketing in their respective organizations. In some cases it was found that the companies have already implemented the related factors of green marketing in their respective organizations, but they are in the premature stage but then again they are committed to take the drive many steps forward and contribute in the green revolution.

**Table 2: Correlation Matrix of Selected Factors influencing Customer Awareness and Recent Consumption**

	B1	B2	B3	B4	B5	B6	B7	B8	B9	B10	B11	B12
B1	1.00											
B2	.532	1.00										
B3	.168	.724	1.00									
B4	-.622	-.296	.200	1.00								
B5	-.885	-.786	-.252	.617	1.00							
B6	.924	.420	.051	-.846	-.784	1.00						
B7	.060	-.263	.192	-.079	.295	.208	1.00					
B8	.206	.016	.043	-.401	-.071	.347	.717	1.00				
B9	-.042	-.160	.447	.659	.323	-.223	.441	-.148	1.00			
B10	-.497	-.537	.106	.530	.746	-.431	.418	-.289	.694	1.00		
B11	-.754	-.500	-.308	.747	.640	-.859	-.500	-.710	.163	.422	1.00	
B12	-.120	.134	-.371	.059	-.234	-.256	-.939	-.492	-.567	-.569	.477	1.00

**Table 2.1: Descriptions of Variables under Study**

B1	NO. of Working Vehicles
B2	Awareness
B3	Purchase
B4	Reference Group
B5	Comparison
B6	Direct Purchase
B7	Knowledge of GSM
B8	Experience of GSM
B9	Product Difference
B10	Service Difference
B11	Maintenance
B12	After sale Service

**Interpretation-Stage 2**

As far as basic awareness of green marketing is concerned, most of the respondents were found to be aware of the same and the can be viewed from the above given table where in most of the cases the correlation is positive and of higher degree, then in other cases the correlations is negative and shows higher or a moderate degree. It can be inferred from the correlation analysis that yet most of the customers are not aware of the concept related to green marketing and are dependent on media and related sources for the related information. Most of the customers are having belief on the referral buying where one customer is buying the products on the reference of the other customers. This process is time taking but then again it may not create difficulty for the concerned organizations.

**Conclusion**

The above analysis states that the Marketers also have the responsibility to make the consumers understand the need and importance of the green products in their routine lives, and understand the difference between the 'Green' and 'Non-Green' products. If the

customer is fully satisfied with the efforts of the company and completely understand the need of the same then it will be easier for them to pay the extra money. This phenomenon will help both the parties and might prepare a strong background for the sustainable development of the economy. Green marketing assumes even more importance and relevance in developing countries like India. Green marketing is a tool for protecting the environment for the future generation.

The efforts of going 'Green' are having a relative importance with the safety of the environment, and with the growing concern of the authorities to save the same is increasing with every passing day and in the lieu of the same the new ventures are establishing the green process in their industrial establishments and the old companies the taking care of their prevailing systems. That's why briefly we can suggest that the business will survive and be sustainable only when marketers understand the changes in the market which are greening and leads to sustainable development.

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## **Social Legal Aspect of US-PAK Relations Post 9/11**

**Gultaj kaur\***

### **Abstract**

*US-PAK relations refer to the bilateral relationship between Pakistan and the United States. On 20 Oct 1947, two months and six days after Pakistan's independence, the United States established relations with Pakistan, making it amongst the first nations to create relations with the new state. Pakistan allied itself with the U.S. during the Cold war period against the Soviet Union, and was an integral player in the CENTO and SEATO organizations. Pakistan also played a Important role in arranging the 1972 Nixon visit to China which led to normalization of ties among the two countries. Despite a become worse of relations following the election of the left-oriented Pakistan Peoples Party under Zulfiqar Ali Bhutto, relations quickly improved and deepened during Operation Cyclone in the 1980s, which was governed against Soviet expansion in Central Asia and South Asia, by funding and training Muslim mujahideen in Afghanistan to combat the Soviet Union. Relations once again soured after the collapse of the Soviet Union, when the United States officially agree sanctions against Pakistan by passing the Pressler modification , which was enacted against Pakistan for its nuclear weapons program, which was began after the war with India in 1971 and accelerated after India detonated a nuclear bomb in 1974. Pakistan once again assumed an important role in American geopolitical interests in the region following the attacks of September 11th, 2001, and the successive War on Terror. Relations were become stronger as the United States named Pakistan a major non-NATO ally in 2002—which allowed for the release of over \$25 billion of aid to Pakistan. American recovery try following the 2005 Kashmir earthquake were widely valued by the Pakistani public.*

**Keywords:-** Pakistan–United States, Nuclear issue, Geo-strategic

### **Introduction**

Pakistan and the US have built a multifaceted and broad-based relationship, driven by cooperation in areas ranging from education to energy and from defense to trade and investment. This cooperation is rooted in shared values and convergence of interest on regional and strategic issues. The U.S. has been one of Pakistan's most important development partners and is also a major source of foreign direct investment as well as one of Pakistan's biggest export markets. The US has been a major investor in Pakistan's infrastructure and education sectors – the last exemplified by the largest Fulbright Program run by the US anywhere in the world. Similarly, shared common values have brought the Pakistani and American people together. The common aspiration towards democracy and the rule of law animates the societies of both countries. The one million-plus strong Pakistani-American community in the United States is not only a bridge between the two countries but comprises many outstanding entrepreneurs, doctors and academics that contribute to and enrich American society. The US today engages in extensive economic, social, and scientific assistance as well as vital military relations with Pakistan, while

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Pakistan continues to occupy a strategic position in the United States' interests in Central and South Asia. The US is the 2<sup>nd</sup> largest supplier of military equipment to Pakistan after China, and US is one of Pakistan's largest donors of foreign assistance.

### **PAKISTAN-U.S. Relations**

Pakistan is key to success in U.S.-led counterterrorism efforts, with its tribal areas serving as terrorist havens, however, covert U.S. military actions inside Pakistan have put the future of the U.S.-Pakistan military alliance and bilateral cooperation and relations in jeopardy. More, it is pertinent to say here that the United States can never deny the fact that Pakistan is an important stakeholder in the region and could play a vital role in peaceful and respectful withdrawal of NATO forces from Afghanistan. So, both should mend fences after the bumpy ride. And, in a bid to dissipate tensions with Pakistan, the United States has to mend bridges with its ally and restore diplomatic ties between the two countries by finding a way out of the mutual distrust shared by both countries for each other. Both should show interest in addressing the reservations of each other by initiating the process of dialogue and most likely the relations between the two countries would head towards improvement for better Pak-US relations. Pakistan and the United States should be engaged with a constructive approach to achieve shared objectives of peace, stability and economic prosperity in the region. The United States should also address Pakistan's concern and views with regard to the U.S. strategy for South Asia. But there is a trust deficit between the two countries. The United States always used Pakistan for its benefit and later started blaming Pakistan for the failures in Afghanistan. Moreover, 70-thousand citizens of Pakistan were martyred in the U.S.'s war against terrorism and still the U.S. is blaming Pakistan for its failure, which is not acceptable. Also, both countries should orchestrate a policy of fair dealing and equality. And, if a reset in ties is not possible, a modicum of stability can surely be achieved.

### **PAK-U.S Relations after 9/11 Incident**

The incident of 9/11 became the reason for Pakistan and U.S to become strategic allied for the third time\*. On 20<sup>th</sup> of September 2001, when U.S President George Bush was addressing the Congress' joint session, he gave warning that every country, belonging to any region, they all have to decide either they are going to stand with U.S or in they have to make it clear that they are with the terrorists. He further said that from here on, any country that carry's on to port or provides support to terrorists will be reckoned as the aggressive government by U.S. This message was pretty clear for a state such as Pakistan which had been playing active performer of the internal politics in Afghanistan. In accordance with statement of Lawrence Ziring, to challenge the U.S in the result of the terrible incident of 9/11 would be to put the Pakistan in straight connection with the acts of Al-Qaida. Furthermore, at this occasion there was no unraveling Al-Qaida from the Taliban and Pakistan was strained to pick between being considered as a co-conspirator with the named group of terrorists or union the U.S call for the cutting of binds to the Mulla Umar's regime. U.S also forced Pervez Musharraf to think carefully regarding the decision to defuse the majority of militant groups associated with different Islamist organizations being operated from Pakistan†. The support by Pakistan in the war against terror had needed

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\* S. Eric Margolis, *Pervez Musharraf had little choice*, Daily Times, Lahor, September 2006, (Retrieved on 13 Sep, 2018)

† Ziring, Lawrence *Pakistan at the Crosscurrent of History*, Lahore: Vanguard, 2004, p.305. 14. (Retrieved on 15 Sep, 2018)

Islamabad to supply Washington with blanket over flight and corridor privileges for conducting all required armed and intelligence actions, together with the utilization of naval posts of Pakistan, tactical positions on boundaries, air bases, closing of the diplomatic relationships with government of Taliban and help the U.S to obliterate the network of Al-Qaida<sup>‡</sup>. In this respect, four airports were provided to U.S forces by Pakistan for logistic assistance along with Dalbadin, Pasni, Jacobabad and Shamsi (Kharan).<sup>§</sup> Likewise, U.S also got help from Pakistan to engage in spying activities that included employing of planes for spying activity in North and South Waziristan, Chain of Mountains in Hindu Kush, Zhob, Chitral and hilly zone between Afghanistan and Baluchistan and Kandahar of Pakistan. Devices used to track also employed on various locations to perform the monitoring the activities in the border regions<sup>\*\*</sup>. One more liability assigned to Pakistan in this war was to assist the U.S to eradicate the network of Al-Qaida. For this, Pakistan not only detained various leaders of Al-Qaida and cadre and then handing them over to U.S but also participated actively in prevention of various terror schemes. In the month of August, 2006, with the assistance of information provide by lively intelligence of Pakistan, a terror scheme, aiming to target the aircrafts moving between U.S and U.K was blocked. Accordance with the statement of the Foreign Office spokesperson Ms. Tasnim Aslam, Pakistan did some arresting in collaboration with arrests done in U.K to block the scheme. She stated that the arrests in U.K are result of the lively support of the intelligence amongst Pakistan, U.S and the U.K.<sup>††</sup>

### **Geo-Strategic Importance of Pakistan**

In all respects we cannot ignore the geo-strategic importance of Pakistan in developing relations with any country including USA. Pakistan is always remained a part of world politics because of its location. It is surrounded by India, China, Iran, and Afghanistan<sup>xix</sup>. Each of the country is major player in global politics. It is in the center of resource rich states like India, China, CARS and Russia. Even for India it provides route to energy resources<sup>xx</sup>. Afghanistan is now a major part of world politics and important in regional and global politics. It is a land of terrorists, and a major country of opium production. The whole world including the US realizes that the peace in Afghanistan is impossible without Pakistan's cooperation. Since Soviet invasion in Afghanistan in 1979, USA used Pakistan as frontline state and compelled Soviet to leave Afghanistan. Similarly after 9/11, USA toppled Taliban and terrorists with full support of Pakistan. Iran, Turkmenistan and Tajikistan are also neighboring countries but Pakistan provides easiest route to NATO supplies to the forces in Afghanistan. Furthermore Afghanistan is a landlocked country and dependent on Pakistan for trade purposes. On eastern side India is inhabited with nuclear capability and big market of South Asia. India is also in favor of stable and democratic Pakistan because any extremist government in Pakistan can lead to violence in India. USA also wants stability in Pakistan and hampers India not to take any action against Pakistan because it will affect US interests in Pakistan. China is also the neighbor of Pakistan. USA is preparing India that if USA and China are in rivalry then India would be helpful in South

<sup>‡</sup> Pervez Musharraf, *In the Line of Fire*, Free Press, New York, September 25, 2006: 205 (Retrieved on 17 Sep, 2018)

<sup>§</sup> 3 airports on standby for US: Secretary", *Daily Times*, 19 July 2006. 40. (Retrieved on 20 Sep, 2018)

<sup>\*\*</sup> Shahzad, Syed Saleem, "Stage Set for Final Showdown", *Asia Times Online*, 21 July 2004. 39. (Retrieved on 24 Sep, 2018)

<sup>††</sup> Pakistan helped foil terror plot, <https://www.dailynews.com/2006/08/10/pakistan-helped-foil-terror-plot-in-britain-officials-say>, *Britain*, August 10, 2006 (Retrieved on 24 Sep, 2018)

Asia and same is interest of China in Pakistan. In order to get access to Muslim countries of Middle East and Central Asia china looks to Pakistan for its trade development. Gawadar project is a step of china in this regard. Pakistan is also a nuclear power and is a gateway to Central Asia and access to the Middle Eastern countries is through Arabian Sea.<sup>‡‡</sup>

### **Nuclear Issue**

Nuclear issue between the two countries also exploits the relations between two countries. US were always against nuclear program of Pakistan that was started during Bhutto regime. In May 1998 Nuclear tests of India, Pakistan followed India and on 28<sup>th</sup> May 1998 exploded the nuclear bombs despite constant pressure by Global world and USA. The US two decades effort of Nuclear Non-proliferation in South Asia rolled backed in 1998. President Clinton imposed non-humanitarian restrictions under Section 102 of the Arms Export Control Act. Although these restrictions were removed on both India and Pakistan in October 2001 after 9/11 event. United States urged several times both the states to join NPT (Nuclear Non-proliferation Treaty) and CTBT but no state is signatory of these treaties. In 2002 press report it was alleged that Pakistan is providing Uranium enrichment material and technology to South Korea since 1990s. Pakistan rejected these press reports. If such reports are confirmed then under US laws non-humanitarian aid must be taken from Pakistan. Bush administration determined that sanctions cannot be imposed under these facts. Then in 2003 second press release was issued that Iran and Libya are also benefitting from Pakistan's nuclear program. The matter was investigated and in February 2004 it came before public that Dr. A.Q. Khan was involved in nuclear proliferation to North Korea, Iran and Libya. President Musharraf awarded pardon to A.Q. Khan because of his great contribution to Pakistani Nation. US was assured that government had no knowledge. US turned blind eyes to this issue because of her foreign policy interests in Pakistan. US considered the pardon of A.Q. Khan as Pakistan internal matter. USA is much concerned about A.Q. Khan proliferation of nuclear weapons. The security of Pakistan nuclear weapons is number one worry for USA and that creates hurdles in their relations. China is planning to build up two nuclear reactors in Pakistan and Washington requested Beijing to justify the plan internationally.<sup>§§</sup>

### **US-PAKISTAN Relations: A Half-Century Roller Coaster Ride**

Although the stakes today are vastly higher, the current crisis fits into a well-established pattern. Ever since the US and Pakistan became allies 57 years ago, their relationship has been extraordinarily volatile, a veritable ride on a roller coaster. It was on 14 May 1954 that the two countries signed a mutual defence security agreement making Pakistan part of the Eisenhower Administration's containment belt around the Soviet Union and China. By becoming a member of both the South-East Asia Treaty Organization (SEATO) and the Baghdad Pact, in President Ayub Khan's words, his country became America's 'Most Allied Ally in Asia'.<sup>\*\*\*</sup> The alliance, however, had a fundamental disconnection. While Pakistan was anti-communist, India was its main security concern. Even though the US and India were estranged, Washington never considered New Delhi an enemy. The

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<sup>‡‡</sup> Mutual Security Act of 1958, *Hearing before House Committee on Foreign Relations*, 85<sup>th</sup> Congress, 2<sup>nd</sup> Session, April 15-16, 1958 (Washington: 1958), P. 1753 (Retrieved on 12 Oct, 2018)

<sup>§§</sup> Samina Ahmed, *The United States and terrorism in Southwest Asia: September 11 and beyond*, International security, winter 2001/2, P. 80. (Retrieved on 13 Oct, 2018)

<sup>\*\*\*</sup> Mohammed Ayub Khan (1967), *Friends Not Masters*, Oxford University Press, London, p. 130. (Retrieved on 13 Sep, 2018)

relationship prospered during the Eisenhower Presidency, but faltered over this disconnection during the Kennedy and Johnson Administrations. When the October-November 1962 Sino-Indian border war prompted US military aid to New Delhi, Islamabad was infuriated. In turn, Pakistan's burgeoning friendship with China and criticism of US involvement in Vietnam angered Washington. In 1965, after Pakistan went to war with India over Kashmir, Johnson cut off both military and economic aid. For all practical purposes, the alliance was dead. Four years later, Richard Nixon became President and the relationship revived. Pakistan's vice (its intimate relations with China) became its virtue. Islamabad played a key role in brokering the US opening to China, arguably Nixon's most significant foreign policy achievement. During the 1971 Bangladesh war, the US 'tilted' towards Pakistan, labelling India the aggressor. Good relations continued when Gerald Ford became President after the Watergate scandal caused Nixon's resignation. Under Jimmy Carter, nuclear nonproliferation, democracy and human rights became central planks of US foreign policy. Relations with Pakistan soured on all three counts. They hit rock bottom on 21 November 1979 after an angry mob sacked the US embassy in Islamabad. Four embassy employees died and another 137 trapped in the security vault were minutes from asphyxiation when the mob fortunately dispersed of its own accord. The Pakistani police and army responded languidly, arriving on the scene only after the attackers had gone.<sup>†††</sup> But just a month later, the Soviet invasion of Afghanistan made Pakistan a 'frontline' state. Although President Zia ul-Haq spurned Carter's offer of US\$200 million in economic aid as 'peanuts', he approved covert cooperation between the CIA and the InterServices Intelligence Directorate (ISI) to support the anti-communist Islamic resistance movement in Afghanistan. With Ronald Reagan in the White House during the 1980s, relations prospered. Even so, problems over Islamabad's clandestine effort to develop nuclear weapons simmered just beneath the surface. After the Red Army left Afghanistan in 1989, Pakistan's nuclear aspirations became the critical bilateral issue. A year later, US intelligence agencies firmly concluded that Pakistan possessed a nuclear device. A reluctant George H.W. Bush felt compelled to impose Pressler amendment sanctions, suspending military and economic aid.<sup>†††</sup> Differences over nuclear issues and ISI support for Islamic militants continued to mar relations during the 20th century's final decade. As the new millennium began, Pakistanis remained bitter over US sanctions. The Americans were upset over Pakistan's support for Islamic terrorists operating in Kashmir as well as ISI's intimate ties with the pariah Taliban regime in Kabul. The Clinton Administration was further annoyed that the Pakistan army, for the fourth time in the country's short history, ousted a civilian government in October 1999. Clinton's steely five-hour visit to Islamabad on 25 March 2000, coming on the heels of five wildly successful days in India, captured the sombre bilateral mood.

### **Current Situation**

The relations between the countries since 9/11 2001 improved but rift in relations was caused in 2011 because of some incidents. On January 27<sup>th</sup> 2011 Raymond Davis, a diplomat<sup>xxxi</sup> killed two Pakistanis in an urban area of Pakistan. On 16<sup>th</sup> March 2011 after

<sup>†††</sup> Dennis Kux (2001), *The United States and Pakistan, 1947-2000: Disenchanted Allies*, Woodrow Wilson Center and Johns Hopkins University Press, Washington, p. 242-245. (Retrieved on 24 Oct 2018)

<sup>†††</sup> Adopted in 1985 and introduced by Sen. Larry Pressler (R.-North Dakota), [http://www.realinstitutoelcano.org/wps/wcm/connect/25c9c60047a7a57dbf7aff076e8e26e4/ARI121-2011\\_Kux\\_US\\_Pakistan\\_Relations\\_2011.pdf?MOD=AJPERES&CACHEID=25c9c60047a7a57dbf7aff076e8e2](http://www.realinstitutoelcano.org/wps/wcm/connect/25c9c60047a7a57dbf7aff076e8e26e4/ARI121-2011_Kux_US_Pakistan_Relations_2011.pdf?MOD=AJPERES&CACHEID=25c9c60047a7a57dbf7aff076e8e2) (Retrieve d on 29 Sep, 2018)



closed door negotiations,\$ 2.3 million was paid as blood money to victim families and Davis was deported to USA. Although USA denied any kind of paid compensation. On 2<sup>nd</sup> May 2011 at 1am of Pakistan Times, Osama Bin Ladin was killed in Abbottabad (Pakistan) by DEVGRU/SEAL Team 6 of USA special military operations Unit. This event created doubts about Pakistan's involvement in protection of most wanted terrorist. On 22<sup>nd</sup> May 2011 incident of Mehran air base took place. Al-Qaida took the revenge of Osama Bin Laden's death in which four officials were killed and nine were injured<sup>xxxii</sup>. Then on November 26<sup>th</sup> 2011, Salala air base incident took place in which NATO forces opened fire over two Pakistan-Afghanistan checkpoints in which twenty four Pakistani soldiers were killed and thirteenth were injured. This incident was severely criticized by Pakistan and Pakistan in response got the Shamsi airbase vacated by the USA and Pakistan got its control. Pakistan is a major non-NATO ally that cancelled the \$500 million training program because of Osama Bin Ladin raid on Pakistan's territory which was violation of Pakistan sovereignty. In response USA withheld \$300 million dollars assistance to Pakistan.

#### ***OBAMA'S Policy towards Pakistan: A Train Wreck***

While a December 2010 NSC policy review concluded it premature to judge how well the strategy toward Pakistan was faring, a series of disasters since then has thrown the train off the rails. On 27 January 2011, the CIA contractor Raymond Davis shot to death two Pakistanis attempting to rob him in downtown Lahore. After Davis spent three weeks in jail, the US obtained his release by paying US\$5 million 'blood money' to the families of the victims. The incident was a major setback, 'confirming' widespread Pakistani fears of CIA officers roaming Rambo-like around the country. Angry that the agency kept Davis' mission a secret,<sup>§§§</sup> the ISI retaliated by restricting intelligence cooperation. The Americans responded *inter alia* by postponing an upcoming session of the Strategic Dialogue. It has yet to be rescheduled. The successful 2 May 2011 US Special Forces operation against Osama bin Laden caused an even greater furor. Although Americans applauded Obama's bold action and rejoiced at the death of the man responsible for the horrendous 9/11 attacks, Pakistanis were furious about the violation of their territory and US unwillingness to inform them in advance. The proud Pakistan army felt humiliated that the world's most wanted terrorist had been living for five years just a few hundred metres from the country's premier military academy. For the first since the 1971 war, the formerly sacrosanct military became the target for sharp public attacks. The ISI, critics charged, was either incompetent for failing to locate bin Laden or complicit in hiding the al-Qaeda leader. A few days later, the military suffered further humiliation when half a dozen al-Qaeda terrorists occupied the main naval base in Karachi for 16 hours, blowing up two US\$35 million dollar P-3 maritime reconnaissance aircraft. The murder of journalist Saleem Shahzad, who reported that al-Qaeda had links inside the navy, was a fresh blow to the military's reputation. Relations with Washington were additionally strained when Admiral Mike Mullin publicly charged that Pakistani authorities had 'sanctioned' Shahzad's killing. Pakistan's Information Minister rejected Mullin's allegation as 'extremely irresponsible and malicious'. In the bin Laden backlash, US-Pakistani military relations deteriorated. Responding to criticism within the ranks that he was too pro-American, Kayani ordered the withdrawal of the 100 US army trainers, refused visas for

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<sup>§§§</sup> *Pakistan Rejects US Claims over Saleem Shahzad Murder*, [www.bbc.co.uk/news/world-south-asia-14080211](http://www.bbc.co.uk/news/world-south-asia-14080211). BBC South Asia News, 8/VII/2011 (Retrieved on 26 Oct, 2018)



US military equipment technicians, stopped joint counter-insurgency operations, and demanded an end to drone attacks. Washington, in turn, has got tougher with the Pakistanis, holding up some US\$800 million in military transfers, including US\$300 million to reimburse Pakistan for expenses incurred in fighting the militants. Pakistan's Defence Minister responded by threatening that his country might have to withdraw troops from the Afghan border. In short, relations have spiralled downward to their lowest point since 9/11.

### **Conclusion**

The US and Pakistan have experienced several military confrontations on the Durand Line. These skirmishes took place between American UC deployed in Afghanistan, and Pakistani troops guarding the border. On November 26, 2011, 24 Pakistani soldiers were assassinated in an aerial attack on Pakistani aeras near the border. The attack further damaged US and Pakistani relations with many in Pakistan calling for a more hardline stance against the United States. 2011 was rated by the BBC as a "disastrous year" for Pakistan-U.S. relations, primarily due to three events: the Raymond Allen Davis incident, the Salala incident and the death of Osama bin Laden . As early in 2005, Western criticism against Pakistan grew and many European and American political correspondents criticized Pakistan at the publically. The London-based *The Economist* in fact observed: "As an American ally, Pakistan has become an embarrassment for the United States." In January 2011, the Raymond Allen Davis incident occurred in which Raymond Davis, an alleged private security contractor, shot dead two Pakistani locals after they attempted to rob him. The action sparked protests in Pakistan and threatened relations between the US and Pakistan, including aid flows. Pakistan prosecuted him despite US demands for him to be freed because he enjoys diplomatic immunity. Ultimately he was freed after the US made payments to the families of the slain Pakistanis, but the incident was emblematic of the volatile nature of American-Pakistani relations. In spite of this rocky relationship, the US remains committed to assisting Pakistan's new democratic government in the areas of development, stability, and security. Pakistan is one of a major non NATO ally as part of the War on Terrorism, and a leading recipient of U.S. aid. Between 2002–2013, Pakistan received \$25 billion in economic and military aid and sales of military equipment. The equipment included eighteen new F-16 aircraft, eight P-3C Orion maritime patrol aircraft, 6,000 TOW anti-tank missiles, 500 AMRAM air-to-air missiles, 6 C-130 transport aircraft, 20 Cobra attack helicopters, and a Perry-class missile frigate. About half-half of the aid package was disbursed during the Bush administration and during the Obama administration.

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## **Analyzing Financial Health of Select Automobile Companies**

**Mohmad Mushtaq Khan & Dr. Syed Khaja Safiuddin\***

### **Abstract**

Financial health of a company is essential for the survival of any company. A company which is financially sound can expand, pay dividends and exist for a longer time period. Indian automobile industry is one of the largest in the world. The industry accounts for 7.1 per cent of the country's Gross Domestic Product<sup>\*\*\*\*</sup>. The Two Wheelers segment is having 80 per cent market share and leads the Indian Automobile market owing to a growing middle class and a young population. The overall Passenger Vehicle (PV) segment has 14 per cent market share. In order to keep up with the growing demand, several auto makers have started investing heavily in various segments of the industry during the last few months. The industry has attracted Foreign Direct Investment (FDI) worth US\$ 17.91 billion during the period April 2000 to September 2017, according to data released by Department of Industrial Policy and Promotion<sup>††††</sup> (DIPP). Keeping in mind the importance of Automobile industry in Indian economy, the present study aims to see the financial health of two leading Indian Automobile companies. To see the possibility of these companies going bankrupt, Altman Z score model was used. The model is based on five different financial ratios and these ratios are calculated from the financial statements of the selected companies.

**Key words:** *Prediction of Bankruptcy, Altman Z score, Indian Automobile Industry.*

### **Introduction**

Finance is the life blood of any business and a business lacking funds cannot survive for a longer period. A business which has more liabilities than its assets is called as Insolvent. Insolvency leads to bankruptcy. Bankruptcy is a legal proceeding involving a person or business that is unable to repay outstanding debts. The bankruptcy process begins with a petition filed by the debtor, which is most common, or on behalf of creditors, which is less common<sup>\*\*\*\*</sup>.

The auto industry is set to witness major changes in the form of electric vehicles (EVs), shared mobility, Bharat Stage-VI emission and safety norms. Electric cars in India are expected to get new green number plates and may also get free parking for three years along with toll waivers. India's electric vehicle (EV) sales increased 37.5 per cent to 22,000 units during FY 2015-16<sup>§§§§</sup> and are poised to rise further on the back of cheaper energy storage costs and the Government of India's vision to see six million electric and hybrid vehicles in India by 2020. This paper thus discusses the Altman Z-score as a model used to foresee a possible bankruptcy and its applicability to determine whether India's two major automobile companies are financially sound or not.

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\*\*\*\* <https://www.ibef.org/industry/india-automobiles.aspx>

†††† Department of Industrial Policy and Promotion

\*\*\*\* Investopedia

§§§§ <https://www.ibef.org/industry/india-automobiles.aspx>

## **Literature Review**

N. C. Shilpa and M. Amulya (2017) in their study "Corporate Financial Distress: Analysis of Indian Automobile Industry" found that for Motorcycles manufacturers are doing substantially well supported with high demand from middle income group. Scooters and 3-wheelers are facing prominent fluctuations which have constituted own strategies to compete. Both Passenger car and commercial vehicle manufacturers are confronting serious issues since major policy changes in recent years. Especially the ban of diesel vehicles in metropolitan cities has dipped the sales of four wheelers and has forced to hold the final products at warehouses. Passenger car manufacturers are confident to handle situation because of increased competition in the taxi segment ushering more demand unlike commercial vehicle category.

Mohmad Mushtaq Khan & Dr. Syed Khaja Safiuddin (2016) studied two selected Indian airline companies using Altman Z-score model for five years (2011-15). The findings of the research show that both the selected Indian airline companies are potential candidates of bankruptcy despite of many improvements.

Vasanth, Dhanraj & Thiayalnayaki (2013) studied selected Indian airline companies. The sample consisted of king fisher airlines, jet airways and spice jet airways. The study was concluded advising the companies to be efficient in management of funds and employ good business strategies to be in the safer zone of Altman's classification of financial health.

Sheela & Karthikeyan (2012) evaluated the efficiency of selected companies from pharmaceutical industry and predicted the financial health of pharmaceutical industry by throwing light on companies like Cipla, Dr. Reddy's Laboratories and Ranbaxy Laboratories Ltd. Using Altman's Z Score model, it has been found that, of the three companies studied Ranbaxy lies in gray area with a score of 2.34, while Cipla and Dr. Reddy's are in safe zone with scores higher than 3. Cipla got a Z-score of 3.07 while Dr. Reddy's obtained 3.37.

Ummed & Omvir (2012) in their study Distress Prediction Model-Model for predicting Bankruptcy in Aviation Industry found that of the three firms having Z-Score less than 2.60, two have been declared bankrupt. The lending institution has recalled term loan from one firm. Only one firm is financially stable.

Campbell (2008) proposed a reduced form econometric model using both accounting and market data to predict corporate bankruptcies and failures. The study reveals that their model is more accurate than other alternatives. A more accurate reduced form model of them confirms the negative association between distress risk and equity returns too.

Sun and Feng Hui (2006) revealed that bankruptcy not only brings much individual loss to interest parts such as stockholders, creditors, managers, employees, etc., but also too much bankruptcy will greatly shock the whole country's economic development.

Karels and Prakash (1987) explored that a diverse set of definitions has emerged to explain business failure. The set includes negative net-worth, non- payments of creditors, bond defaults, inability to pay debts, over drawn bank accounts, omission of preferred dividends, receivership, etc. Financial insolvency occurs when the firm is unable to acquire the necessary funds to meet its obligations. Total insolvency occurs when the liabilities exceed the physical assets. Finally, confirmed insolvency occurs when legal steps are taken to protect the firm's creditors or liquidation occurs.

Edward Altman in (1968) generated a Z-score that explains potential bankruptcy for publically traded manufacturing companies. Moreover, McGurr (1996) and Rance (1999)

applied their multiple discriminant analysis to retail firms. Nevertheless, most of the bankruptcy prediction models have been built for large publically traded companies due to the availability of all necessary information and use a pair-matched sample.

### **Need for the study**

There has been much research done on financial performance analysis and insolvency prediction in Indian automobile industry, but most of the papers have focused on different segments like two wheelers, three wheelers and the present study will try to analyze the financial health of individual companies by analyzing the overall financial health of the select companies, so that the consolidated financial health of a company can be seen. For analyzing financial health of select companies Altman Z score will be used. Altman Z score model helps in prediction of bankruptcy prior two years of the actual filing, so this study will try to analyze the odds of bankruptcy for the two leading automobile companies of India.

### **Objective of the study**

1. To apply Altman's Z-score Model and analyze the financial health of selected companies.
2. To predict possibility of bankruptcy for selected companies.

### **Methodology**

This research paper places an emphasis on the analysis of selected Indian Automobile Company's financial health and prediction of bankruptcy using Altman's model. Five financial ratios which are the inputs in Altman's bankruptcy prediction model have been calculated based on the selected company's financial statements taken from their annual reports. Based on the resulting Z-score a conclusion is then drawn as to whether the selected Indian automobile companies remain potential bankruptcy candidates.

### **Secondary Data**

The study is mainly focused on analysis of financial health and examining the insolvency of selected Companies for a period of five years from 2013-2017. The secondary data has been collected from company websites, audited financial statements, reports published by the stock exchange and databases.

The two automobile companies TATA Motors and Maruti Suzuki India Limited were considered for the study being the top two companies based on market share<sup>\*\*\*\*\*</sup>.

### **Altman's Z-Score as a Bankruptcy Prediction Model<sup>†††††</sup>**

In 1968 Edward Altman developed a bankruptcy prediction model using Multiple Discriminant Analysis (MDA). The generated Z-score is used to predict possible bankruptcy two years prior to the actual filing.

Altman's Z-score that puts together five financial ratios is generated using the following formula for publically traded firms.

$$Z\text{-score} = 1.2 X_1 + 1.4 X_2 + 3.3 X_3 + 0.6 X_4 + 1.0 X_5$$

Where

X<sub>1</sub> = Working capital/total assets

X<sub>2</sub> = Retained earnings/total assets

X<sub>3</sub> = EBIT/total assets

X<sub>4</sub> = N.W. (book value)/total liabilities

X<sub>5</sub> = Sales/total assets

<sup>\*\*\*\*\*</sup> <https://business.mapsofindia.com/automobile/top-automobile-companies.html>

<sup>†††††</sup> Altman, Edward I. "Financial ratios, discriminant analysis and the prediction of corporate bankruptcy."



If the final score Z generated in this model is higher than 2.99, then the company's financial condition is in the "Safe" zone. If Z is between 1.81 and 2.99, then the company's Z-score is in the grey area. And if Z is less than 1.81, the company is at the edge of bankruptcy, so-called "distress" zone and may file for bankruptcy protection over the following two years. The low values of all components included in the Z-Score model may be a warning sign for stockholders and creditors.

**Data Analysis and Interpretation****Z-score of TATA Motors from 2013 to 2017**

Year	$1.2X_1$	$1.4X_2$	$3.3X_3$	$0.6X_4$	$1.0X_5$	Z-score
2013	-0.24	0	0.058	0.80	1.40	2.23
2014	-0.22	0	0.046	0.786	1.52	2.13
2015	-0.132	0	-0.33	0.442	1.09	1.07
2016	-0.152	0.259	0.017	1.59	1.48	2.67
2017	-0.194	0.334	-0.234	0.654	1.389	1.94

(Source: <http://www.gurufocus.com>)

Tata Motors was in 'grey' zone for the year 2013 and 2014. The Z score Value has further decreased 2015 and reached to "distress" zone. But in 2016 there has been some improvement and Z score has gone up, but there is again a decrease in Z score value of the company for the year 2017.

**Z-score of Maruti Suzuki Ltd from 2013 to 2017**

Year	$1.2X_1$	$1.4X_2$	$3.3X_3$	$0.6X_4$	$1.0X_5$	Z-score
2013	0.149	0	0.29	0.73	1.42	2.59
2014	0.18	0	0.31	0.71	1.24	2.44
2015	-0.017	0	0.376	0.75	1.26	2.36
2016	-0.20	0	1.13	1.34	2.5	4.77
2017	-0.20	0	9.65	1.46	2.18	13.09

(Source: <http://www.gurufocus.com>)

The Z score of Maruti Suzuki ltd for the year 2013 was 2.59, which has shown a decreasing trend till 2015. But from 2016, the Z score of the company has improved and reached to "safe Zone" as per the model.

**Findings**

1. By applying the Z-score model it is found that Tata Motors was in the "grey" zone for the year 2012 and 2013, but in 2015, the company's Z score has decreased and had put the company in "distress" zone. There has been some improvement in 2016, but the z score has again decreased in 2017 and the company was in "grey" zone for the previous year. So, the z score of the company shows the company was in "grey" zone for most of the years of study and needs to improve the financial position before it goes into "distress".
2. It is found that Maruti Suzuki ltd was in grey zone for the year 2013, 2014 and 2015. Thereafter Z score has shown an increasing trend and it reached to 4.77, thus puts the company in "safe" zone for the year 2016. The company has performed very well for the year 2017 taking the Z score to 13.09, which is "safe" zone and the Z score is very

strong, we can say there are very less chances of the company going bankrupt in the near future.

### **Conclusions**

Bankruptcy generally affects all the stakeholders' Investors, employees, stockholders, managers and regulators. The companies can be protected against bankruptcy with efficient management of funds and business strategies. The results of the study have shown that Z-score values of the leading automobile companies are not consistent. There are times when the Z score has gone to 1.07 also which is 'distress' zone and the company in 'distress' zone has good chances of going into bankruptcy. But both the companies have managed to overcome the worst times and have improved in terms of Z score.

Therefore, we can conclude that according to Altman's bankruptcy prediction model, one company i.e. TATA motors is in "grey" Zone and Maruti Suzuki is in "safe" zone and there are very less chances of these companies going bankrupt in the near future.

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## **Discourse on Nibbana: A Comparative Study of Theravada and Navayana forms of Buddhism**

**Nay Mein Da\***

**V.M. Ravi Kumar\*\*\*\*\*\***

### **Abstract**

Buddhism as a religious, spiritual and philosophical thought and practice had attracted the attention of public and academia world over. The unique feature of Buddhism is that it puts human agency as a centrality of its doctrines rather than the God. It propagates the view that the problems of humanity need to be solved by the human agency by following certain moral and ethical codes. This phenomenon being centrality, Buddhism underwent several changes and organised into different sets with diversified focus on the teachings of the Buddha. This paper attempts to capture the doctoral position of Theravada and Navayana forms of Buddhism by focusing on the doctrine of Nibbana also known as Nirvana. The main proposition of this paper is that both Theravada and Navayana forms of Buddhism not only maintained a strict adherence to the teachings of the Buddha with regard to the concept of Nibbana but also used his teachings to address social and ethical issues of humanity.

**Key Words:** Buddhism, Theravada, Navayana, Ambedkar, Nibbana

The relevance of Buddhism not only as a religion but also as a spiritual and philosophical system to the contemporary world acquired relevance like never before. In the context of serious crisis such as refugee problem, poverty, unemployment, inequalities, class and ethnic struggle, gender based violence, caste discrimination; domination of elite section, conflicts between nations, faiths and races the teachings of the Buddha acquired critical relevance for rebooting humanity with the ideas of compassion, sympathy, empathy and respect for species. In order to explore the relevance of Buddhist ideas to the contemporary society, this paper explores the idea of Nibbana as evolved by the Buddha and subsequently developed by several commentators.

This paper proposes that both Theravada and Navayana Buddhist schools engages with the doctrine of Nibbana and attempted to project and propagate it as the ideal way of life that individual to lead and thereby creating a happy and contented life in this world. The idea of Nibbana is thus an alternative model of life propounded by the Buddha to the world dominated by power hungry elites and domination invoked to control the masses.

Attempt has been made by some studies to conceptualise the concept of Nibbana which happens to one of the important doctrines of Buddhism.\*\*\*\*\* These studies can broadly be classified into two categories. The first category of studies perceives Nibbana as a means to attain enlightenment by following the teachings of the Buddha and the second category of studies concentrates on the phenomenon of Nibbana from the perspective of Theravada Buddhism. To elaborate further, the first category of studies proposes that Buddhism has

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\*\*\*\*\* Mahasi Sayadaw, *A Discourse to Nibbana via Noble Eightfold Path*, Rangoon, 1980

immensely contributed for advancement of civilisations of several Asian countries and particularly the concept of Nibbana as a doctrine exercised a deep impact on the ethical life of the people in those countries.<sup>\*\*\*\*\*</sup> Among the teachings of Buddhism, the path of Nibbana has occupied very special place. It has been proposed that the path of Nibbana laid down the foundations for moral life of human society.<sup>†††††</sup> On account of its attractiveness, the concept of Nibbana has attracted the attention of western scholars. There have been several commentaries on the nature of Nibbana offered by western scholars. The broad agreement among them is that Nibbana is a path for complete liberation of human existence from all miseries of the world.<sup>†††††</sup> The concept of Nibbana has thus been perceived as a path to be followed to realise the Buddha Dhamma.<sup>§§§§§</sup>

The second category of studies deals with the concept of Nibbana mainly from the perspective of Theravada Buddhism. It has often been claimed that Theravada Buddhism represents the original and authentic version of the teachings of the Buddha. Naturally the concept of Nirvana that was evolved by the Buddha also preserved in Theravada Buddhism.<sup>\*\*\*\*\*</sup> It has been believed that the true Buddhist life is needed to be devoted to practicing Dhamma and prepare him/her for attaining the path of Nibbana. Having taken inputs from the aforementioned studies this paper undertakes an experiment of offering a comparative analysis of Theravada and Navayana by focusing on the phenomenon of Nibbana. Attempt has also been made to document similarities and disagreements between these two schools of Buddhism. This attempt is useful in the context of revival of Buddhism taking place after conversion of Dr. B.R. Ambedkar in 1956 in different of India. It would also be interesting to see comparison between Theravada which considered being an authentic version of Buddhism and Navayana which is gaining prominence in contemporary India.

### **The concept of Nibbana in Theravada Buddhism**

The Theravada form of Buddhism is mainly practiced in South-east Asian countries and Sri Lanka. It is often been claimed that the Theravada tradition laboriously attempted to preserve the original teachings of the Buddha and the codes and practice that were prescribed the Buddha himself. In short, the Theravada form of Buddhism claims to be more authentic tradition for it preserved and followed the original teachings of the Buddha. On account of this, it can be assumed that the ideas of the Buddha on Nibbana must have also been carried into Theravada tradition without serious distortions and interpolations.

The Buddhist philosophy narrated in the Abhidhamma text has an intrinsic connection with the ideas of Nibbana. Etymologically the word Nibbana is derived from a verb Nibbati meaning "to be blown out" or "to be extinguished." This idea generally signifies the extinguishing of the worldly "fires" of greed, hatred, and delusion.<sup>†††††</sup> But the Pali commentators prefer to treat it as the negation of, or "departure from" (Nikkhantatta) the entanglement of craving.<sup>†††††</sup> It has been proposed in Buddhism that as long as one is entangled by craving, one remains bound in Samsara, the cycle of birth and death; but

\*\*\*\*\* L.M. Joshi, *Aspects of Buddhism in Indian History*, Buddhist Publication Society, Kandy, 1973.

††††† Narada Mahathera, *The Buddha and his Teachings*,

††††† Richard Welton, *The Buddhist Nirvana and its Western Interpreters*, University of Chicago Press, Chicago, 1963.

§§§§§ Radhika Abeysekera, *Practicing the Dhamma with a View to Nibbana*, New York Buddhist Vihara, New York, 1993

\*\*\*\*\* Mahasi Sayadaw, *A Discourse to Nibbana via Noble Eightfold Path*, Rangoon, 1980

††††† Suttanipata Pali. Khuddaka-Nikaya. Rangoon, Burma: Department of Religious Affairs, 1990.

††††† Patisambhidamagga-atthakatha, Digha-Nikaya, Rangoon, Burma: Department of Religious Affairs, 1986.



when all craving has been extirpated, one attains Nibbana or deliverance from the cycle of birth and death. It is exclusively supramundane, and has one intrinsic nature, which is that of deathless. Nevertheless, by reference to a basis for distinction, Nibbana is said to be two fold; the element of Nibbana as experienced by Arahants is called "with the residue remaining" (Sa-upadisesa) and the element of Nibbana attained with the Arahant's demise is called that "without the residues remaining" (Anupadisesa). In the commentaries, these two elements of Nibbana are also called the extinguishments of the defilements (Kilesa parinibbana) and the extinguishments of the aggregates (Khandha parinibbana).<sup>§§§§§§§§</sup> The Theravada Buddhism classifies Nibbana into the following categories which are explained in the following section of this paper.

### **Kilesa Parinibbana**

The central point the Buddhism proposes is that *Dukkha* is the root cause of sufferings in this world. The teachings of the Buddha claim that *Dukkaha* is essentially a result of the human mind that generates the feelings of craving and desires. Defilement, kilesa, in all beings, such as *lobha* and *moha* are the source of burning heat in their minds. The flames of *tanha*, *raga* and *loba* are the cause for youngsters to disregard council of parents and teachers and carry on with what they might. Because of extreme dosa, anger, due to unfulfilled lobha, greed, there are people who try to commit suicide. These examples show how hot the heats of *lobha* and *dosa* heats consume people is *moha*, ignorance of moral rights that hides true causes and effects. For example, a child not knowing it is hot, wants to touch a fire, some would touch it. When the Buddha attained arahanta magga-phala, all these fires, the defilements, *kilesa*, were completely extinguished. So, the Buddha had said, "The kilesaparinibbana of the Buddha has occurred at the Mahabodhi Pallanka, seat."<sup>\*\*\*\*\*</sup>

### **Khandha Parinibbana**

It has been perceived in the Buddhist perspective that this body-kaya, a restless lump of heat, is a combined effect of *Rrupa* and *Nāma* elements. The eleven kinds of fires such as *jati*, *jara*, *marana* shown earlier, are believed to be burning this body, in one way after another according to beliefs of Buddhism. As quoted from Dhammacakka Pali, *Dukkha* resulting from parting with a loved one, having to associate with a hateful one and non-fulfilment of one's wishes are all burning fires inside. The teachings of the Buddha say that the bodies of all beings are burning with fires of these *Dukkhas*.

### **Dhatu Parinibbana**

It is believed in the Theravada tradition that when all the dhatu, material, relics of the Buddha are gathered and collected into a reunited dhatu-body, it would burn automatically, entering into Dhatu Parinibbana. It is believed that when the Buddha's mission comes near its end, that is where there is almost no one worshipping the Buddha, the dhatu relics that are now spread in places very widely apart would gather at the foot of the Mahabodi Tree to form into a lump like that of gold, radiating the Buddha's Rays of Light.

### **The idea of Nibbana in Navayana Buddhism**

The Navayana Buddhism is the version of Buddhism that was evolved by Dr. B.R. Ambedkar in his book *The Buddha and his Dhamma* published in 1956. In this book, interestingly, Dr. Ambedkar expressed relatively similar ideas about the concept of Nibbana to that of the Theravada form of Buddhism. The ideas of Dr. Ambedkar on

<sup>§§§§§§§§</sup> Uparipannasa Atthakatha, Majjhima Nikaya, Department for the promotion and propagation of the sasana, Yangon, Myanmar. 1957.

<sup>\*\*\*\*\*</sup> Nanavibanga atthakatha, p. 413

Nibbana offer a moralistic and ethical behaviour of individual and also demonstrates the way the teachings of the Buddha capable of promoting social harmony in Indian society. There exists a debate on why did Dr. Ambedkar chosen Buddhism as religion of his choice and strived to promote it. The argument of Blackburn appears to be more rational and convincing on the question of the idea behind formulation of the Navayana form of Buddhism by Dr. Ambedkar and his eventual conversion to Buddhism. He proposes three reasons for conversion of Dr. Ambedkar to Buddhism. Firstly, he was in search for emancipatory, egalitarian, and compassionate religion for development of Dalits who happens to be treated as untouchable community before promulgation of the Indian Constitution. Secondly, he was in search of the ethnicity which is different from Brahmanical religion (he claims that untouchables were followers of Buddhism) and finally he was in search of a source for critiquing the Brahmanical form Hinduism within Indic traditional roots.<sup>††††††††</sup>

Having the aforementioned objective into consideration, it would be interesting to see the way Dr. Ambedkar attempted to represent the phenomenon of Nibbana which is an important doctrines of Buddhism in his own way. While commenting upon the ideas of Nibbana, Dr. Ambedkar accepted the fact that the idea of Nibbana exists before the Buddha in the form of Nirvana. He classifies the idea of Nirvana into four categories exists in Indian tradition: Laukik (material); Yogic; Brahmanic and Upanishadic. Dr. Ambedkar proposes that the Buddha offered a critique to all of them. He rejects the claim of Brahmanical and Upanishadic that soul exists independent to that of body and does not die whey body demise. He also did not endorse the laukik view of Nibbana which gives much attention to animal appetite of human wants. And finally, Dr. Ambedkar claims that the Buddha also rejects the Yogic conception of Nibbana which for him temporary and individualist rather than communitarian. Having offered a critique of Nirvana, he represents the concept of Nibbaha as contemplated by the Buddha (Ambedkar, 2002).

Dr. Ambedkar rejects the popular concept of Nibbana which perceives it as death by following the path laid down by the Buddha. He interprets the ideas of Nibbana as a means or a path that guide individual to control the unrestricted passions that human mind generates and compel him/her to fulfil. By citing the famous 'fire sermon' Dr. Ambedkar shows how the Buddha attempted to capture the root of all human miseries which are products of 'flames of passions'. He also invoke the teachings the Buddha on the question of what is the root cause *Dukkha* in the following passage; 'excited by Greed (lobha), brothers, furious with anger (dosa), blinded by delusion (moha) , with mind overwhelmed, with mind enslaved, men reflect upon their own misfortune, men reflects upon the misfortune of others, men experience mental suffering and anguish.' (Ambedkar: 2002: 235).

The unrestricted passions that trouble human beings and make them unhappy fall according to the Buddha under three following categories:

- 1). First all forms of craving or attachment such as lust, infatuation and greed (Lobha).
- 2). Second all forms of antipathy, hatred, anger, vexation or repugnance (dosa).
- 3). Third all forms of ignorance, delusion, dullness and stupidity (moha or avidya) (Ambedkar, 2002).

<sup>††††††††</sup> A. M. Blackburn, 'Religion, Kinship and Buddhism: Ambedkar's Vision of Moral Community', *The Journal of the International Association of Buddhist Studies*, Vol. 16, No. 1, 1993, pp. 1-23.

For the Buddha, the aforementioned points are robbers of happiness from human beings. For Dr. Ambedkar, the aforementioned things are deterrent factors for creating a person with good character, a society with healthy social relations and a nation with organic unity. For Dr. Ambedkar, Nibbana never means extinction of body, rather a path for achieving good life for individual. The idea of Nibbana in his own words as follows: 'Nibbana means enough control over passion so as to enable one to walk on the path of righteousness. It was not intended to mean anything more' (Ambedkar: 2002:237). The concept of Nibbana in the Navayana form of Buddhism means not an annihilation of body rather annihilation of passion, cravings and desires of human mind and training for a good conduct and happy life. Dr. Ambedkar thus engaged himself with Buddhism and the doctrine of Nibbana to address his concerns in Indian society. He attempted to evolve a message to the Indian society which was infested with hierarchical caste system which assigns the social status of individuals based upon their birth rather than worth.

### **Comparison between Theravada and Navayana doctrines of Nibbana**

Interestingly remarkable similarities exist between Theravada and Navayana forms of Buddhism in the domain of Nibbana. The doctrine of Nibbana was represented if not in the same way, but in a similar way in both Theravada and Navayana forms of Buddhism.

Contrary to the popular perception of Nibbana that is extinction of life, both Theravada and Navayana believes that the doctrine of Nibbana is a means to achieve moral and ethical life by leaving the passions for possession and control. The Theravada Buddhism endorse the concept of Nibbana that was formulated by the Buddha himself in the following words: "Oh monks, wish for the Nibbana that is free from all harm. For the purpose of Nibbana, carry out works of charity (Dāna), observe moral discipline (sila), and keep up insight meditation (bhāvana)".<sup>\*\*\*\*\*</sup> Subsequently, the essence of this doctrine continued without much change in Theravada Buddhism. Interpretations of commentators in Theravada Buddhism were also confined to a strict adherence to the views of the Buddha and his teachings. The concept of Nibbana in the Theravada tradition is a process for achieving a moral and ethical life which emancipates a person from craving and attachment. In a way this also creates a harmonious society where the relations between human beings would be based upon cooperation and not competition.

The Navayana Buddhism propounded by Dr. Ambedkar proposes similar views on the concept of Nibbana. The real meaning of Nibbana according to the Navayana Buddhism is 'release from passion'. Unending string of passions in human mind is root cause of *dukkha* according to the teachings of the Buddha. By citing the famous fire sermon, Ambedkar invokes the views of the Buddha in the following words: 'With the fire of passion, say I; with the fire of hatred; with the fire of infatuation; with birth; old age, death, sorrow, lamentation, misery, grief, and despair are they on fire' (Ambedkar, 2002: 235). For the Buddha these are the factors that prevent human beings from having a good character and made him a slave of his passions.

Thus both Theravada and Navayana forms of Buddhism represent the doctrine of Nibbana essentially not as a death, rather a process which help human beings to achieve peace of mind and relive him/her from passions and cravings. For both of them the ultimate goal of teachings of the Buddha is to help human beings from flames of passions that drive

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<sup>\*\*\*\*\*</sup> Bhikkhu Buddhadasa. *Nibbana Exists in Samsara, in Me and Mine* (New York: State University of New York Press, 1989).

individual to cling strongly to this world. The path of Nibbana help individual to learn the method of reliving himself/herself from the flames of passions.

Besides several similarities in terms of interpretation of the doctrine of Nibbana between Theravada and Navayana forms of Buddhism, we can also find some differences. While the Theravada tradition perceives Nibbana as a means to attain spiritual perfection and a journey towards Arhathood, for Navayana, Nibbana is a means to achieve high degree of ethical and moral values which promote peace and harmony in society. While the Theravada concept of Nibbana is mainly in metaphysical in nature, the Navayana perception of Nibbana is material in nature and a tool to evolve a moral individual and just society.

### **Conclusion**

The concept of Nibbana is one of the core doctrines of Buddhism. It guides human beings on the question of how to tame his/her passions and cravings so that a happy and harmonious life is possible in this world. It can be observed that both Theravada and Navayana forms of Buddhism maintain strict adherence to the teachings of the Buddha so far as the concept of Nibbana is concern. Both of them perceives Nibbana not a goal rather a process of achieving perfection of human beings in this world so that they lead happy life and allow other members of society also in happy state. These ideas are very much relevant in the contemporary times which are infested with greed, hate, domination, subordination and other cruelties against humanity. A comparative study of Nibbana is thus useful to explore the Buddhist art of living with happiness to oneself and to others as well.

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## **Socio- Economic Profile of Migrant Agriculture Labour of Punjab: A Sociological Study**

**Dr. Kiran Kumari\***

**Sukhvir Singh\*\***

### **Abstract**

The aim of the research is to investigate the Socio-Economic background of migrant agriculture labour of Punjab. The study is based on both the primary as well as secondary sources. A sample of 75 respondents has been collected from the Shri Machhiwara Sahib Block of Ludhiana District for the purpose of analysis. Interview method was used to collect the data. A researcher has gone through various magazines, journals, articles research papers, published and unpublished reports, and the books those related on migrations, agriculture labourers, and labourers laws etc. to extract the literature available on the migrant agriculture labours. The paper attempts to have deep insight into the impression of social and economical condition of migrant agriculture labour. There characteristics include age, education, religion, caste, marital status, occupation, family income and family type. The findings throw light on the fact that migrant agriculture labour is from lower socio-economic background. Lack of employment opportunities and relatively low wages are some of the major reasons for their migration maximum number of the migrant agriculture labour are from Bihar. They are doing their work efficiently and provide better services to their families.

**Keywords:** Migrant, Agriculture labour, Native Place, structure of family, settlement, and Education.

### **Introduction**

Migrant agriculture labour is becoming more important part of Punjab's agrarian society. Punjab is one of the small states in India having an area of 50,362 sq. km, which is 1.54 per cent of the total geographical area of the country. Punjab is in triangular shape. The base lies in the south along Haryana border, the western side is formed by Pakistan border and Himachal Pradesh's boundary forms its eastern side.

A social and economic condition of Punjab has been changed after green revolution. Green revolution put various positive and negative impacts on farmers of Punjab. Along with this it also brought various employment opportunities for labour class. Now, the agriculture becomes labour intensive and farmer has to depend largely upon migrant labour. Ludhiana district is one of the biggest district both population and area wise. According to a survey, the mostly almost migratory labour works in the field of agriculture, as most of them are poor, illiterate and unskilled persons. The migratory labour comes to rural Punjab from other places. Usually, they come during the peak season of agriculture. But after various visits, many of them decide to work here permanently. But these migrant people face many problems such as language problem, food habits, and lack of shelter. Even some have to manage under the bridges or unhygienic slum areas. Their living conditions are not so good. They are not getting any kind of facilities such as water, electric etc. Females are

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working in fields at very low wages. Mostly male member works in fields permanently. Many research studies have shown that poor living conditions and backwardness of native states is one of the basic reasons responsible for inter-migration. The migration provides those better opportunities and alternative source of employment opportunities. Wage rate offered by Punjab are almost better than the rate offered by their native states such as Bihar, Uttar Pradesh, Orissa, etc. Large-scale debts also lead to migration to Punjab, although many incurred debts even in their new place of work and large families and few earning members also force migration. Usually, agriculture migrants are provided with free food and accommodation facility. Consequently, migrants save some amount of their earnings and send to their families. On the other hand, preference is also given to the migrants by the farmers because local agriculture labour stop work during peak season and demanding for the higher wages, shortage of the local agriculture labour during peak seasons and moreover, migrant labour are ready to work on very cheap wages.

The present study on the migrant agriculture labour has been conducted in the Shri Machhiwara Sahib Block of Ludhiana district of Punjab. For this purpose, total male-female population, rural-urban with their literacy rate has been shown in the following table:

**Table No. 1.1: Data of Census 2011, Punjab**

<b>Population</b>	<b>in Lakh</b>	<b>%</b>
Total population of Punjab	277.43	100
Male	146.39	53
Female	131.04	47
Rural	173.44	63
Urban	103.99	37
Literacy and Educated	187.07	76
Total population of Ludhiana district	34.99	13
Total worker in Punjab	9897362	36
Total Male worker in Punjab	6179199	62
Total Female worker in Punjab	3718163	38
Worker in Ludhiana district	1284822	37
Rural worker	530823	41
Urban worker	753999	59
Rural male worker	380021	72
Rural female worker	76187	14
Rural cultivator worker male	117146	31
Rural cultivator worker female	7841	2
Rural agriculture worker male	60259	16
Rural agriculture worker female	8814	2

Source: Census of India 2011

According to Census 2011(India), the rural population of Punjab is 173.44 Lakh persons which come out to be 63 per cent of the total population. These persons are inhabited in 12,278 villages over 22 districts. Punjab is called the greenery of India. Only Punjab is produced 82 per cent cereals produced in the country. The production is at large scale as compared with other states because of suitable climate, water resources, economic background etc. The Agriculture GDSP of Punjab is total 27.41 per cent In Punjab the

Gross State Domestic product is classified into three categories primary, secondary and tertiary. The first category of Punjab sector is primary which includes agriculture, livestock, forestry, fishing and mining and its contribution is 27.41 per cent. The contribution of secondary sector is 23.30 per cent and it includes manufacturing, electricity, gas, construction etc. the tertiary sector mainly include service sector are contributed as trade, hotels and restaurants, transport, storage and communication services, financial services, real estate, entertainment, education institution and other services which contribute 49.29 per cent. According to census 2001 the total workers in Punjab is 98.97 lakh and number of agriculture worker is 27.98 Lakh. The percentage of agriculture workers are around 30 per cent among total worker (Jindal, 2016).

Migration to Punjab occurs from almost all states of India. Migration occurs from rural to urban areas, as well as between rural areas. Nearly all sectors of Punjab's economy employ migrant labour. Migrant women are employed as domestic help in cities and children are employed as domestic help in both rural and urban areas. Migrant labourers are mainly employed in both agriculture sector and industry.

Agriculture labour means any person employed in agricultural crop production as a wage earner, whether in cash or any kind, for his livelihood and includes a person engaged through a contractor or engaged as a self employed person. (Singh, 2007)

The population of migrant labour in Punjab from 1981-2001 is given below:

**Table No. 1.2: Data of Migrants in Punjab**

Census Year	No. of Migrants
1981	822377
1991	1126149
2001	2130662

Source: Census of India 2001

The above table shown that according to the census 1981 data, 82,23,77 migrant's persons which increased to 11,26,149 migrants persons in 1991. And the number of migrated worker into state was 21, 30,662. Thus 37 lakh total migrants accounted for 15 per cent of state population and 22 per cent of total working force out of 98 lakh workers in Punjab. They migrated from Bihar (60 %), U.P (21%), and Nepal (9%) (Sharma and Sidhu, 2007)

### **Review of Literature**

Todaro (1976) has identified the push and pull factors as the major causes of the migration. The push factor engages a force which performs to drive people away from a place and the pull factor involves what draws them to a new setting or location. Singh (1980) conducted research in Punjab, has observed that most of the agricultural labourers are illiterate and belongs to low castes in the rural areas. Green Revolution has improved their wage and thereby, living standard, prior to green revolution, agricultural labours were abused, but the same is not visible now. There is freedom on the part of the agricultural labourers in selecting their employer of course; most of them are committed to their work. The agricultural labourers of Punjab consider social relations more important than their income, work hours and work site as expose from the study. Rizvi et al. (1982-83) the study conducted in Vadodara District in Gujarat. This study describes the socio-economic characteristics of tribal migrants from this area. Migrant peoples are mainly from agriculture-based classes such as small and large farmers and agricultural workers. They migrate to support their livelihoods and as a outcome of the agro-ecological crisis in the area. Women constitute a high section of the migrant population. In purposely areas

migrants peoples are work in cultivation, mining, quarrying, and bamboo work for low wages. The propensity to migrate is higher among larger families in the area. Breman (1994) studied the region of Bardoli, Gujarat. He examined the development of the sugar cane industry in the 1960s lead to broad socio-economic changes .The local group of landless labourers was barred from employment, and as an alternative seasonal migrant from Maharashtra carried out cane cutting jobs in the fields. These migrants workers were worked long hours in ruthless conditions for low wages.

**Objectives of the Study**

- To prepare the socio-economic profile of the migrant agriculture labour.

**Research Questions**

- Did they experience improvements in their socio-economic status after migration?

**Research Methodology**

The study was based on the migrant agriculture labours who were working in the primary sector of the Punjab. 75 respondents were selected from the 5 villages of Shri Machhiwara Sahib block of Punjab Along with the observation, Interview schedule was used to collect the data.

**Age**

It is significant to find out the age distribution or division of respondents of selected sample. For the present study, age of the respondents is divided into four categories. In the present study, an effort has been made to study the age of the respondent.

**Table No. 1.3: Distribution of the respondents showing age**

Age (in Years)	No. of Respondents	%
16-25	18	24
26-35	30	40
36-45	20	27
46-Above	07	09
Total	75	100

The data presented in the above table indicate that highest proportion of the sample, i.e. 40 per cent respondents, were under the age group of 26 to 35 years followed by 27 per cent respondents who were under the age group of 36 to 45 years. There were 24 per cent of the respondents who were in the age group of 16-25 years and remaining 7 respondents were above the 45 years of age. This shows that migration of agriculture labour is more in age category of 26-35 years as they were young as well as they had more experience to work in the agriculture.

**Caste**

According to Lundberg, "A caste is merely a rigid social class into which members are born and from which they can withdraw or escape only with extreme difficulty." An effort has been made to obtain information regarding the caste of the respondents. In this context, following data has been collected:

**Table No. 1.4: Distribution of respondents showing caste background**

Caste	No. of Respondents	%
General	12	16
Scheduled caste	55	73
Backward Caste	08	11
Total	75	100

Data presented in the above table show that a majority of the respondents, i.e. 73 per cent, belonged to the scheduled caste category and 16 per cent respondents were from the general category and the remaining 11 per cent of the respondents were belonging to the backward caste category. Thus, it can be concluded from the above finding that a maximum number of migrant agriculture labour belong to the schedule caste category.

### **Marital Status**

According to Lundeborg (1958) marriage consists of “the rules and regulations which define the duties and privileges of husband and wife with respect to each other”. In the present study, an attempt has been made to ascertain information regarding the marital status of the respondents. In this context, following data has been collected:

**Table No. 1.5: Distribution of the respondents showing marital status**

<b>Marital Status</b>	<b>No. of Respondents</b>	<b>%</b>
Married	60	80
Un-Married	15	20
<b>Total</b>	<b>75</b>	<b>100</b>

The data represented in the above table show that a majority of the respondents i.e. 80 per cent were married and remaining 20 per cent respondents were unmarried. It was observed that these unmarried males were below the age of 30 years and they migrated only because of the economic reason. Out of the married respondents, 40 per cent of them were living with their families.

### **Religion**

Religion plays an important and significance role in individual's life. It guides him to every time of life. Religion is the oldest servicing social institutions of civilization. It is one of the most important facts of human being viz. Birth, Education, Marriage, Death etc.. It is very sensitive, emotionally and private matter of human life. In this context, following data has been collected:

**Table No. 1.6: Distribution of the respondents showing religion**

<b>Religion</b>	<b>No. of Respondents</b>	<b>%</b>
Hindu	72	96
Muslim	03	04
<b>Total</b>	<b>75</b>	<b>100</b>

The data represented that a majority of the respondents i.e. 96 per cent belonged to the Hindu religion whereas only 4 per cent of the respondents were from the Muslim religion. These findings throw light on the fact that a maximum number of migrant agriculture labour are from the Hindu religion.

### **Education**

In the present study, an attempt has been made to procure information regarding the education of the migrant agriculture labour. For this purpose, education of the respondents has been divided into three categories on the basis of their qualification. In this context following data has been collected.

**Table No. 1.7: Distribution of the respondents showing education**

<b>Education</b>	<b>No. of Respondents</b>	<b>%</b>
Illiterate	53	71
Under –Middle	16	21
Under-Matric	06	08
<b>Total</b>	<b>75</b>	<b>100</b>

The data presented in the above table highlight the fact that a majority of the respondents i.e. 71 per cent were illiterate, followed by 21 per cent who were literate up to the 8<sup>th</sup> standard and remaining 8 per cent of the respondents were under matric. These findings indicate that a maximum number of migrant agriculture labours are illiterate.

### **Income**

Income is the most important variable used to survive and also it determines the socio-economic status. In the present study, an attempt has been made to study the income of respondents. For this purpose, income of the respondents has been divided into four categories.

**Table No. 1.8: Distribution of the respondents showing monthly income**

Monthly Income	No. of Respondents	%
4501-5500	06	08
5501-6500	25	33
6501-7500	27	36
7501-above	17	23
Total	75	100

It evidenced from the above data that a maximum number of the respondents i.e. 36 per cent had monthly income between the Rs. 6501 to 7500, followed by 33 per cent who had monthly income between Rs. 5501 to 6500 and 23 per cent of the respondents had monthly income above Rs. 7500. The remaining 8 per cent of the respondents were earning between Rs. 4501 to 5500. These findings indicate that maximum income of the migrant agriculture labour is between the Rs. 6501 to 7500 per month only. Illiteracy and lack of skills are the major reasons for their low income.

### **Native Place**

Native place is an ideal place for conducting field trips. It is a perfect for children to connect with nature and interact with plants, insects and birds. Our field trips are designed to offer children a chance to understand scientific reservation, outdoor exploration and creative expression by using experiential nature games, songs, stories, art projects and treasures hunts in the natural beauty of the native place. As the present study focuses on the migrant agriculture labour, it become pertinent here, to study about their native place i.e. from which state they have migrated.

**Table No. 1.9: Distribution of the respondents showing native place**

Native Palace	No. of Respondents	%
Bihar	60	80
Nepal	01	01
Uttar Pradesh	11	15
Uttrakhand	03	04
Total	75	100

The data regarding the native place of the respondents indicated that a majority of the respondents, i.e. 80 per cent, have migrated from the Bihar while 15 per cent belonged to Uttar Pradesh, 4 percent belonged to Uttrakhand and 1 percent belonged to Nepal. These findings throw light on the fact that a maximum number of the agriculture migrant labour are from Bihar and U.P.

### **Settlement**

People migrate from different states to Punjab to earn their living. People work to fulfil their basic needs such as Bread (Roti), Cloth (Kapda), and House (Makaan). These basic



needs are necessary for human development. A house protected from rain, winter, summer seasons. The present study is confined to only those migrant agriculture labours who are permanently settled the selected area. Therefore, an effort has been made to obtain information regarding type of settlement of migrant agriculture labour.

**Table No. 1.10: Distribution of the respondents showing their settlement**

Settlement	No. of Respondents	%
On Rent	29	39
Employer's house	37	49
Own House	04	5
In the fields	05	7
Total	75	100

The data presented in the above table highlights the type of houses for their settlement. Data revealed that a maximum number of respondents i.e. 49 per cent were living in their employer's house followed by 39 per cent of the respondents living on rent. There were 5 per cent of the respondents who had constructed their own house and the remaining 7 per cent were living in the fields. Thus, it can be concluded from the above findings that although migrant agriculture labour has migrated permanently, but a very few of them have constructed their own house.

### Structure of Family

Family is the basic institution process of society. In India, find various types of families such as nuclear families, joint families and extended families. On the basis of structure, the family is classified into two categories. They categories are Nuclear Family and Joint Family. In the present study an attempt has been made to procure information regarding the family background.

**Table No. 1.11: Distribution of the respondents showing the family structure**

Family Structure	No. of Members	%
Joint Family	52	56
Nuclear Family	23	44
Total	75	100

Data presented in the table 2.9 indicated that a maximum number of respondents, i.e. 56 per cent, belonged to the joint families while remaining 44 per cent respondents were residing in nuclear families.

### Size of the Family (Total Family Members)

Family is the most important agency of socialization. Every family gave social, moral, emotional and economic Support to its members. Every person contributes in the family directly or indirectly. Family consists of different members like aged, adults, children, males-females, literate-illiterate and working-non-working etc., In order to obtain information regarding the family size, following data has been gathered.

**Table No. 1.12: Distribution of the respondents showing the family size**

Family Size	No. of Family Members	Males	Females	Total	Respondents
Small	67	38	29	18	12 (16%)
Medium	117	54	63	32	25 (33%)
Large	184	85	99	50	38 (51%)
Total	368	177	191	100	75 (100%)

The data presented in the above table indicate that most of the respondents, i.e. 51 per cent, had large families (50 per cent family members) having more than 10 members in the family of which 54 per cent family members were females and 46 per cent were males. On the other hand, 33 per cent respondents were belonging to the medium size families (6-10 members) having 32 per cent family members of which 54 per cent family members were females and 46 per cent family members were males. Remaining, 16 per cent respondents size families (5-6 members) having 18 per cent family members of which 57 per cent family respondents were males 43 family members were females. Thus in the present study, there were total 368 family members in the families of the respondents.

**Age of the Respondent's Children**

Family is an important social institution in every society. Family members have good experience with age. In the family, all members are belonging to different age group and accordingly they play their roles. In the present study, an effort has been made to procure the information regarding the age of children of the respondents.

**Table No. 1.13: Distribution of the respondents showing age of their children**

Age of children (in years)	No. of Children	%	Respondents
0 to 10	81	53	40
11 to 20	62	40	30
21 to above	11	7	5
Total	154	100	60

Data presented in the above table indicated that a maximum number of the respondents i.e. 53 per cent had children between the age group of 0 to 10 years, followed by 40 per cent who had children between the age group of 11 to 20 years and the remaining 7 per cent had children above the 21 years of age.

**Education of Children**

Education plays an important role in becoming economically independent. In the present study, an effort has been made to obtain information regarding the education of children of the respondents. For this purpose, the respondents are divided into five categories.

**Table No. 1.14: Distribution of the respondents showing education of their children**

Education of Children	No. of Children's	%	Respondents
Illiterate	66	43	32
Under Middle	71	46	35
Under Metric	8	5	4
Under secondary	7	5	3
Under graduation	2	1	1
Total	154	100	75

Data presented in the above table indicated that a maximum number i.e. 46 percent of the respondent's' children's had received education up to the 8<sup>th</sup> standard, followed by 43 per cent respondents whose children were illiterate and children of the 6 per cent were under-metric. There were only 5 per cent of the respondents whose children's had attained higher level of education. These findings throw light on the fact that despite illiteracy and poverty of the parents (migrant agriculture labour), a maximum number of children are receiving education.

### Income of the Family

Income is one of the important variables in order to study the economic status of the family. In poor families, people are illiterate, unskilled and are earning less. In the present study, an effort has been made to ascertain the information regarding the income of the family members.

**Table No. 1.15: Distribution of the respondents showing income of family members**

Income	No. of Members	%	Respondents
N.A	270	73	55
1001 to 3000	51	14	10
3001-5000	14	4	3
5001-Above	33	9	7
Total	368	100	75

The data presented in the above table reflected that a majority of the respondents i.e. 73 per cent had nil income of their parents. This category included aged, non-working and died parents. Parents of the 14 per cent respondents had monthly income up to Rs.3000, followed by 9 per cent of the respondents whose parents had monthly income between Rs.3001-5000 and remaining parents of the 4 per cent had monthly income up to Rs. 7000. Thus, it can be concluded from the above findings that a maximum number of migrant agriculture labour are from a poor socio-economic background. Work is their basic necessity in order to sustain their family. Their circumstances are responsible for their migration. These findings throw light on the fact that employment is the major reason for their migration.

### Conclusion

It can be concluded from the present study that a maximum agriculture labour is migrating from Bihar. Lack of employment opportunities and low wages were the basic reasons which force them to migrate and sustain their families. A maximum number of respondents belonged to young age group. The majority of migrant workers belong to scheduled caste and some belonged to Hindu religion and they are married and living in joint families. Their family size is too large and this is the reason of their poor economic condition. Large family size, low income and illiteracy are the reasons that why they could not provide good education to their children. Thus, it can be concluded from the above findings that their children are not educated well and mostly are under middle class standard. So it is clear that the migrant agricultural labour has poor socio-economic status. They have lack of facilities and their life is too much problematic.

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## **The Vision of Rabindranath Tagore and Mahatma Gandhi towards Child Education: A Comparative Study**

**Dr. Vandana Aggarwal\***

**Ms. Sarabjot Kaur\*\***

### **Abstract**

Equality in education with liberation from traditional constraints has been the corner stone of Indian policy since independence. The National Education System played a positive role in the education of child. The education of child is very essential for happy and healthy homes, improvement of society, economic prosperity and national solidarity. Educating girl is the cheapest and the most reliable instrument of educating the nation. Education can open new avenues or opportunities for the advancement of society. Equality for children is an important social requirement. Child play an important part in the development and progress of family. There can be no hope of well-being of the country, unless the condition of child education is improved. Education of women is an important part of educational reconstruction in India. Tagore and Gandhi felt strongly for the emancipation of child education without any discrimination. Both supported child education. A comparative study of this kind would enable the investigator to understand the views and perspectives of two great Indian educational philosophers towards child education.

### **Introduction**

India is emerging as a global power. The country is also facing inter-national competitions in many sectors. In order to cope with rapid economic development and other political and social problems of present and future, our education problems need tremendous adjustment and adaptation to prepare the younger generation to face the challenges that could confront them. Education is the most powerful instrument for the development of a nation. Education is the most influential instrument of modernization and socialization. It has been regarded both as an end in itself and as a means of realizing desirable ends. IT is the safeguard against the narrow mindedness of all kinds. It is a process by which we conserve valuable elements in our culture and discard the wasteful. Education is both a stabilizing influence and an agent for the safety of the society. Education means all round and total perfection of the individual and the society. It develops the personality and rationality of individuals, qualifies them to fulfil certain economic, political and cultural functions and thereby improve their socio-economic status. It has been recognized as a major instrument which societies can use to direct the process of change and development towards desired goals. Therefore, education is the ultimate guarantee of national self-reliance.

**Rabindranath Tagore** was born on 7<sup>th</sup> May 1861 in Calcutta. He was educated at home and in the age of seventeen he was sent to England for studying but he did not complete his study from there. He has started many activities and started doing small projects which

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brought him close with humanity. Tagore had started writing his own poetry. At the age of twenty two he married to Bhabatarini Devi. He has wrote many quotes like

‘Faith is the bird that feels the light when the dawn is still dark’.

‘Don’t limit a child to your own learning, for he was born in another time’.

Rabindranath Tagore is a superb person of our country who has written our national anthem. He was truly a man of whole earth.

He was a Bengali Philosopher, Poet and the winner of the Nobel Prize for literature. He was died on 7<sup>th</sup> august 1941 in Kolkata.

**Mohandas Karamchand Gandhi**, popularly known as Mahatma Gandhi. He was an Indian activist .He was the leader of Indian independence movement against British rule. He was born on 2<sup>nd</sup> October 1869 in Porbandar. He has many names that are Mahatma Gandhi, Bapu ji.

Gandhi was a great soul for everyone. He was always Believe in religions as he grew up worshiping the Hindu god Vishnu and he followed Jainism he do fasting also and everyday he do meditation. That keeps him fit and fine. When he was in South Africa he studies world religions. Gandhi ji founded ashram in Ahmedabad that was open for all the castes. Gandhi ji always wear simple loincloth and shawl. He lived there and do fasting and meditation. He has done six day fast also. Gandhiji was interested to become a doctor and his father hoped that he would become a government minister. He has many struggles in his life. He is regarded as father of nation. He was died on 31 January, 1948.

### **Objectives**

1. To examine the importance of child education in India.
2. To study the contribution of Rabindranath Tagore towards child Education.
3. To study the contribution of Mahatma Gandhi towards child Education.

Compare the view of Rabindranath Tagore and Mahatma Gandhi on child

### **Contribution of Rabindranat Tagore**

1. Education should be in touch with our complete life
2. He loved motherland which is reflected in his patriotic writings.
3. There should be freedom for child.

### **Tagore Aims of Education**

1. To ensure adjustment with environment.
2. To promote patriotism
3. To ensure mental development
4. Physical development and spiritual development should be there
5. Meaningful purposeful education should be promoted.
6. Internationalism should be there.

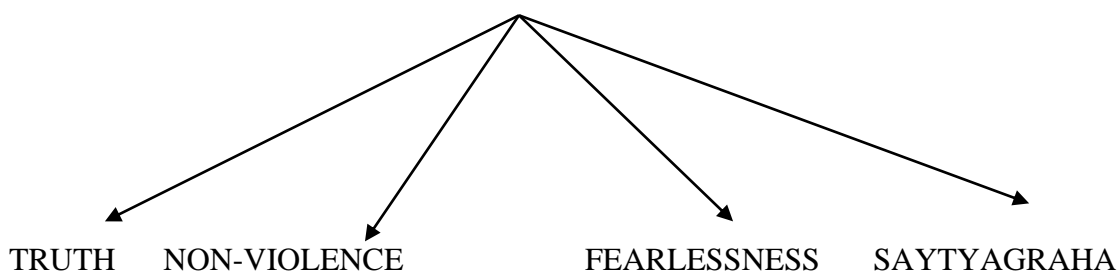
### **Rabindranath Tagore Methods of Teaching**

1. He believed in teaching and attractive methods of teaching based upon interest, attitude, ability and mental development of child.
2. He always says that child should not learn bookish language he can think and write his or her own views.
3. Learning should be joyful. It should not be burden for child.
4. He wanted to give education in a natural surroundings by creativity.
5. Teaching while walking is the best method of teaching.
6. Discussion method should be use in schools that every child listen and give answer properly.

### **Rabindranath Tagore Curriculum**

1. His curriculum was flexible, dynamic and personality in its aspects.
2. He did not favour book learning he always say that best book learning is nature.
3. The nature where child adequate his knowledge.
4. He always said that mother tongue should be there.
5. He always suggested studying the world history, culture of India, Geography, Literature, etc.
6. Activities should be there in schools like dance, dramatics, arts, paintings, music ,etc

### **Principles of Mahatma Gandhi**



### **Mahatma Gandhi Views About**

#### **1. MEDIUM OF EDUCATION**

Mahatma Gandhi was not against English language but he always says that Hindi and Urdu should be more affected in schools.

#### **2. TEACHERS**

Teacher should be friendly; teacher should have full knowledge of his or her subject that they teach in more effective ways.

#### **3. STUDENTS**

Students should follow all the rules and regulations, and should follow all the duties.

#### **4. SCHOOL**

School should develop all the skills of the students. Organization should be good in the schools. School should provide lecture, experiment, discussion method to keep in the mind of the entire individual.

#### **5. DISCIPLINE**

Students as well as teacher should have disciplined. According to Gandhi ji discipline should not be strict because the result of discipline will not be correct. Teachers should be friendly as students can easily ask any queries from teacher without any hesitation.

#### **6. WOMEN EDUCATION**

Gandhi ji was favour in women education. He always says that the women should know all the norms of the home and should also be educated. In his words he says that if men will study then he will only be educated in that home and if a woman will study then whole family will be educate.

#### **7. ADULTS EDUCATION**

Gandhi ji said that every student will be educated. Superstition should not be there in adult education. According to Gandhi ji all should be educated if they want their country to be success.

## **8. RELIGIOUS EDUCATION**

In this all the religious education should be there provided no single religion to be focused. Every child should get religious education from there they developed their education.

### **Salient Features of Mahatma Gandhi**

1. It solves the problem of unemployment.
2. It is education for citizenship.
3. Sound teaching techniques helpful in classrooms to teach them in effective ways.

### **Immediate Aim of Education**

1. Vocational Education
2. Harmonium Education
3. Moral Development or character building
4. Synthesis of individual social aim
5. All round growth
6. Training for leadership
7. Self reliance
8. Dignity of labour
9. Democratic ideals
10. Drawing out the basic

### **Mahatma Gandhi Methods of Teaching**

1. He wanted that all subjects should be correlated with craft.
2. Learning by doing is the best method he always say that learning is a permanent process.
3. Learning by living should be there.
4. The teacher should have an ability to give a good lecture to the students and ask questions from them and can discuss each and everything to them.

### **Mahatma Gandhi Views on Curriculum**

1. Basic craft should be there.
2. Mother tongue as opposed to teaching of English.
3. Social studies should have three parts in it like history, civics and geography.
4. Science should always be there like physics, chemistry and zoology should be there.
5. Drawing and music for development of artistic talents.
6. After the fifth grade the girl should have domestic science in place of general science and craft.

### **Views of Rabindranath Tagore towards Child Education**

1. Teaching should be practical and real it should not be artificial. Children should be active while sitting in the class if teacher uses new techniques of learning and explaining like show them videos, play, charts, etc than the children will be active by seeing these things and keep them in mind.
2. Dance, drama, music, etc should be in every school.
3. No pressure for student should be exerted. If he don't want to study then live it don't pressure the child to learn. Every child is different from everyone and every child has different mind some are good in studies and some are good in games, poetry, etc.
4. The teacher should always motivate their children.
5. Education can be successful by understanding childhood and giving every child love and unity.
6. Every individual is unique.

7. Child education is very important; every child should go to schools and learn any things.

8. Mass education makes a man skilful.

#### **Views of Mahatma Gandhi towards Child Education**

1. Teaching should be practical and real it should not be artificial. Children should be active while sitting in the class if teacher uses new techniques of learning and explaining like show them videos, play, charts, etc that the children will be active by seeing these things and keep them in mind.

2. Gandhi ji advocated for free and compulsory education for all boys and girls between 7 to 14 years.

3. Child should not learn the bookish language he or she can write their own views on their exam.

4. He wanted to keep children away from politics.

5. Every child should learn his or her mother tongue.

6. True education must correspond the surrounding.

7. Right to education should be for every student their parents should send their children to schools.

8. Stop sending your children in work at the age of 7 to 14 send them to school.

#### **Comparing Both Views**

1. As both say that teaching should be practical and real. It should not be artificial.

2. Tagore said in every school drama, music, etc it should be there. Gandhiji said that it should be compulsory for 7 to 14 years of students to go school

3. Tagore said no pressure for students should be there. Gandhiji said that no bookish language should be there children can write their own views.

4. Tagore said every teacher should motivate their children and Gandhiji said that he wanted to keep away from politics.

5. Tagore said that every child learn their subject by love and Gandhiji said that every child should learn his or her mother tongue.

6. Tagore said every individual is unique and Gandhiji said true education should be corresponding.

7. It will now conclude that both the views said that education for children is very important in our life.

#### **Conclusion**

Education is very crucial for every student. Education is very important for every student. By providing all necessary things we should stop child labour. The child should work on their weaknesses. Teacher and parents should motivate their children. If child has no habit of learning the chapters he or she can understand and write in their own words.

I may conclude that every child should go school. One pen, one paper can change the life of child.

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## **Adoption of Banking Technology by the Fisher Folk in Kanyakumari District**

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**Dr. S. Murugan\*\***

### **Abstract**

Fish and fishing business is an important sector of many nations of the world from the stand point of income and employment generation. Fishing plays an important role in supporting livelihood worldwide and also forms an important source of diet for over one billion people. Kanyakumari district is approximately having 68 km of coastal area with nearly 1 lakh fishermen involved in fishing. Kanyakumari coastal area covers about 26 percent of total fishermen of Tamil Nadu. This paper highlights the adoption of banking technology among the 300 fisher folk of Kanyakumari district. The researcher used percentage analysis, t test, and factor analysis and transformation matrix to interpret the results. The survey result shows that the habit of banking is increased among the sample respondents irrespective of their personal and financial background. It is noted from the analysis that the sample respondents prefer the banking technologies mainly due to the easy accessibility of banking services, Convenient Services, Self Services and Payment Services.

**Key Words:** Accessibility, Banking Technology, Convenient, Fisher folk, Payment

### **Introduction**

Fish and fishing business is an important sector of many nations of the world from the stand point of income and employment generation. Fishing plays an important role in supporting livelihood worldwide and also forms an important source of diet for over one billion people. It is estimated that 12 million people are directly engaged in fishing and about 60 million are exclusively depending on it for livelihood in India. Fisheries sector plays an important role in the Indian economy by contributing to the national income, employment and foreign exchange. It has a vast potential for fish resources, both from inland and marine environment. India has about 1.6 million hectares of freshwater lakes, ponds, and swamps; and nearly 64,000 kilometers of rivers and streams. Fisheries-related activities provide important sources of livelihoods for nearly 7 million people in India.

Kanyakumari district is approximately having 68 km of coastal area with nearly 1 lakh fishermen involved in fishing. Kanyakumari coastal area covers about 26 percent of total fishermen of Tamil Nadu. Marine mussel fisheries are very important for the economy and well-being of coastal communities, providing food security, job opportunities, income and livelihood as well as traditional cultural identity. Maintaining the long term prosperity and sustainability of marine mussel fisheries is not only a political and social significance but also of economic and ecological importance. Fishing is carried out throughout the year,

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except during the fishing holidays from first May to middle of June. The fisher folks are much aware about the different types of fishing, so they change the fishing according to the variation in the fishing season. Different forms of fishing like finfish and shellfish fishing were done in the kanyakumari coast. One group of fishermen knows skin diving and does mussel fishing in the rocky coastal areas during October to April. Besides increasing fish production to the maximum, the fisheries development should aim at raising nutritional level of the people and improving the socio economic conditions of the fisherman. The socio economic condition of the marine fishermen and their attitude towards development schemes will serve as background information which is vital for implementing new technologies and politics. As banking is the backbone of the financial activities, this study is carried out to explore the knowledge and application of fisher folk on banking technology by taking 300 fisher folk as sample from the coastal belt of Kanyakumari district.

### **Demographic Profile of the Sample Respondents**

The personal profile of the sample respondents has been narrated in the above table. The sample group consists of 68 percent male and 32 percent female, with regards to age of the sample respondents, 40 percent of them were at the age group of 41 - 50, 34 percent at the age group of 31 - 40, 18 percent 20 - 30 and the remaining 8 percent 51 - 60, 90 percent married, 7 percent unmarried and 3 percent widow. Regarding Qualification 32 percent have completed their schooling from 9<sup>th</sup> to 12<sup>th</sup> and Graduates (32%), 22 percent up to 8<sup>th</sup> and 14 percent have completed post graduation & Technical education. Regarding occupational status, 72 percent are doing Fishing and allied work, 12 percent involved in Private employment, 10 percent Government officials and the remaining 6 percent in Business. As regards to the income of the sample respondents, 34 percent falls under the income bracket of Rs. 21001 - Rs. 30000, 30 percent between Rs.30001 and Rs. 40000, 16 percent Up to Rs.20000, 14 percent between Rs.40001 and Rs.50000 and the balance 6 percent above Rs.50001. Considering the number of family members, 40 percent have 4 family members, 28 percent 5 members (28%), 3 members (26%), and the remaining 6 percent have above 6 members. In case of number of earning members 40 percent have 3 earning members in the family 36 percent 4 members and the balance 24 percent have 5 members and above. As regards to experience in fishing, 30 percent have the experience of 11 - 15 years, 28 percent 16 - 20 years, 22 percent 16 - 20 years, 18 percent up to 10 years and 2 percent 26 years and above.

### **Banking Profile**

All the sample respondents are having Bank account, 84 percent have their accounts in nationalized banks and 8 percent each in Private Banks and Co operative banks, regarding types of bank account, 86 percent have Savings a/c, 9 percent Current a/c and 5 percent Fixed Deposit. Regarding the persons influenced in opening bank accounts, 37 percent were influenced by Village Panchyat officials, 33 percent by Relatives and the remaining 30 percent by Neighbors and friends. With regards to the usage of banking accessories, 35 percent use cheque book, 80 percent have ATM cards, 23 percent Credit cards and 77 percent Debit cards. Though every one of the sample respondents has savings, the source of savings differs from each other, 33 percent in Banks, 26 percent in the form of Gold and the remaining 21 percent each Post office and Chit funds. The frequency of visit to banks differs from individual to individual, 29 percent of the sample respondents visit banks 4 times in a month, 24 percent 2 times, 20 percent 3 times, 19 percent 5 and above times

and 8 percent just one time. All the sample respondents have availed the bank loan but with different purposes, to start business (15%), Marriage (12%), Education (18%), House renovation (31%) and purchasing household things (14%). The loan amount ranging from Rs. 25000 to more than Rs. 1, 00,000, majority availed the amount between Rs. 25000 to Rs. 1, 00,000 (79%).

### Membership in Self Help Groups

The entire sample respondents are the members of the SHG. Regarding the years of membership in the SHG 33 percent have the experience of 6 – 10 years, 27 percent each 3 – 5 years and above 10 years respectively and 13 percent up to 2 years. Among them, the role 86 percent as ordinary members and 14 percent as office bearers.

### Banking Technology

Banks provide a lot of products and services combined with technology are of great use today. The term “Banking Technology” refers to the use of sophisticated information and communication technologies together with computers to enable banks to offer better services to its customers in a secure, reliable, affordable manner and sustain competitive advantage over other banks. In the competitive financial market, the banks with the latest technology and techniques are more successful in the modern civilization. Banks are using new tools and techniques to find out their customers’ needs and satisfaction and offer them tailor made products and services to make it convenient. The banking sector has embraced the use of technology to serve its client’s faster and also to do more with less. The following table describes the preference of adoption of banking technology by the sample respondents.

**Table 1 t test for adopting Banking Technology**

Statements	t	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper
24/7 account and service access	37.75	0.00	9.80	9.29	10.31
More security	35.32	0.00	10.55	9.96	11.13
Low interest	35.21	0.00	10.57	9.98	11.16
Less transaction cost	34.79	0.00	12.63	11.92	13.35
Easy accessibility	34.60	0.00	10.25	9.67	10.83
More time saving	34.60	0.00	11.37	10.72	12.02
Self service	34.56	0.00	11.99	11.30	12.67
Fund transfer	32.76	0.00	10.26	9.64	10.87
Withdrawal	32.23	0.00	10.49	9.85	11.13
Bill Payment Tax/ Payment	31.49	0.00	11.03	10.34	11.72
Balance enquiry	31.41	0.00	10.05	9.42	10.68
Online shopping	31.21	0.00	9.86	9.24	10.49
Online banking services	30.97	0.00	10.05	9.41	10.69
Net banking services	30.95	0.00	10.82	10.13	11.51
Mobile banking services	30.64	0.00	10.11	9.46	10.76
Anywhere, Anytime Banking	30.02	0.00	9.93	9.28	10.58
Relevant and detailed information in Seconds	29.43	0.00	9.65	9.01	10.30
Convenient way to manage services and finance	28.91	0.00	9.45	8.81	10.09
For Emergency Losses	28.50	0.00	10.89	10.14	11.64
For repayment of loan	28.26	0.00	10.64	9.90	11.38

Source: Primary Survey

The above table critically evaluates the significance of the statements related to the adoption of technology by the fisher folk in Kanyakumari district. The mean is high for the statement less transaction cost (12.63) and is low for convenient way to manage services and finance (9.45). as per t test, it is noted that the statement, 24/7 account and service access ranks first with the score of 37.75 which is followed by More security (35.32), Low interest (35.21), Less transaction cost (34.79), Easy accessibility (34.60), More time saving (34.60), Self service (34.56), Fund transfer (32.76), With drawal (32.23), Bill Payment Tax/ Payment (31.49), Balance enquiry (31.41), Online shopping (31.21), Online banking services (30.97), Net banking services (30.95), Mobile banking services (30.64), Anywhere, Anytime Banking (30.02), Relevant and detailed information in Seconds (29.43), Convenient way to manage services and finance (28.91), For Emergency Losses (28.50) and For repayment of loan (28.26). Hence it is observed that the sample group prefers banking technology mainly due to the economy and easy accessibility of services.

**Table 2 KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.782
Bartlett's Test of Sphericity	Approx. Chi-Square	6089.406
	df	190
	Sig.	.000

Source: Derived

As per KMO and Bartlett's Test, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.782 which is sufficient to perform factor analysis test. The variables chosen are statistically significant as the p value is less than 0.05.

**Table 3 Factor Analysis for Adopting Banking Technology**

Rotated Component Matrix				
Statements	Component			
	1	2	3	4
More security	.944			
Low interest	.942			
24/7 account and service access	.913			
Less transaction cost	.897			
Net banking services	-.889			
Easy accessibility	.841			
Online banking services	-.779			
Online shopping	-.719			
More time saving	.582			
Balance enquiry	-.560			
Convenient way to manage services and finance		.944		
Relevant and detailed information in Seconds		.905		
For Emergency Losses		.854		
Anywhere, Anytime Banking		.756		
For repayment of loan		.683		
Withdrawal			.765	
Self service			.560	
Bill Payment Tax/ Payment				.792
Mobile banking services				-.651
Fund transfer				.647
% of Variance	36.47	18.00	9.18	9.17
Cumulative %	36.47	54.47	63.65	72.82
% to total	50.08	24.72	12.61	12.59
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				

Source: Primary Survey

**Accessibility of Services:** This factor consist of ten statements such as More security (.944), Low interest (.942), 24/7 account and service access (.913), Less transaction cost (.897), Net banking services (-.889), Easy accessibility (.841), Online banking services (-.779), Online shopping (.582) and Balance enquiry (-.560). This factor has a variance of 36.47 percent which form 50.08 percent out of total.

**Convenient Services:** This factor consist of five statements such as convenient way to manage services and finance (.944), Relevant and detailed information in Seconds (.905), For Emergency Losses (.854), Anywhere, Anytime Banking (.756) and For repayment of loan (.683). This factor has a variance of 18 percent which form 24.72 percent out of total.

**Self Services:** This factor consists of two statements such as Withdrawal (.765) and Self service (.560). This factor has a variance of 9.18 percent which form 12.61percent out of total.

**Payment Services:** This factor consists of three statements such as Bill Payment Tax/ Payment (.792), Mobile banking services (-.651) and Self service (.651). This factor has a variance of 9.17 percent which form 12.59 percent out of total.

**Table 4 Component Transformation Matrix**

Components	Accessibility	Convenient	Self	Payment
<b>Accessibility</b>	<b>.952</b>	-.111	.277	.072
<b>Convenient</b>	.146	<b>.980</b>	-.121	.058
<b>Self</b>	-.188	.027	.424	<b>.886</b>
<b>Payment</b>	-.195	.161	<b>.854</b>	-.455
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				

Source: Derived

Component Transformation Matrix shows the relationship within the chosen factors. The factor Convenient has a perfect positive relationship of 0.980 which is closely followed by the factor accessibility (.952), the factor Self has a positive relationship with Payment (.886) and the factor Payment has a positive relationship with Self (.854). Hence it is ascertained that the preference of banking technology is preferred for convenience and easy accessibility.

### Conclusion

Access to credit remains one of the important indicators of financial inclusion. The state of poverty is characterized by low income distribution among the impoverished. Finance requirements for the poor also occur at times of emergencies due to hospitalization or occurrence of unforeseen incidents and during lean seasons. Marine fishery is characterized by uncertainty in earning pattern. Often they are devoid of a regular income to sustain their livelihoods and this income-expenditure mis-match requires them to borrow. The credit accessibility was found to be significantly high due to penetration of cooperative banks/societies in fishing villages. The present study which has been conducted among 300 fisher folk from Kanyakumari district reveals the fact that the habit of banking is increased among the sample respondents irrespective of their personal and financial background. The sample group prefers banking technology mainly due to the economy and easy accessibility of services. It is noted from the above analysis that the sample respondents prefer the banking technologies mainly due to the easy accessibility of banking services, Convenient Services, Self Services and Payment Services. Hence it is the



ultimate duty of the policy makers to device banking mechanism which should be easily reachable and accessible even by the layman in every walk of life.

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## **Review of Total Quality Management in Business Organization**

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### **Abstract**

Total quality management one of the challenges issues faced by business units all over the world. Organizations are working for the promotion of business developments. This study has been carried to review all the studies on total quality management and day to day challenges of business organizations. The main focus of all the reviewed studies has been discussing the problems of competitive business and its management. The over all cracks of this paper is to understand nature of business organization and their planning strategies towards various business issues.

**Keywords:** Management, Organization, Business, Development.

### **1 Introduction**

The sources considered in this review include books, peer-reviewed scholarly journals, and professional publications in the fields of planning, real estate, and economics. Many of the sources examined focus solely on commercial redevelopment, mixed-use development, or the history and economics of shopping malls. While a number of sources deal with the intersection of these research areas – the redevelopment of enclosed regional malls into mixed-use centers. These sources are primarily descriptive rather than evaluative. They generally identify mixed-use development as a trend and provide examples, but do little to evaluate the effectiveness of this approach in relation to other alternatives. In addition, very little of the material reviewed consists of actual research. Instead, practice guides and descriptive articles are most common. There are a few notable examples of research studies on the topic of the redevelopment of regional malls. However, gaps in the body of literature and research still remain. These provide a challenge in identifying best practices in the field and relating them to the Vallco example. Below is a summary of the key findings of the literature review.

### **Review of Literature**

**Zhang, Z. (2000).** Over the past few decades, quality gurus such as Deming (1986), Juran (Juran and Gryna, 1993), Crosby (1979), Feigenbaum (1991), and Ishikawa (1985), the primary authority's ototal quality management (TQM), have developed certain propositions in the field of TQM which have gained significant acceptance throughout the world. Their insights provide a good understanding of the TQM philosophy, principles, and practices. After careful study of their work, it has been found that these quality gurus have different views about TQM, although some similarities can be found. Worldwide, there are several Quality Awards suchas the Deming Prize (1996) in Japan, the European Quality Award (1994) in Europe, and the Malcolm Baldrige National Quality Award (1999) in the United States of America. Each award model is based on a perceived model of TQM. However, the three award models are different from each other and each has its

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own characteristics. In the field of TQM implementation, much research has already been conducted, different researchers adopting different definitions of TQM. The concept is still a subject of debate (Easton and Jarrell, 1998), still a hazy and ambiguous concept (Dean and Bowen, 1994). So far, TQM has come to mean different things to different people (Hackman and Wageman, 1995). Quality in their activities.

**Saeed, N. M. N., & Hasan, A. S. (2012).** This study empirically examines the extent to which Total Quality Management (TQM) and project performance are correlated and the effects of TQM on project performance. In this study, a TQM framework is developed according to a comprehensive literature review. This framework demonstrates the relationship between TQM and construction project performance through examining the effects of nine TQM constructs on three element levels of project performance. The proposed model and hypotheses were tested by using data collected from Yemen construction firms. The survey covered 40 companies chosen from construction sector (30% of sample size). 29 questionnaires were returned. The response rate was 72.5 %, normal for such research). The results of this aforementioned model support the proposed hypothesis (TQM has positive effects on teamwork satisfaction, quality of construction project implementation, client satisfaction, and construction project performance. Finally, this research culminates with TQM process for improving construction project performance, a discussion and the general conclusions are extracted in the light of the survey findings. The results finding are expected to provide useful information for future research directions especially as an indicator for the development of a suitable TQM framework for the construction firms.

**Harrington, H. J., Voehl, F., & Wiggin, H. (2012).** The construction industry in many parts of the world suffers from problems such as workmanship defects, time, and cost overrun. Consequently, beginning in the 1990s, numerous governments and business organizations-initiated reports, such as the Yeldham and Gyles' report (1992) in Australia and the Latham report (1994) and Eganreport (1998) in the UK. These reports have been critical of the construction industry for its poor performance and history of waste and rework, coupled with chronically low levels of customer satisfaction. A need for change becomes inevitable in order to improve the condition of the construction industry. According to Love et al. (2000) and Nesan and Holt (1998), the industry problems will remain until each organization in the procurement of construction industry begins to take the responsibility for initiating changes within their own organization. Such change can be initiated through the effective implementations of a total quality management (TQM) system.

**Kumar, M. R. (2005).** The basic objective of this research was to assess the suitability of Total Quality Management (TQM) via the International Standards Organization (ISO) 9000/2000 quality accreditation system route for bringing about organizational transformation in the Indian Railways and to develop an India specific model for taking an ISO certified organization towards TQM. The first part of the research aimed at getting the 'as is' and 'should be' status of Indian Railways from an organizational change point of view. Based on the work carried out by Khandwalla (1995), a series of open-ended and close-ended questions were asked to the senior members of Indian Railways. Analysis of their responses was undertaken. It indicated that the way they thought Indian Railways should change was in line with the TQM model of change.

**Joiner, T. A. (2007).** While most studies report a positive relationship between TQM and the current issue and full teethe core ideas of total quality management (TQM) were introduced in the mid-1980s by most notably, W. Edwards Deming, Joseph Juran and Kaoru Ishikawa (Hackman and Wageman, 1995). Whilst it is acknowledged that TQM is not a clear-cut concept (Hackman and Wageman, 1995), TQM is generally understood as an integrated organization strategy for improving product and service quality (Waldman, 1994). Since the mid-eighties TQM has been (over) sold as a near-universal remedy for a range of organizational problems, including improved organization performance. This is remarkable considering academics have acknowledged for many years that universal principals cannot be successfully applied to organizations. Contingency theory with its “no one best way” dictum, asserts that high performance is a function of the alignment between organization systems/processes and various context factors. Indeed, empirical research addressing successful TQM implementation is “crying out” for a contingency theory approacxt archive of this journal is available at.

**Adediran, O., & ADEDIRAN, O. (2009).** Total Quality Management (TQM) is a management philosophy which focuses on the work process and people, with the major concern for satisfying customers and improving the organizational performance. It involves the proper coordination of work processes which allows for continuous improvement in all business units with the aim of meeting or surpassing customer's expectations. It emphasizes on totality of quality in all facets of an organization with the aim of reducing waste and rework to reduce cost and increase efficiency in production. TQM is applicable to any organization irrespective of size, and motives, even the public sector organization are fast adopting the ideology in order to make them effective in meeting public demands. However, the adoption of the ideology by most organization has been hampered due to their noncompliance with the procedures and principles of TQM implementation. While some organization, run TQM like a program which they expect to function and perform the magic all by itself, others have used a half-hearted approach to it, by using some bits and pieces of the principles. This has accounted for the failure of most organization in meeting up to their expected target from implementing this ideology.

**Karani, S. R., & Bichanga, W. O. (2012).** The service sector is getting competitive every day. In order to be successful Quality Management (QM) practices ought to be the integral part of any organization's strategic management. Kenya's national parks form the pillar of the country's tourism industry. Over one million international tourists visit Kenya annually to partake in wildlife safari and other forms of nature-based tourism. However, Kenya Wildlife Services (KWS) is being faced by some challenges which they are trying to manage. These include; decline in the volume of international tourists visiting the national parks, human wildlife conflict, encroachment and poaching, and poor infrastructure. The purpose of this study is to establish how Total Quality Management (TQM) practices are employed while addressing these challenges by examining whether there are any gaps or discrepancies (positive or negative) between the service quality management offered by KWS and the actual TQM practices by (KEBS, 2008). The study was guided by the following objectives: To determine the TQM principles used, to obtain the effects of TQM implementation on organizational business performance, to determine challenges in the implementation of TQM.

**Jha, V. S., & Joshi, H. (2007).** Organizations worldwide have been exploring ways to improve business practices to gain competitive edge. One of the most important

technological innovations of the last decade has been the emergence of ERP solutions. But implementation of ERP is not just a technological challenge. It's a socio-technological Endeavour, which mandates modifying existing applications and redesigning critical business processes to facilitate ERP implementation. Hence, there are organizational and cultural issues, which determine the success of ERP implementation. The main objective of implementing an ERP system is to integrate the organizations business processes and operations for improved business results. But not all organizations have been successful in the ERP implementation. The aim of this paper is to understand the importance of Total Quality Management (TQM) philosophy or Business Excellence Models-Strategy Implementation for ERP Implementation within organizations. There is very little research done where the concept of TQM as a philosophy or Business Excellence strategy implementation, which integrates the concept of ERP implementation. This paper is an attempt to integrate the concept of ERP implementation within a broader perspective of TQM as a part of corporate strategy in an organization. Business Excellence strategy implementation, encompassing the concept of ERP implementation is also discussed. The paper builds upon the foundation on the major research done in the area of TQM or Business Excellence. The concerns and issues for TQM and ERP implementation are discussed. A small case study, of the first company in India to get the coveted Deming Prize based on the integrated Japanese Model for Business Excellence, Sundaram Clayton, is discussed in the paper. The paper attempts to give a holistic perspective of ERP implementation as a part of TQM or Business Excellence Strategy Implementation.

**Hoang, D. T., Igel, B., & Laosirihongthong, T. (2010).** This paper presents a comparative study on the relationship between implementing total quality management (TQM) and organizational characteristics (size, type of industry, type of ownership, and degree of innovation) in a newly industrialized country in South East Asia. Vietnam has become the 150th member of the World Trade Organization (WTO) since January 2007, and this is the first empirical study to examine TQM practices in Vietnam. Analysis through Structural Equation Modeling, t-test and MANOVA of survey data from 222 manufacturing and service companies produced three major findings. First, this study supports previous research findings that TQM can be considered as set of practices. Second, industries in Vietnam have deployed certain TQM practices (customer focus and top management commitment) at much higher levels than others, namely information and analysis system, education and training, employee empowerment, and process management. Finally, MANOVA shows a clear difference in TQM practices by company size, industry type, and degree of innovation. Large companies had higher implementation levels across almost all practices except for teamwork and open organization when compared to small- and medium-sized companies. TQM practices were statistically more significant in manufacturing companies compared to service companies, and firms having a higher degree of innovation also showed higher levels of TQM practice implementation. In particular, the low deployment of TQM practices in service industries, where TQM has been considered as order-qualifier, highlights the challenges for Vietnam's service industries that pursue TQM to successfully compete in the global marketplace.

**Heras Saizarbitoria, I., Arana Landín, G., & Casadesús Fa, M. (2006).** The final decades of the twentieth century witnessed the forceful emergence onto the European business scene of a new culture, movement or paradigm of company management, focused on the concept of quality (Dale, 2002). Originally, it was a movement whose impact was



limited to the industrial sector, following a natural evolution of models, regulations and techniques included within the traditional sphere of quality management (QM). Nevertheless, over the years these initiatives spread and became popularized, reaching almost all sectors of the economy: financial services, education, social services, health care, etc. In Europe, specifically, the rise of QM in the world of business is normally associated with the implementation of quality system based on the ISO 9000 international standards and of the excellence model of the European Foundation for Quality Management (EFQM), one of the international models for establishing total quality management (TQM) systems in companies.

**Talib, F., Rahman, Z., & Qureshi, M. (2011).** Quality gurus such as Juran, Deming and Crosby have advocated various methodologies for business success and single out some quality practices. These practices have a positive impact on business performance in both manufacturing and service sectors. This paper attempts to identify the TQM practices in two different sector sand examines the difference between them by analyzing their commonalities with respect to their implementation as applicable to both the sectors. The methodology adopted was critically examining the literature on TQM practices followed by manufacturing and service sectors. Altogether, 30 published research studies (15 research studies on TQM practices in the manufacturing industries and 15 on the service industries) were identified that focused on TQM principles and practices used by them. The finding showed no significant difference in the level of most of TQM practices and broadly the same group of identified TQM practices do exist and are applicable to both the sectors except few differences were found and were presented in this study. The results can provide guidance for service managers and quality practitioners aiming to implement TQM. Further, some managerial implications and future scope of this study are also presented at the end.

**Talib, F., Rahman, Z., & Qureshi, M. (2012).** After the successful implementation of TQM in manufacturing it is now being extensively applied in service sectors including banks. Keeping this in view, the purpose of this paper is to present a detailed overview of the role of service quality and Total Quality Management (TQM), and its critical dimensions in the banking sector. A detailed review of the literature on TQM and service quality concepts was carried out in context of the banking sector. The study further explored the experience of TQM implementation in banks adopting this approach. The findings indicate that to ensure successful implementation of TQM in the banks, there are certain critical dimensions which needs to be addressed, viz: management commitment and support towards TQM, motivating and training of employees, and monitoring of customers' requirement through feedback. Beside this, it was also found that service quality is an important construct in banking sector and identifies four broad conceptual categories related to service quality. The finding will provide an understanding of the role of TQM and service quality in banking sector and it also provides useful direction for future research.

**Zabadi, A. M. (2013).** Higher education can play a crucial role in the economic and cultural reconstruction and development of the nations. For hundreds of years, the universities and effective educational systems are development factors and agents of change in their communities. Jordan is one of the pioneer countries in higher education due to its credibility; so many students from Arab and foreign countries come to study in. Over the last ten years, a lot of innovative experiments are being done to improve the

performance and introduced several laws and constitutions for both academic and educational standards aimed to further develop and improve its ability to compete consistently by successive Jordanian governments, realizing the importance of this sector for socio-economic and cultural development and this requires an ideal governance and service delivery, but the system of higher education in Jordan must be reshaped, the strength must be maintained, but the weaknesses must be addressed and developed, to serve a new social order, to meet the pressing national needs, and to respond to a context of new realities and opportunities.

**Khanam, S., Siddiqui, J., & Talib, F. (2016).** A survey of literature on role of Information Technology for Total Quality Management to enhance the organizational performance was conducted in this study. Online research sources were searched for scholarly works published in this area. Other available sources such as the journals and magazines were also sifted through. Of the papers surfed 50 were found suitable for conducting a detailed literature review. An in-depth classification of literature reveals that there are three types of papers on role of IT in TQM namely – research papers, empirical studies and case studies. Papers were classified on the basis of tools and techniques used, time of publication, region and methodology. Largest numbers of paper were published from Asia followed by Europe. The most popular methodology was found to be Empirical studies using Software Packages for Social Science (SPSS), Structural Equation Modeling (SEM) and Electronic Data Interchange (EDI). Time wise analysis of data suggests an increasing trend in the volume of literature on TQM and IT/IS (Information System) over the past one and a half decade. The present study is deemed to help understand how TQM Literature has evolved over time and indicate the direction research in this potential area.

**Ibrahim, O. (2013)** Total quality Management as a philosophy seeking to integrate all organizational functions in all areas of productions and services become an important attractive research field. It encourages Researchers to address many topics related to Total Quality management and Continuous improvements. Each has his own approach. Each reveals findings and results.

### **Conclusion**

Quality management of all business organization is defined by the structure of business in existence. All the above-mentioned studies are mainly talking about solutions of the business problems like evaluation of working performance of employee by giving them all essential trainings. The main findings of these literatures are that total quality management is possible by giving sustainable look to all the factors of business organizations.

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## **Entrepreneurship and Government Support for Development in the Context of India**

**Aanchal\***

### **Abstract**

Entrepreneurship is the process of creation of an enterprise. It is a process of creation of new ideas and exploits such ideas into favourable opportunities by accepting the risks and uncertainties. Since Independence, Unemployment is the major problem faced by India. To provide employment to its people, government is taking adequate initiatives for the development of entrepreneurship. Besides this, entrepreneurship helps in socioeconomic development of the country. In Country like India, people have immense potential. The youth of India is becoming highly ambitious towards setting up new enterprises. It is rightly said that 'Change is the important part of life' The new enterprises would generate more employment, lead new innovations, introduce new solutions for already existing processes. This paper helps to understand the concept of entrepreneurship, Government support for the development of entrepreneurship that will lead to overall growth of the country.

**Keywords:-** Entrepreneurship, Development, Growth.

### **Introduction**

Entrepreneurship is not something new. Its existence dated back 3200-2600 BCE in the era of Indus Valley Civilization. At that time, Indus people supported themselves not only from agriculture & hunting but by trading goods like the exchange of ornaments, animals etc. About 1000 B.C- 500 B.C, Indian trader started re-exporting purchased silk from China a sold to Central Asia. In Modern times, the Maurya Empire is remembered as one of the golden ages of Indian history. In the Mughal Age 1500 A.D -1600 A.D, large quantities of gold & silver flow into the country. During 1600 A.D- 1700 A.D, Surat merchant Virji Vora among the first entrepreneur when the British arrived. It was the Colonial Era, traders from Europe brought with them new ways of doing business, in which many Indian became entrepreneurs seizing the opportunities. India's first joint venture formed by Divarkanath Tagore with foreigner Carr Tagore Nanabhai Davar in 1854 to set up a textile mill. But mill could not be able to run . It was during 1850 A.D-1900 A.D, Nanabhai Davar set up first cotton mill in Bombay. Sir J.N Tata founded Jamshedpur steelworks. Jute mills, Pharmaceutical industries were founded. After the independence of India, industrialist entrepreneur like Dhirubhai Ambani emerge. As the Globalisation took place, many entrepreneurs like Premjis, Narayana Murthy, The Rajesh jains emerge. In the present era as stated by C.K Prahlad, Innovation is the need for entrepreneurship. To survive in today's era, innovation is must. Government is also taking numerous initiatives for the growth and development of enterprises. It is providing good infrastructure, credit facilities, counseling so that entrepreneurs can grow and be self employed and also create employment opportunities.

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### **Objectives of the Study**

1. To understand the concept of Entrepreneurship.
2. To study about the government support for the development of entrepreneurship that helps in the development of the country.

### **Concept of Entrepreneurship**

Entrepreneurship is the process of creation of an enterprise. An enterprise is created by an entrepreneur. The word "entrepreneur" springs from the French word *Entreprendre*, which derives "to undertake". It is a process of creation of new ideas and exploits such ideas into favourable opportunities by accepting the risks and uncertainties. It is the ability to ascertain the various opportunities that an entrepreneur can avail to set up a new enterprise. Entrepreneurship is depending upon the talent, skills, knowledge of an entrepreneur. There is no single definition to understand the concept of entrepreneurship. Different scholars defined the Entrepreneurship differently. A depth study in these definitions will help to understand the concept.

According to Peter F. Drucker, "Entrepreneurship constitutes knowledge base. It is a practice in which an entrepreneur uses its knowledge for the creation of an enterprise". According to Richard Cantillon, "An entrepreneur is a person that assumes risks and utilizes the factors of production like land, labour and capital optimally and combine these factors to produce a product at uncertain price in future."

According to A.H. Cole, "Entrepreneurship is an activity that helps the individuals as well as groups to undertake the various business activities that help them in earning profits". According to Stevenson and Jarillo (1990), "It is a process in which individuals avail various opportunities while not controlling the resources accessible with them."

According to Jean-Baptiste Say (2001), "Entrepreneur plays as a manager in the firm that brings about the favourable opportunities and helps in economic change and development." From the above definitions it can be summed up as Entrepreneurship is nothing but a process in which new ideas are adopted to explore the favourable opportunities and it also involves risk and uncertainty with the rewards at the end.

### **Features of Entrepreneurship**

#### **Innovation**

It is an important feature of an entrepreneurship. Innovation means doing something new or doing old things in new way. An entrepreneur must have the capabilities to cope up with the new technologies. According to Schumpeter, "Innovation is the key for the development of an entrepreneurship." Innovation can be in the form of new product or capturing new area of market. It can be explained as doing the work in more efficient and productive way.

#### **Visionary**

For the successful development of an enterprise, an entrepreneur should be visionary. Visionary means when you have vision for future regarding the venture. Without vision, it would just be working aimlessly without reaching any point of success.

#### **Open Minded**

An entrepreneur should be opening minded towards various opportunities coming in its way. A good entrepreneur can realise that every activity can be a good business opportunity.



### **Risk bearing**

Starting a new venture always brought risk with itself. The main aim of an entrepreneur is to maximise the profits by minimizing the risks. An Entrepreneur can't avoid the risks at all. Risk capacity can be explained by how much an entrepreneur wants to earn profits.

### **Confident and Well Informed**

An entrepreneur must be confident. If he/she is confident about its knowledge and skills than the other will trust him/her easily. But to be confident in his /her field he/she must be well informed about the industry and environment. He/She should have the knowledge of various legal and political policies so that whenever their is need for decision making he/she can easily implement that.

### **Leadership**

There are the various activities in an organisation to be performed. An entrepreneur can't perform all these functions on its own. The help of human resources is needed to perform the functions of an enterprise. An entrepreneur must have the leadership qualities so that all the human resources can be directed toward the achievement of a common goal.

### **Government Support for Development of Entrepreneurship**

Since Independence, Unemployment is the major problem faced by India. To provide employment to its people, government is taking adequate initiatives for the development of entrepreneurship. Besides this entrepreneurship helps in socioeconomic development of the country. In Country like India, people have immense potential. So to Support its individual, government has taken various steps for entrepreneurial development. For enabling the economic growth and prosperity, women entrepreneurship has been recognised also. A few of India's effort for development of entrepreneurship are as follows:-

### **Startup India**

It is a flagship initiative of GOI. Since its launch in Jan, 2016, many programs have been undertaken for the economic growth and to generate employment opportunities. Startup India helps in sustainable economic prosperity through empowering startups. Startup Movement covers from digital sector to wide array of sectors like agriculture, healthcare, manufacturing, education etc. It also covers Tier I to Tier II and Tier III cities including semi urban and rural areas. With its 360° approach, it provides innovation centres, incubators, research parks for comprehensive free online learning program. Startup hub have been created that assists the startup through their life cycle focusing on areas likes financing, feasibility testing, marketing skills, technology commercialization. At the core of the initiative, the aim is to build startup ecosystem in which startups grow through fast tracking patent examination at lower costs, relaxed norms etc. "Fund of Funds" have been created with corpus of 10,000 crores for providing financial assistance to startups.

### **Make In India**

Make in India Initiative was launched in 2014. The main aim is to convert the India into a manufacturing hub. When the country is almost at crisis position, it is a call that awares the Indian citizens, business leaders, potential partners and investors around the world to invest in Indian Market. DIPP with the collaboration of Union Ministers, Secretaries to the Government of India, state governments, and industrial leaders build new infrastructure facilities and a simple sleek website, transparent and user friendly system that will help to manage the 25 sectors. It is an initiative that overhauls the outdated processes. Various

sectors have been opened for investment like railway, defence, space etc. Further regulatory policies have been relaxed to facilitate investments.

### **Standup India**

It is an initiative which provides finance to SC/ST and/or Women Entrepreneur. It provides finance to at least one woman borrower per bank branch with bank loans between 10 lakhs and 1 crores to at least one SC or ST borrower for setting up greenfield enterprises in manufacturing, services or trading sector.

### **Atal Innovation Mission**

Atal Innovation Mission has two core functions i.e Entrepreneurship promotion by Self employment and talent utilization (SETU) and innovation promotion. So it helps entrepreneur to be self employed through mentoring and supports the new and innovative ideas. It is a platform for developing self employment activities, world class innovation hubs, Startup businesses. Atal Incubation Centre Scheme is for higher education institutions, corporate sectors, R&D institutes, group of individuals, individuals who can apply for setting up an AIC. These centres will get grant-in-aid of 10 cr maximum for five years.

### **Support to training & Employment programme for women (STEP)**

It is an initiative by Ministry of Women and Child Development to impart training to women with no access to training facilities. Under this scheme, skills are provided to them in the field of agriculture, horticulture, handlooms, food processing, traditional crafts like embroidery, hospitality specially in rural areas. It covers up all the women above the age of 16 years.

### **Jan Dhan- Aadhaar- Mobile (JAM)**

Under this scheme, technological interventions enable subsidies to be directly transferred to the account of intended beneficiary. This brings transparency in the system and also checks corruption. It provides bank accounts for all the underserved regions also.

### **Digital India**

The aim of this initiative is to make available all the government services electronically. It transforms the Indian economy in digital empowered economy that has universal access to all goods and services.

### **Department of Science & Technology (DST)**

Department of Science & Technology plays a pivotal role in the growth and development of country. The department promotes high end research and development works on one hand and also provides services to common man through development of technologies. NB Institute for Rural Technology (NBIRT) engaged in various technological initiatives and to eliminate disparities between urban & rural areas. It helps in development of rural areas by various technological innovations. It is also engaged in providing technological trainings to unskilled youths for their development.

### **Trade related Entrepreneurship Assistance & Development (TREAD)**

TREAD programme provides credit assistance to the underprivileged women workers who are interested in setting up an enterprise. It provides financial assistance, counselling and training facilities to these women.

### **Pradhan Mantri Kaushal Vikas Yojana**

It is an initiative of Ministry of Skill Development & Entrepreneurship for training the youth. Industrial training is provided under this scheme to enhance the skills of youth. It also helps them to be self employed.

### **Modified Special Incentive package scheme**

It provides capital subsidy of 20% & 25% in SEZ and Non SEZ respectively. It is available for business units engaged in manufacturing of electronics in the field of Internet of things, aeronautics, defence, automotive, green technology, nano technology.

### **NewGen Innovation and Entrepreneurship Development Centre (NewGen IEDC)**

It is one time limited financial assistance to entrepreneurs upto 25 lakhs in the field of technology, aeronautics, healthcare & life sciences, food & beverages, Internet of things, nanotechnology, biotechnology, Artificial Intelligence, Telecommunication & networking, textiles & apparels etc.

### **Dairy Entrepreneurship Development Scheme**

Under this scheme help is provided to entrepreneurs working in the field of Agriculture, pets and animals. Incentives are provided to them so that they can set small dairy farms.

### **Single Point Registration Scheme (SPRS)**

This scheme provides an exemption of Earnest Money Deposit. The tenders are issued free of cost under this scheme.

### **Conclusion**

It can be concluded that government, policymakers, experts and business leaders all are promoting the entrepreneurship which would help the socioeconomic growth of the country. The youth of India is becoming highly ambitious towards setting up new enterprises. It is rightly said that 'Change is the important part of life'. The new enterprises would generate more employment, lead new innovations, introduce new solutions for already existing processes. According to Nasscom, India as startup nation is gaining huge momentum and further, many private players like Ola, Uber, and Paytm are motivating the youth towards entrepreneurship. Many young persons are thinking about starting their own enterprise instead of doing job. Considering this scenario, entrepreneurship is the life blood of the nation and it would help to generate employment, new innovations, new markets, and new solutions and develop the overall economy.

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## ਖੇਜ ਪੱਤਰ

### ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਦੀ ਸਾਹਿਤ ਆਲੋਚਨਾ ਦੇ ਵਿਚਾਰਧਾਰਕ ਆਧਾਰ

#### ਗੁਰਸੇਵਕ ਸਿੰਘ\*

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਮੁੱਖ ਰੂਪ ਵਿਚ ਸਾਹਿਤ ਇਤਿਹਾਸਕਾਰ ਹੈ। ਉਸ ਨੇ ਬਾਵਾ ਬੁੱਧ ਸਿੰਘ ਅਤੇ ਮੋਲਾ ਬਖਸ਼ ਕੁਸ਼ਤਾ ਤੋਂ ਬਾਅਦ ਪੰਜਾਬੀ ਸਾਹਿਤ ਖੇਜ ਕਾਰਜ ਨੂੰ ਅੱਗੇ ਵਧਾਇਆ। ਉਸ ਨੇ ਲੁਪਤ ਹੋਣ ਜਾ ਰਹੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਖਜਾਨੇ ਦੀ ਭਾਲ ਕਰਕੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਅਮੀਰ ਪਰੰਪਰਾ ਨੂੰ ਸਾਹਮਣੇ ਲਿਆਂਦਾ। ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਨੇ ਪ੍ਰਾਪਤ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦਾ ਸਰਵੇਖਣ ਕਰ ਕੇ ਉਸ ਬਾਰੇ ਆਪਣਾ ਗੰਭੀਰ ਅਧਿਐਨ ਪੇਸ਼ ਕੀਤਾ ਹੈ ਜਿਸ ਵਿਚੋਂ ਉਸ ਦੇ ਵਿਚਾਰਧਾਰਕ ਸਰੋਕਾਰਾਂ ਦੀ ਪਛਾਣ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ। ਉਸ ਦਾ ਖੇਜ ਅਤੇ ਆਲੋਚਨਾ ਨਾਲ ਸੰਬੰਧਿਤ ਕਾਰਜ ਪੰਜਾਬੀ ਭਾਖਾ ਅਤੇ ਛੰਦਾਬੰਦੀ (1937), ਬੁਲ੍ਹੇ ਸ਼ਾਹ (1939), ਆਧੁਨਿਕ ਪੰਜਾਬੀ ਕਵਿਤਾ (1941), ਸੂਫੀਆਂ ਦਾ ਕਲਾਮ (1941), ਪੰਜਾਬੀ ਅਦਬ ਦੀ ਮੁਖਤਸਰ ਤਾਰੀਖ (1948), ਜਿਤਿੰਦਰ ਸਾਹਿਤ ਸਰੋਵਰ (1950) ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਇਤਿਹਾਸ ਰੇਖਾ (1958) ਆਦਿ ਪੁਸਤਕਾਂ ਵਿਚ ਪ੍ਰਾਪਤ ਹੁੰਦਾ ਹੈ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਦੀ ਸਾਹਿਤ ਆਲੋਚਨਾ ਮੁੱਖ ਰੂਪ ਵਿਚ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਇਤਿਹਾਸਾਂ ਦੇ ਰੂਪ ਵਿਚ ਪ੍ਰਾਪਤ ਹੁੰਦੀ ਹੈ ਜਿਸ ਬਾਰੇ ਇੱਥੇ ਚਰਚਾ ਕੀਤੀ ਜਾਣੀ ਹੈ। ਆਲੋਚਨਾ ਅਤੇ ਸਾਹਿਤ ਇਤਿਹਾਸ ਨੂੰ ਅੰਤਰ-ਸੰਬੰਧਿਤ ਕਰ ਕੇ ਸਮਝਿਆ ਜਾਣਾ ਚਾਹੀਦਾ ਹੈ। ਸਾਹਿਤ ਇਤਿਹਾਸ ਕੇਵਲ ਸਾਹਿਤਕ ਤੱਥਾਂ ਦੇ ਇਕੱਤਰੀਕਰਨ ਤੱਕ ਸੀਮਿਤ ਨਹੀਂ ਹੁੰਦਾ। ਸਾਹਿਤ ਇਤਿਹਾਸਕਾਰ ਕੋਲ ਸਾਹਿਤ ਅਤੇ ਇਤਿਹਾਸ ਦੋਹਾਂ ਬਾਰੇ ਕੋਈ ਨਾ ਕੋਈ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਹੁੰਦਾ ਹੈ। ਇਸੇ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਤੋਂ ਹੀ ਉਹ ਸਾਹਿਤ ਬਾਰੇ ਆਪਣੀ ਧਾਰਨਾ ਬਣਾਉਂਦਾ ਹੈ ਅਤੇ ਸਾਹਿਤ ਤੱਥਾਂ ਦੀ ਚੋਣ ਕਰ ਕੇ ਉਹਨਾਂ ਨੂੰ ਇਤਿਹਾਸਿਕ ਪ੍ਰਸੰਗ ਵਿਚ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਇਸ ਪ੍ਰਸੰਗ ਵਿਚ ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਦੀ ਸਾਹਿਤ ਆਲੋਚਨਾ ਨੂੰ ਵੀ ਸਮਝਿਆ ਜਾ ਸਕਦਾ ਹੈ। ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਲਈ ਸਾਹਿਤ ਦਾ ਇਤਿਹਾਸ ਲਿਖਣ ਦੇ ਸਮਾਜਿਕ ਸਰੋਕਾਰ ਹਨ।

ਉਨ੍ਹਾਂ ਅਨੁਸਾਰ “ ਹੁਣ ਤੱਕ ਹੋ ਚੁੱਕੀ ਵਿਚੋਂ ਅਸੀਂ ਢੇਰ ਗੱਲਾਂ ਆਪਣੇ ਮਤਲਬ ਦੀਆਂ ਕੱਢਦੇ ਹਾਂ, ਉਸ ਸਾਰੇ ਦੇ ਵਿਕਾਸ ਨੂੰ ਵੇਖਦੇ ਹਾਂ, ਉਸ ਉੱਤੇ ਪਏ ਪ੍ਰਭਾਵਾਂ ਨੂੰ ਘੋਖਦੇ ਹਾਂ, ਸਾਹਿਤ ਦਾ ਜੀਵਨ ਨਾਲ ਸੰਬੰਧ ਲੋੜਦੇ ਹਾਂ, ਅਤੇ ਭਵਿੱਖ ਲਈ ਭੂਤ ਵਿਚੋਂ ਸਬਕ ਤੇ ਪ੍ਰੇਰਨਾ ਲੈਂਦੇ ਹਾਂ।”<sup>1</sup>

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਸਾਹਿਤ ਜੀਵਨ ਦਾ ਪ੍ਰਤੀਬਿੰਬ ਹੁੰਦਾ ਹੈ। ਇਹ ਜੀਵਨ ਦੇ ਹਾਲ ਦੱਸਦਾ ਹੈ। ਸਾਹਿਤ ਦਾ ਇਤਿਹਾਸ ਪੜ੍ਹ ਕੇ ਭੂਤ ਅਤੇ ਵਰਤਮਾਨ ਕਾਲ ਦੀ ਸਮਝ ਪੈਂਦੀ ਹੈ। ਸਾਹਿਤ ਦਾ ਅਧਿਐਨ ਕਰਨ ਲਈ ਸਾਹਿਤਕਾਰ ਦੇ ਜੀਵਨ ਨੂੰ ਆਧਾਰ ਬਣਾਉਂਦਾ ਹੈ। ਉਸ ਅਨੁਸਾਰ ਸਾਹਿਤ ਰਚਨਾ ਸਾਹਿਤਕਾਰ ਦੇ ਨਿੱਜੀ

\* ਰਿਸਰਚ ਸਕਾਲਰ, ਪੰਜਾਬੀ ਵਿਭਾਗ, ਪੰਜਾਬੀ ਯੂਨੀਵਰਸਿਟੀ, ਪਟਿਆਲਾ

ਅਤੇ ਸਮਾਜਿਕ ਪ੍ਰਭਾਵਾਂ ਦਾ ਫਲ ਹੁੰਦੀ ਹੈ ਇਸ ਲਈ ਸਾਹਿਤ ਅਧਿਐਨ ਲਈ ਸਾਹਿਤਕਾਰ ਦੇ ਮਨ ਉੱਤੇ ਪਏ ਸਮਾਜਿਕ ਪ੍ਰਭਾਵਾਂ ਦਾ ਅਧਿਐਨ ਕਰਨਾ ਜ਼ਰੂਰੀ ਹੈ। ਉਹ ਲੇਖਕ ਦੀ ਮਾਨਸਿਕ ਦਸ਼ਾ, ਵਿਦਿਆ ਦਾ ਪੱਧਰ, ਨਿੱਜੀ ਰੁਚੀਆਂ, ਦ੍ਰਿਸ਼ਟੀਕੋਣ, ਆਦਰਸ਼ ਅਤੇ ਉਸ ਦੇ ਪਰਿਵਾਰਕ ਪਿਛੋਕੜ ਤੋਂ ਇਲਾਵਾ ਸਮੇਂ ਦੀ ਸਮਾਜਿਕ ਆਰਥਿਕ ਰਾਜਨੀਤਕ ਧਾਰਮਿਕ ਹਾਲਤਾਂ ਆਦਿ ਸਭ ਕੁਝ ਨੂੰ ਇਸ ਅਧਿਐਨ ਵਿਚ ਸ਼ਾਮਲ ਕਰਦਾ ਹੈ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਆਪਣੇ ਇਸੇ ਸਿਧਾਂਤ ਦੀ ਰੋਸ਼ਨੀ ਵਿਚ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਵਿਆਖਿਆ, ਵਿਸ਼ਲੇਸ਼ਣ, ਮੁਲਾਂਕਣ ਅਤੇ ਵਰਗੀਕਰਨ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦਾ ਹੈ। ਉਹ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਅਧਿਐਨ ਲਈ ਇਨ੍ਹਾਂ ਪ੍ਰਸ਼ਨਾਂ ਨੂੰ ਆਧਾਰ ਬਣਾਉਂਦਾ ਹੈ ਕਿ ਇਹ ਸਾਹਿਤਿਕ ਕੌਣ ਸਨ? ਕਿਹੋ ਜਾ ਉਹਨਾਂ ਦਾ ਜੀਵਨ ਸੀ? ਸਾਹਿਤ ਰਚਨਾ ਕਿਸ ਗਰਜ ਲਈ ਉਹਨਾਂ ਨੇ ਕੀਤੀ। ਕੀ ਉਹਨਾਂ ਦੀ ਤਿਆਰੀ ਸੀ? ਉਸ ਦਾ ਕੀ ਪ੍ਰਭਾਵ ਪਇਆ? ਕਿਨ੍ਹਾਂ ਗੱਲਾਂ ਦਾ ਉਹਨਾਂ ਨੇ ਪ੍ਰਚਾਰ ਕੀਤਾ? ਕਿਹੜੀਆਂ ਨਵੀਆਂ ਗੱਲਾਂ ਉਹਨਾਂ ਨੇ ਕਰ ਤੇ ਕਹਿ ਵਿਖਾਈਆਂ? ਸਾਹਿਤ ਨੂੰ ਕਿਵੇਂ ਜੀਵਨ ਦਾ ਸੀਸ਼ਾ, ਜੀਵਨ ਦਾ ਆਗੂ ਤੇ ਸੇਧਕ ਤੇ ਸਹਾਰਾ ਬਣਾਇਆ? <sup>2</sup>

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਸਾਹਿਤ ਦਾ ਇਹ ਫਰਜ਼ ਬਣਦਾ ਹੈ ਕਿ ਉਹ ਸਮੇਂ ਦੀਆਂ ਸਮੱਸਿਆਵਾਂ ਅਤੇ ਸਮਾਜਿਕ ਵਿਰੋਧਾਂ ਨੂੰ ਪੇਸ਼ ਕਰੇ। ਉਹਨਾਂ ਅਨੁਸਾਰ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ ਅਤੇ ਬੀਮਾਰੀਆਂ ਦੇ ਇਲਾਜ ਸਾਹਿਤਕ ਨਹੀਂ ਪਰ ਜੇਕਰ ਸਾਹਿਤ ਇਹਨਾਂ ਪ੍ਰਸ਼ਨਾਂ ਨੂੰ ਠੀਕ ਰੂਪ ਵਿਚ ਪੇਸ਼ ਕਰ ਦੇਵੇ ਤਾਂ ਸਮਝੇ ਉਸ ਨੇ ਆਪਣੀ ਜ਼ਿੰਮੇਦਾਰੀ ਨਿਭਾ ਦਿੱਤੀ ਹੈ। ਉਨ੍ਹਾਂ ਨੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦਾ ਸਰਵੇਖਣ ਕਰਦਿਆਂ ਪੰਜਾਬੀ ਸਾਹਿਤ ਨੂੰ ਤਿੰਨ ਕਾਲਾਂ ਵਿਚ ਵੰਡਿਆ ਹੈ। ਹਿੰਦੂਆਈ ਸਮਾਂ, ਮੁਸਲਮਾਨੀ ਸਮਾਂ, ਅੰਗਰੇਜ਼ੀ ਸਮਾਂ। ਉਨ੍ਹਾਂ ਨੇ ਇਨ੍ਹਾਂ ਤਿੰਨਾਂ ਕਾਲਾਂ ਵਿਚਲੇ ਸਮਾਜਿਕ ਰਾਜਸੀ ਵਿਰੋਧਾਂ ਬਾਰੇ ਚਰਚਾ ਕਰਦਿਆਂ ਹੋਇਆਂ ਪੰਜਾਬੀ ਹਿਤ ਅਤੇ ਸਾਹਿਤਕਾਰਾਂ ਦਾ ਮੁਲਾਂਕਣ ਇਸ ਆਧਾਰ ਉੱਤੇ ਕੀਤਾ ਹੈ ਕਿ ਇਨ੍ਹਾਂ ਸਾਹਿਤਕਾਰਾਂ ਨੇ ਇਨ੍ਹਾਂ ਵਿਰੋਧਾਂ ਦੀ ਪੇਸ਼ਕਾਰੀ ਕਿਵੇਂ ਕੀਤੀ ਹੈ ਅਤੇ ਇਨ੍ਹਾਂ ਦੇ ਹੱਲ ਬਾਰੇ ਉਨ੍ਹਾਂ ਦਾ ਕੀ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਹੈ।

ਹਿੰਦੂਆਈ ਕਾਲ (800-1450 ਈ.) ਦੇ ਸਮੇਂ ਤੱਕ ਸਮਾਜ ਵਿਚ ਧਾਰਮਿਕ ਮਤਾਂ ਵਿਚਕਾਰ ਆਪਸੀ ਵਾਦ-ਵਿਵਾਦ ਚਲ ਰਹੇ ਸਨ ਸਭ ਆਪਣਾ ਪ੍ਰਭਾਵ ਵਧਾਉਣ ਵਿਚ ਲੱਗੇ ਹੋਏ ਸਨ। ਜਾਤੀਆਂ, ਵਰਨਾਂ, ਅਤੇ ਸ਼੍ਰੇਣੀਆਂ ਵਿਚ ਵਿਰੋਧ ਅਤੇ ਨਫਰਤ ਦਾ ਮਹੌਲ ਸੀ। ਛੋਟੇ-ਛੋਟੇ ਰਾਜੇ ਆਪਸ ਵਿਚ ਲੜ ਰਹੇ ਸਨ ਅਤੇ ਵਿਲਾਸਤਾ ਦਾ ਜੀਵਨ ਬਤੀਤ ਕਰ ਰਹੇ ਸਨ। ਗ੍ਰਹਿਸਥੀਆਂ ਦਾ ਜੀਵਨ ਵੀ ਦੰਭ ਭਰਿਆ ਸੀ। ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਅਜਿਹੇ ਸਮੇਂ ਵਿਚ ਅਜਿਹੇ ਸਾਹਿਤ ਦੀ ਲੋੜ ਹੁੰਦੀ ਹੈ ਜੋ ਸਮਾਜ ਨੂੰ ਚੇਭਾਂ ਲਾ ਕੇ ਜਗਾਵੇ, ਜਤ-ਸਤ ਏਕਤਾ, ਸਮਾਨਤਾ, ਭਾਈਚਾਰੇ ਦਾ ਪ੍ਰਚਾਰ ਕਰੇ। ਚਰਪਟ ਨਾਥ, ਗੋਰਖ ਨਾਥ, ਚੌਰੰਗੀ ਰਤਨ ਨਾਥ ਆਦਿਕਵੀਆਂ ਨੇ ਅਜਿਹੇ ਸਮਾਜ ਸੁਧਾਰਕ ਸਾਹਿਤ ਦੀ ਰਚਨਾ ਕੀਤੀ। ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਚਰਪਟ ਨਾਥ ਮੱਧਕਾਲ ਦਾ ਪਹਿਲਾਂ ਦੰਭ ਬਿਦਾਰੂ ਹੋਇਆ ਹੈ ਜਿਸ ਨੇ ਵਹਿਮਾਂ ਭਰਮਾਂ ਨੂੰ ਨਿੰਦਿਆ ਹੈ। ਉਸ ਨੇ ਨਿਧੜਕਤਾ ਨਾਲ ਗਿਰਗੀ ਤੇ ਉਦਾਸੀ, ਜੋਗੀ ਤੇ ਸੰਨਿਆਸੀ ਦੀ ਮਾਨਸਿਕ ਦਸ਼ਾ ਨੂੰ ਨੰਗਿਆਂ ਕੀਤਾ ਤੇ ਚੇਭ ਤੇ ਚੇਟ ਲਾਈ ਹੈ।

<sup>3</sup>



ਮੁਸਲਮਾਨੀ ਸਮੇਂ (1450-1780 ਈ ) ਵਿਚ ਹਿੰਦੂਆਈ ਸਮੇਂ ਦੀਆਂ ਸਮੱਸਿਆਵਾਂ ਹੋਰ ਗੰਭੀਰ ਹੋ ਗਈਆਂ ਅਤੇ ਇਹਨਾਂ ਨਾਲ ਰਾਜਸੀ ਗੁਲਾਮੀ, ਜੁਲਮ, ਅਨਿਆਂ, ਪੱਖਪਾਤ, ਭ੍ਰਿਸ਼ਟਾਚਾਰ ਅਤੇ ਸੱਭਿਆਚਾਰਕ ਦਾਬਾ ਹੋਰ ਜੁੜ ਗਿਆ ਅਤੇ ਲੋਕਾਂ ਦਾ ਜੀਣਾ ਹੋਰ ਦੁੱਭਰ ਹੋ ਗਿਆ । ਅਜਿਹੇ ਸਮੇਂ ਵਿਚ ਗੁਰੂ ਕਵੀ, ਭਗਤ, ਸੂਫੀ, ਕਿੱਸਾ ਕਵੀ, ਬੀਰ ਰਸੀ ਕਵੀਆਂ ਨੇ ਆਪਣੇ ਸਾਹਿਤ ਦੁਆਰਾ ਸਮਾਜ ਨੂੰ ਸਿੱਧੇ ਰਾਹ ਪਾਇਆ । ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੀ ਬਾਣੀ ਦੀ ਵਿਆਖਿਆ ਇਸੇ ਇਤਿਹਾਸਿਕ ਪ੍ਰਸੰਗ ਵਿਚ ਕਰਦਾ ਹੈ । ਉਹ ਨਾਨਕ ਬਾਣੀ ਦੇ ਵਿਚਾਰ, ਦ੍ਰਿਸ਼ਟੀ, ਮਨੋਰਥ ਤੇ ਸੰਦੇਸ਼ ਉੱਤੇ ਕੇਂਦਰਤ ਕਰਦਾ ਹੈ ਅਤੇ ਇਸ ਸੰਦੇਸ਼ ਦੀ ਸਮਾਜਿਕ ਮਹੱਤਤਾ ਨੂੰ ਦ੍ਰਿੜਾਉਂਦਾ ਹੈ । ਨਾਨਕ ਬਾਣੀ ਦੇ ਮਨੋਰਥ ਦੀ ਚਰਚਾ ਕਰਦਿਆਂ ਉਹ ਲਿਖਦਾ ਹੈ ਕਿ “ ਸਭ ਤੋਂ ਪਹਿਲਾਂ ਤਾਂ ਅਕੱਲੇ ਅਕੱਲੇ ਦੀ ਆਤਮਾਂ ਵਿਚ ਮੁੜ ਬਲ ਭਰਨਾ ਸੀ ਉਸ ਨੂੰ ਵਾਹਿਗੁਰੂ ਦੀ ਕਾਦਿਰਤਾ ਦਾ ਸੁਨੇਹਾ ਦੇ ਕੇ ਤਗੜਿਆਂ ਅਤੇ ਭਰੋਸਾਵਾਨ ਕਰਨਾ ਸੀ । ਫੇਰ ਉਸ ਨੂੰ ਦੂਜਿਆਂ ਨਾਲ ਹਮ ਵਤਨਾਂ ਨਾਲ ਅਪਣੱਤ ਸਿਖਾਉਣਾ ਸੀ ਜਾਤ, ਕੌਮ ਦੇ ਭੇਦ ਭਾਉ ਨੂੰ ਮਿਟਾਉਣਾ ਸੀ । ਫੇਰ ਸਮਾਜ ਦੇ ਆਰਥਿਕ ਪ੍ਰਬੰਧ ਦੀਆਂ ਤਰੁੱਟੀਆਂ ਨੂੰ ਦੂਰ ਕਰਨ ਦਾ ਵਲ ਦੱਸਣਾ ਸੀ । ਫੇਰ ਰਾਜਨੀਤਿਕ ਜੁਲਮਾਂ ਤੇ ਔਕੜਾਂ ਤੇ ਪਾਬੰਦੀਆਂ ਦੱਸ ਕੇ ਦਿਲ ਨੂੰ ਹਲੂਣਨਾ ਤੇ ਹਿੰਮਤ ਨੂੰ ਉਭਾਰਨਾ ਸੀ । ਤੇ ਸਾਫ਼ ਆਖਣਾ ਸੀ ਕਿ ਉਦਮ ਬਗੈਰ ਕੁਝ ਨਹੀਂ ਹੋ ਸਕਦਾ । ਜਾਤੀਆਂ ਤੇ ਅਕੱਲੇ ਯੁੱਗ ਧਰਮ ਨਿਭਾਉਣ ਨਾਲ ਹੀ ਉਥਾਨ ਦੇ ਪੰਧ ਨੂੰ ਕੱਟਦੇ ਹਨ । ਅਖੀਰਲਾ ਅੰਗ ਸੀ ਪੁਰਾਤਨ ਸਭਿਅਤਾ, ਆਚਾਰ, ਸਿਧਾਂਤ, ਕਥਾਵਾਂ ਤੇ ਸ਼ਬਦਾਵਲੀ ਤੇ ਨਾਇਕਾਵਲੀ ਨੂੰ ਸਾਧਾਰਨ ਲੋਕਾਂ ਦੀ ਆਪਣੀ ਭਾਸ਼ਾ ਤੇ ਸ਼ੈਲੀ ਵਿਚ ਉਹਨਾਂ ਦੇ ਸਾਹਮਣੇ ਰੱਖਣਾ । <sup>4</sup>

ਦਮੇਦਰ ਦੇ ਕਿੱਸੇ ਕਿੱਸੇ ਦੀ ਵਿਸ਼ਾ, ਵਸਤੂ ਅਤੇ ਬੋਲੀ ਬਾਰੇ ਚਰਚਾ ਕਰਦਿਆਂ ਉਹ ਦਮੇਦਰ ਨੂੰ ਮਨੋਵਿਗਿਆਨ ਦਾ ਮਾਹਰ ਦੱਸਦਾ ਹੈ ਜਿਸ ਨੇ ਕਿੱਸੇ ਵਿਚ ਪੰਜਾਬੀ ਸੱਭਿਆਚਾਰ ਦਾ ਨਕਸ਼ਾ ਪੇਸ਼ ਕੀਤਾ ਹੈ । ਉਹ ਦਮੇਦਰ ਦੀ ਤੁਲਨਾ ਹਿੰਦੀ ਦੇ ਕਵੀ ਜਾਇਸੀ ਨਾਲ ਕਰਦਾ ਹੋਇਆ ਸਿੱਧ ਕਰਦਾ ਹੈ ਕਿ ਪੰਜਾਬੀ ਬੋਲੀ ਕਿਸੇ ਪੱਖੋਂ ਵੀ ਦੂਜੀਆਂ ਭਾਸ਼ਾਵਾਂ ਤੋਂ ਘੱਟ ਜਾ ਹੀਣੀ ਨਹੀਂ ਹੈ ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਵਾਰਿਸ ਸ਼ਾਹ ਦੇ ਕਿੱਸੇ ਦੀ ਵਿਆਖਿਆ ਕਰਦਿਆਂ ਉਸ ਦੇ ਸਾਹਿਤਕ ਪ੍ਰਯੋਜਨ ਨੂੰ ਆਧਾਰ ਬਣਾਉਂਦਾ ਹੈ । ਉਸ ਅਨੁਸਾਰ ਵਾਰਿਸ ਸ਼ਾਹ ਦਾ ਪ੍ਰਯੋਜਨ ਹੀਰ ਦੇ ਕਿੱਸੇ ਰਾਹੀਂ ਆਪਣੇ ਇਸ਼ਕ ਦਾ ਪ੍ਰਚਾਰ ਕਰਨਾ ਨਹੀਂ ਸੀ ਸਗੋਂ ਉਸ ਸਮੇਂ ਦੇ ਸਮਾਜ ਦੀਆਂ ਕੁਰੀਤੀਆਂ, ਗਿਰਾਵਟਾਂ ਦਾ ਹਾਲ ਦੱਸ ਕੇ ਸਮਾਜ ਨੂੰ ਈਮਾਨ ਵੱਲ ਪ੍ਰੇਰਿਤ ਕਰਨਾ ਸੀ ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਮੱਧਕਾਲ ਵਿਚ ਚਾਰ ਪ੍ਰਕਾਰ ਦੀ ਕਵਿਤਾ ਲਿਖੀ ਗਈ ਹੈ । 1. ਅਨੁਭਵ ਦੀ 2. ਸਦਾਚਾਰ ਸਿਖਾਈ ਜਾ ਮਨ ਸਮਝਾਈ ਦੀ 3. ਇਸ਼ਕ ਜਾਂ ਪ੍ਰੇਮ ਪ੍ਰੀਤ ਦੀ 4. ਭਗਤੀ ਰਸ ਦੀ । ਉਹ ਹਿੰਦੀ ਆਲੋਚਕਾਂ ਦੁਆਰਾ ਕਾਵਿ ਦੀ ਸਰਗੁਣ ਅਤੇ ਨਿਰਗੁਣ ਕਾਵਿ ਵਿਚ ਕੀਤੀ ਗਈ ਵੰਡ ਦੀ ਆਲੋਚਨਾ ਕਰਦਾ ਹੈ ਕਿ ਰੱਬ ਦਾ ਸਰੂਪ ਸਰਗੁਣ ਅਤੇ ਨਿਰਗੁਣ ਦੋਵੇਂ ਹੀ ਇਸ ਕਰਕੇ ਇਹ ਵੰਡ ਠੀਕ ਨਹੀਂ ਮੰਨੀ ਜਾ ਸਕਦੀ । ਉਹ ਇਸ ਪ੍ਰਸ਼ਨ ਉੱਤੇ ਵੀ ਚਰਚਾ ਕਰਦਾ ਹੈ ਕਿ ਕਵੀਆਂ ਨੇ ਕੋਈ ਸ਼ੈਲੀ ਕਿਉਂ ਚੁਣੀ । ਇਸ ਪ੍ਰਸ਼ਨ ਦੀ ਵਿਆਖਿਆ ਉਹ ਮੁਸਲਮਾਨੀ ਪ੍ਰਭਾਵ ਦੇ ਪ੍ਰਸੰਗ ਵਿਚ ਕਰਦਾ ਹੈ । ਉਹ ਅਨੁਭਵੀ ਅਤੇ ਨਿਰਗੁਣ ਧਾਰਾ ਦੀ ਕਵਿਤਾ ਨੂੰ ਉੱਤੇ ਦਰਜੇ ਦੀ ਮੰਨਦਾ ਹੈ ਕਿਉਂਕਿ ਉਸ ਦਾ ਰਸ ਕਦੇ ਬੇਸੁਆਦਾ ਨਹੀਂ ਹੁੰਦਾ ।

ਡਾ. ਮੋਹਨ ਸਿੰਘ ਦੀਵਾਨਾ ਅਨੁਸਾਰ ਅੰਗਰੇਜ਼ੀ ਸਮੇਂ ( 1780-1950 ਈ. ) ਵਿਚ ਮਸ਼ੀਨੀਕਰਨ, ਛਾਪਾਖਾਨਾ, ਅਖਵਾਰ, ਰਸਾਲੇ ਆਉਣ ਨਾਲ ਸਮਾਜ ਵਿਚ ਤਬਦੀਲੀਆਂ ਵਾਪਰੀਆਂ ਹਨ । ਪੱਛਮੀ ਵਿਦਿਆ ਅਤੇ ਗਿਆਨ ਵਿਗਿਆਨ ਦਾ ਪਸਾਰਾ ਹੋਇਆ ਹੈ । ਵਿਅਕਤੀਵਾਦ ਫੈਲਿਆ ਹੈ । ਧਰਮ ਅਤੇ ਭਗਤੀ ਪ੍ਰਤੀ ਅਰੁਚੀ ਵਧੀ ਹੈ । ਸਾਹਿਤ ਦੇ ਵਿਸ਼ੇ ਬਦਲ ਗਏ ਹਨ । ਸਮਾਜ ਦੀ ਬਣਤਰ ਗੁੰਝਲਦਾਰ ਹੋ ਗਈ ਹੈ । ਅਜਿਹੇ ਸਮੇਂ ਵਿਚ ਆਗੂ ਦੀ ਥਾਂ ਅਨੁਕਣੀਆਂ ਬਣ ਗਿਆ ਹੈ ਅਤੇ ਸਾਹਿਤਕਾਰ ਵੇਤਨਦਾਰ ਪ੍ਰਚਾਰਕ । ਉਸ ਅਨੁਸਾਰ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਸਿਰਜਣਾਤਮਿਕ, ਪਰਿਵਰਤਨ ਕਰੂ ਅਤੇ ਮਾਰਗ ਦਰਸ਼ਕ ਵਾਲੀ ਭੂਮਿਕਾ 1708 ਈ. ਤੱਕ ਖਤਮ ਹੋ ਗਈ ਸੀ । ਉਹ ਨਵੇਂ ਸਾਹਿਤ ਤੋਂ ਨਿਰਾਸ ਨਜ਼ਰ ਆਉਂਦਾ ਹੈ । “ ਸਾਹਿਤ ਮਹਿਜ਼ ਇਕ ਦਿਲਚਸਪੀ ਦਾ ਸਮਿਆਨ ਰਹਿ ਗਇਆ ਹੈ । ਉਸ ਵਿਚ ਉਹ ਬਲ ਨਹੀਂ ਰਹਿਆ, ਉਹ ਪ੍ਰਭਾਵ ਨਹੀਂ ਰਹਿਆ । ਉਹ ਜੌਹਰ-ਪਨਾ ਨਹੀਂ ਰਹਿਆ । ਉਹ ਨੈਰਸ ਨੇ ਨਿੱਧ ਦੇਣ ਵਾਲੀ ਅਮੀਰਤਾ ਨਹੀਂ ਕਾਰਨ ਸਾਫ ਹੈ ਕਿ ਸਹਿਤਿਕਾਂ ਦੇ ਜੀਵਨ ਸੰਕੀਰਨ ਹੋ ਗਏ ਹਨ । <sup>5</sup> ਉਸ ਲਈ ਉੱਚਾ ਸਾਹਿਤ ਉਹੀ ਹੈ ਜੋ ਜੀਵਨ ਨੂੰ ਚੰਗੇਰਾ ਬਣਾਉਣ ਵਿਚ ਆਪਣਾ ਯੋਗਦਾਨ ਦੇਵੇ ।

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## **Simplifying the Learning with Instructional Designing**

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### **Abstract**

Instructional designing caters to the need of learners by simplifying the content and learning materials and the mind play overpowers the present learning system. The syllabus prescribed at the plus one standard has been proving beneficial to a major extent compared to the previous syllabus. Focusing on the enhancement of the knowledge and the grasping abilities of English Language by the students have been pivotal reasons behind change and syllabus. Instructional Designing is the road between knowledge acquisitions to knowledge application connected by the knowledge gained at the lower level classes.

### **Introduction**

The present learning system followed in the Tamil Nadu State Board Syllabus prescribed to Higher Secondary becomes the course of study and crux of the research. The syllabus prescribed at the plus one standard has been proving beneficial to a major extent compared to the previous syllabus. Focusing on the enhancement of the knowledge and the grasping abilities of English Language by the students have been pivotal reasons behind change and syllabus. It has turned out to be student-learner centric methodology. Like any other beneficial methodologies government at the state level has approved of the adaptation and improvements in the previously prescribed syllabus and teaching methodologies so that students would be able to gain competency at the competitive levels in the future. Though the learning technique has drastically changed the methodology is stuck at the same level and the need to improvise the same has aroused. Students wouldn't be stuck to rote memory rather they could play over their creativity and visualization and test their knowledge immediately after the learning and not wait for the examinations to test the learning capacities. Common syllabus prescribed to all boards falling under the educational system of Tamil Nadu is again an added advantage as all the students could learn with similar techniques and the content provided would not differentiate the learners' capacity of acquisition of English Language. Analyzing the common syllabus and how it has been beneficial to students has been the reason behind the research and adaptation of certain methodologies such as pilot study, experimentations, interviewing etcetera in finding out the pros and cons is the background analysis done to obtain required result.

### **Review of Literature**

Research works have been undertaken owing to school and college students to test the English Language acquisition skills of students and it has been found the defect arose in the writing skills of the students.

A study entitled "An Linguist analysis of problem in teaching English as second language at high school level", by Hema Devi (1993) evaluated the linguistic skills of the high school students in English. However, she has dealt with in detail only from the second

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language learners of English in high school level. The study identified the phonological, grammatical and orthographical errors in their writing.

Sujatha (1989), in the study entitled "Some syntactic problems in teaching English as a second language at the higher secondary level", evaluated the syntactic problems of the higher secondary school students in English. The work identified in her study the syntactic errors in the writing of the higher secondary school students.

Martin (1998) considers the question of how much of the instructional process instructional designers should control by pre-planning and managing whether the designer who plans the instruction or the student is responsible for student learning.

### **Methodology**

The study was designed as a survey study by which the problems were identified. Special tools were designed to do the sample study with the sample group chosen for the study. Written exercises, questionnaire, interviews with the learners and teachers based on teaching-learning techniques etcetera were adapted as the methods under the phase one of the pilot study. As Corder (1974) says, "From practical point of view, it is clearly easier to make a systematic study of written materials".

The subjects of the pilot study were fifty students of Government Girls Higher Secondary School at Thammampatti in the state of Tamilnadu. They became the perfect homogeneous group with heterogeneous exposures and background and previous experiences apt for the study.

Quantitative and Qualitative methodologies were implemented. Interviews, participant observation and focus group discussions were conducted. A panel discussion with teachers and case study with one student was undertaken under Qualitative methods. Questionnaires were distributed to teachers and students with questions based on syllabus, teaching and learning and the different methods adapted analysis of LSRW skills and the outcomes of the pilot study became the testing scenario under Quantitative methods

Experimentation based on the application of Instructional Designing at the primary level of the learning of English Language was done. For a period of six months the experiments were done with pre-test, Check out one, two and three and post-test. Students had a better grasping and learning ability compared to previous learning-teaching techniques and the difference was evident in the creative credibility of the students owing to English Language learning. The immediate learning and evaluation techniques enhanced the acquisition ability of the students.

### **Instructional Designing**

Instructional Designing has roots in cognitive and behavioral psychology and recently constructivism has influenced the field on the thinking criterion. This makes the knowledge and skill acquisition more effective, appealing and efficient. It determines the state and needs of the learners and by introducing interventions learning becomes more effective. Following techniques are involved such as; Analysis, Design, Development, Implementation and Evaluation within a set time frame unlike the ancient method of testing the learnt knowledge in the form of examinations at intervals. Thus, application of this in the present common syllabus adapted at higher secondary school level rains the similar knowledge and understanding to all the students at the same rate. This study proves the same with the help of the methods of analysis.

### **Analysis**

The data obtained have been classified and processed based on the objectives and hypothesis of the present study involving quantitative and qualitative observations. The processed data have been analyzed and utilized for inserting in the experimental study of Instructional Designing.

### **Conclusion**

The outcome of the study will help the Educationists and planners understand the problems in learning and teaching English at Higher Secondary school levels. The study will present some remedial measures to solve certain problems in English language acquisition and will become an improvisation to the existing system of learning. It would enable students in understanding the importance of English Language and the associated creativity in improving the same.

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## **Post-Colonial Analysis of Isaac Asimov's Select Fiction**

**S. Anand Arul Das\***

**Dr. Suresh Frederick\*\***

The term Science fiction is defined by Oxford English Dictionary as an “imaginative fiction based on postulated scientific discoveries or spectacular environmental changes, frequently set in the future or on other planets and involving space or time travel” as the definition rightly points out umpteen number of science fiction sets on different planets and deals with interplanetary or interstellar travel and communication. Any science fiction sets its action in a distant future and authors give a clear picture of the technological and scientific advancement with might come true in the mere future.

Isaac Asimov, a prolific writer in the domain of robotics especially in the field of science fiction has produced about five hundred books and very many research articles. The researcher has selected few of his robot fictions to evaluate how Asimov projects the necessity of colonization in future and how they would treat the indigenous species. The researcher also focuses on the hyphenated identity of the future generations and master slave relationship which is described in the text.

Interstellar and interplanetary travels are well known and often used concepts in the realm of science fiction. Most of the readers are dumb founded by the description of scientific advancement, technological growth and various fictitious alien life forms and so on. Here the researcher is going to analyze Isaac Asimov's select fiction for the portrayal factors of colonization and postcolonial elements like master-slave relationship, hyphenated identity, etc. that is depicted through interstellar and interplanetary travel and communication.

Asimov explicates through the character Elijah Baley that space colonization is inevitable to meet the demands of extreme population growth in the Earth by the following dialogue that “The colonization of space is the only possible salvation of Earth” (CS 269). With the concept of colonization comes the concept of ‘Terraforming’ or ‘planetary engineering’, the term ‘Terraform’ is “A verb coined by Jack Williamson in “Collision Orbit” (1942; by-lined Will Stewart)” (Stableford 524) which means the process of building houses after making sure that proper oxygen supply can be acquired and slowly flourishing the colonized planet while explaining about the process of terraforming Asimov explains through the character D.G. Baley in the novel *Robots and Empire* about how autochthonous species in the colonized planets are maintained in botanical gardens, zoological parks and special aquaria. Only a few numbers of aboriginal species are allowed to grow in the vast scape of lands which are not touched by the course of ‘planetary engineering’. The term planetary engineering can be defined as “the large-scale modification of the environment or geography of a planet” (146 Prucher).

Thus the process of colonization is clearly pictured by Asimov in the above mentioned novel in which indigenous species is subjugated, marginalized and how the colonized land is changed according the comfort and profit of the colonizers. In the same novel Gladia asks D.G. Baley “Don't you feel that the planet really belongs to these insignificant, small, feeble things?” (213 RE) this question acts as the voice of the subaltern and contains the

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element of didactic perspective regarding colonization. D.G. Baley responds to that question by telling that this entire universe belongs to intellectual beings in this dialogue one can easily understand the support extended by Asimov towards colonizers and how the colonized are treated as inferior beings.

Next the researcher gives focus to a concept called 'hyphenated identity' which is considered as a major element in a subgenre of post-colonialism called diasporic literature. Which means people because of traveling from one place to another will get caught into identity crisis. In the novel *Robots and Empire*, D. G. Baley introduced Lady Gladia to the audience of Baley World and other through the camera by saying "And now the Lady Gladia, Solarian by birth, Auroran by citizenship, but Baleyworlder by deed" (RE 222). The above dialogue explicates that Lady Gladia was born on a planet named Solaria and lived for a very long time and gained citizenship in a planet called Aurora but got a very good name by her deeds from the people of the planet Baley World, thus she was introduced with hyphenated identity. But Gladia while addressing the gathering she tries to wipe out all the differences by stating that they are "Earthpeople by birth or Earthpeople by descent" (223 RE) thus Asimov tries to project that in future people would not get strangled by identity crises between the planets but would get flourish by syncing their differences under a broad concept and understanding that they are human beings and they are from Earth.

The research article also deduces on the master-slave portrayal that is used by Asimov in his robot fiction. Anyone knows that analyzing master-slave relationship is one of the elements in postcolonial reading. In the novel *The Naked Sun* the relationship between the 'Spacers' and the 'Earthpeople' is given in the colour of master-slave portrayal where spacers are projected as power center of the galaxy and earth people are projected as underdeveloped and subjugated class. Asimov explains the concept through a conversation between Albert Minnim and Elijah Baley, where Minnim says "Fifty Outer Worlds, underpopulated, roboticized, powerful, with people that are healthy and long-lived. We ourselves, crowded, technologically underdeveloped, short-lived, under their domination. It is unstable" (NS 11). Asimov also projects that how spacers show their disrespect for the earth people by sending humanoid to welcome and to be a partner with Elijah Baley in the murder investigation through the dialogue "A real man of Aurora, a real Spacer would not care to associate too closely or for too long a time with an Earthman" (NS 48).

Thus Asimov portrays the Spacers as superior and subjugated beings and Earth people as inferior and mediocre beings. Asimov also explicates how colonization though acts as a remedy for growing earth population later brings much disparity between human beings. One thing that remains same till the end is all are human beings though they are categorized under different labels.

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## **Risk Management in SBI and ICICI**

**Dr. Shoba Rani\***

### **Introduction**

The Banking industry has a wide array of business lines. Risk management practices and techniques vary significantly between the main poles. Such as retail banking, investment banking and trading and within the main poles between business lines. For medium and large corporate borrowers, individual decisions require more Judgment because mechanical rules are not sufficient to assess the actual credit standing of a corporation. For the middle market segment to large corporate businesses, relationship banking prevails. The relation is stable based on mutual confidence and generates multiple services. Risk decisions necessitate individual faunal evaluation of transactions. Obligations reviews are periodical. Risk management involves risk and expected return measuring, reporting and management for such transactions.

Risks are uncertainties resulting in adverse variations of profitability or in losses. In the banking Universe, there are a large number of risks. Most are well known. There has been a significant extension of focus, from the traditional qualitative risk assessment towards the quantitative management of risks, due to both evolving risk practices and strong regulatory incentives.

Banking risks are defined as adverse impacts on profitability of several distinct sources of uncertainty. Risk measurement requires capturing the source of the uncertainty and the magnitude of its potential adverse effect on profitability.

### **Risk Management in Banks**

The business of a bank is to lend deposits to its customers. The interest earned from the loans is then used to pay for deposits. While your deposits and interest are safe, the bank faces the risk of losing money on the loans they have given. Succinctly put, while a bank's assets (loans & investment) are risky and prone to losses, its liabilities (deposits) are certain. Bank failures are mainly caused by losses on its assets in the form of default by borrowers (credit risk) losses on investments in different securities (market risk) and frauds, systems and process failures (Operational risks). From the fundamental accounting equation we know that the assets should equal the external liabilities plus capital. A loss in bank's assets will have to be balanced by a reduction in the capital because the liabilities (the deposits) are to be honored under all circumstances. Therefore it should have sufficient capital at all times to absorb losses on account of credit, market and operational risks. Banks fail when their capital is wiped out by such losses. The rate of return that is expected on a bank's capital is higher than the interest it pays on deposits. Therefore though sufficient capital is desirable to absorb losses, it comes with a high cost. This explains the low capital to assets ratio for banks vis-à-vis manufacturing companies. The 1970's saw banks operating on a wafer thin capital base. Undercapitalized banks were prone to failure, which could have dramatic consequences for the economy. Failures of banks with a presence across countries were even riskier as it could have cross country effects. Several international banks, especially Japanese outfits, tried to get short term competitive advantage by keeping low capital and charging lower interest rates on their

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loans and advances. The definition of regulatory capital also differed from country to country. The failure of the German banks Herstatt in 1974 forced the central banks of the G-10 countries (Belgium, Canada, France, Germany, Italy, Japan, The Netherlands, Sweden, Switzerland, The United Kingdom and the United States) to delve deeper into the issue of undercapitalized banks and non-standardized banking regulations. These countries along with Luxembourg, formed the "Basel committee on Banking supervision" under the aegis of Bank for International Settlements in 1974. Formed in 1930, the BIS is one of the oldest international financial institutions.

The Banking risks are credit risk, Interest rate, Market risk, Liquidity risk, Operational risk, Foreign exchange risk.

### **Credit Risk**

Credit risk is the first of all risks in terms of importance. Default risk is a major source of loss is the risk that default, meaning that they fail to comply with their obligations to service debt, credit risk is also the risk of a decline in the credit standing of an obligor of the issuer of a bond. Such deterioration does not imply default, but it does imply that the probability of default increases. Issuer risk designates the obligors' credit risk, to make it distinct from the specific risk of a particular issue, among several of the same issuer depending on the nature of the instrument and its credit mitigates.

### **Measurement of credit risk**

Ratings are traditional measures of the credit quality of debts.

### **Country risk**

Country risk is a risk of a crisis in a country. There are many risks related to local crisis. Such as Sovereign risk which is the risk of default of sovereign issues.

A deterioration of the economic conditions. A deterioration of the value of the local foreign currency in terms of the bank. The impossibility of transferring funds from the country.

### **Performance risk**

Performance risk exists when the transaction risk depends more on now. The borrower reforms for specific projects or operations than on its overall credit standing. Performance risk is transactional because it relates to a specific transaction.

### **Interest rate risk**

The interest rate risk is the risk of decline in earnings due to the movements of interest rates. Most of the items of the bank's balance sheets generate revenues and cost that are interest rate drivers.

### **Market risk**

Market risk is the risk of adverse deviations of the market to market value of the trading portfolio, due to market movements. Earnings for the market portfolio are P&L arising from transaction. The P&L between two dates is the variation of the market value. Market risk does not refer to market due to causes other than market movements.

### **Foreign exchange risk**

The currency risk is that of incurring losses due to changes in the exchange rates or changes of the values of assets and liabilities denominated in foreign currencies.

### **Solvency risk**

Solvency risk is the risk of being unable to absorb losses, generated by all types of risk with the available capital. It differs from bankruptcy risk resulting from defaulting on debt

obligations and inability to raise funds for meeting such obligations. Solvency is a joint outcome of available capital and of all risks.

### **Operational risk**

Operational risks are those of malfunctions of the information system, reporting system, internal risk monitoring rules and internal procedures designed to take timely corrective actions, or the compliance with internal risk policy rules. The New Basel Accord of Jan 2001 defines operational risk as the risk of direct or indirect loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risks appear at different levels, people, processes, technical, and Information technology.

### **Model risk**

Model risk is significant in the market universe. Which traditionally makes relatively instance usage of models for pricing purposes. Model risk is growing more important with the extension of modeling techniques to other risks. Model risk materializes for instance, as gaps between predicted values of variables. Such as the VAR, and actual values observed from experience. Models are subject to Misspecifications, because they ignore some parameters for practical reasons. Models implementation suffers from errors of statistical techniques.

### **Review of Literature**

Ashwath Narayana and Mahadeva K.S<sup>1</sup> observed that "Risk Management is the application of proactive strategy to plan, lead, organize and control different types of risks which are faced by a business organisation. An essential component of risk management framework would be to mitigate all the risks and rewards of the products and services offered by the bank. There is a need for an efficient risk Management framework is paramount in order to factor in internal and external risks.

Najaf Gharachourlou<sup>2</sup> in her Ph.D thesis stated that "There is no enough data and useful data system for facing with risk management in cooperative bank and the risk management process should capture usable data and be kept as simple as possible.

Documentation is critical, and properly recording the identification, analysis, and risk mitigation plans and results for each risk element allows for lessons to be learned and actions to be taken if necessary. She also states that more bankers cover only credit risk by using simple methods, it represent need of study to develop other kind of risk analysis methods in cooperative bank.

Rekha Arunkumar<sup>3</sup> stated that there is a significant relationship between bank performance (in terms of profitability) and credit risk management (in terms of loan performance). Better credit risk management results in better bank performance. Thus, it is of crucial importance that banks practice prudent credit risk management and safeguarding the assets of the banks and protect the investors' interests. The study summarizes that banks used different credit risk management tools, techniques and assessment models to manage their credit risk, and that they all have one main objective, i.e. to reduce the amount of loan default which is a principal cause of bank failure.

The study also reveals that banks with good or sound credit risk management policies have lower loan default ratios (bad loans) and higher interest income (profitability).

The study also reveals banks with higher profit potentials can better absorb credit losses whenever they crop up and therefore record better performances. Furthermore, the study shows (in table 4b) that there is a direct but inverse relationship between profitability (ROE, ROA) and the ratio of non-performing loans to capital (NPL/C).



These results are in line with our expectations and actually tallies with conventional wisdom. This has led us to accept our hypothesis and conclusion that banks with higher interest income have lower non-performing loans, hence good credit risk management strategies.

Alina Georgiana<sup>4</sup> in her PhD stated that "The strategic objectives of the process of risk management are rooted in economic realities in Romania and on the international front. Planning resources allocated to complete the implementation of Basel II agreement so that it respects the proposed programme. Regarding credit risk, to reduce bad loans, Bank should improve its lending strategy through a rigorous selection of client, strengthening and broadening the network of local materials, marketing strategies like policy to promote banking products and services use of specific levels of interest rates, bank charges and commission.

Maintain good levels of quantification of the indicators of liquidity risk and interest rate risk improve of the indicators of solvency by increasing the share of equity in total assets by risk ratio and the decrease in total risky assets.

On operational risk, reinforcing the climate of confidence in the seriousness and professionalism of bank employees, organize training programmes, increasing permanently the computerization improve profitability indicators by increasing the share of net profit in total assets and total income.

International financial crisis when the banks the parent of western Europe have a reduced capacity to provide funding and financial support to their subsidiaries, the bank should use special loan programmes and lines of credit obtained from foreign he major international credit institutions(IMF,IBRD,EBRD)or communitarian funds.

Mihail-Dragoş BOLOCAN<sup>5</sup> states that "Once again the economic situation through which the great majority of the world's countries is passing emphasized the fact that there is a need for warning instruments as regards the macro-economic disequilibrium's, both at the level of one country and at a regional level, the contagion risk being high. Regarding the warning systems, this is one of the basic components of the economic governance frame which is to be implemented at the level of the Economic and Monetary Union during 2011. The legislative proposals of the European Commission in this direction intend to introduce an identification procedure of the macro-economic disequilibrium's with the purpose of preventing and correcting them. Within the preventive component, there shall most probably exist an alert mechanism which presupposes monitoring a set of indicators as opposed to signal limits ex-ante established.

In the name of developing a macro-prudential frame and promoting a financial stability, the implementation of the Basel III proposals regarding capital requests (buffer capital) is pursued, which would complete the actual frame of debt monitoring. These instruments of macro-prudential politics are to be established as opposed to the Credit/IBP report deviation from the long-term evolution ("credit gap 14"). Additionally to the Credit/IBP indicator, it is also necessary to initiate a more detailed analysis of the crediting level. By this measure, it is intended to assure the resilience of the financial system and to protect real economy from the systemic risks associated with the periods of excessive credit growth. In the context of the international financial crisis and as a result of the research made, the Romanian banking system can be characterised by a comfortable level of solvability and liquidity, under the conditions of noticing a deterioration of the quality of assets and registering a modest profit, as a result of the stagnation of the crediting activity

main objective, i.e. to reduce the amount of loan default which is a principal cause of bank failure.

The study also reveals banks with higher profit potentials can better absorb credit losses whenever they crop up and therefore record better performances. Furthermore, the study shows (in table 4b) that there is a direct but inverse relationship between profitability (ROE, ROA) and the ratio of non-performing loans to capital (NPL/C).

These results are in line with our expectations and actually tallies with conventional wisdom. This has led us to accept our hypothesis and conclusion that banks with higher interest income have lower non-performing loans, hence good credit risk management strategies.

### Data Analysis

**Table – 1: SBI and ICICI bank employees find it difficult to identify and prioritize its main risks**

Opinion on the statement	No. of Respondents	Percentage (%)
<b>Strongly Disagree</b>	<b>95</b>	27.14
<b>Disagree</b>	<b>115</b>	32.86
<b>Neutral</b>	<b>45</b>	12.86
<b>Agree</b>	<b>65</b>	18.57
<b>Strongly Agree</b>	<b>30</b>	8.57
Total	350	100

Source: Primary Data

**Chart: 1**

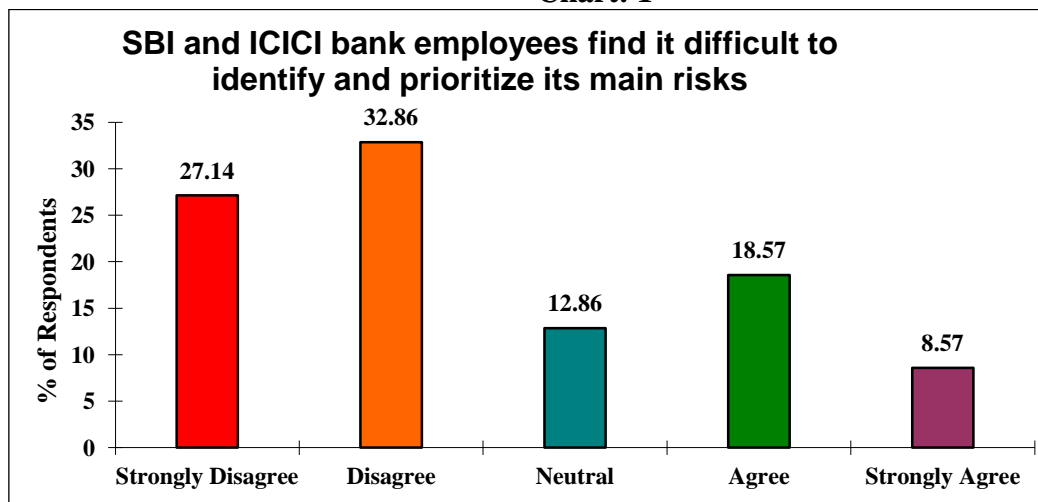


Table-5.60 represents the opinion of the respondents on SBI and ICICI bank employees find it difficult to identify and prioritize its main risks. The majority of the respondents with (32.86%) have disagreed with the statement. This is followed by (27.14%) of respondents, who have strongly disagreed. However, (18.57%) of the respondents expressed their agreement. A mere of (8.57%) respondent have strongly disagreed. Only (12.86%), of respondents have neither agreed nor disagreed. It can be implied that SBI and ICICI bank employees don't find it difficult to identify and prioritize its main risks.

**Table-2: SBI and ICICI bank finds it difficult to manage its main risks**

Overall satisfaction	No. of Respondents	Percentage (%)
<b>Strongly Disagree</b>	<b>95</b>	27.14
<b>Disagree</b>	<b>105</b>	30.00
<b>Neutral</b>	<b>60</b>	17.14
<b>Agree</b>	<b>53</b>	15.14
<b>Strongly Agree</b>	<b>37</b>	10.57
Total	350	100

Source: Primary Data

**Chart: 2**

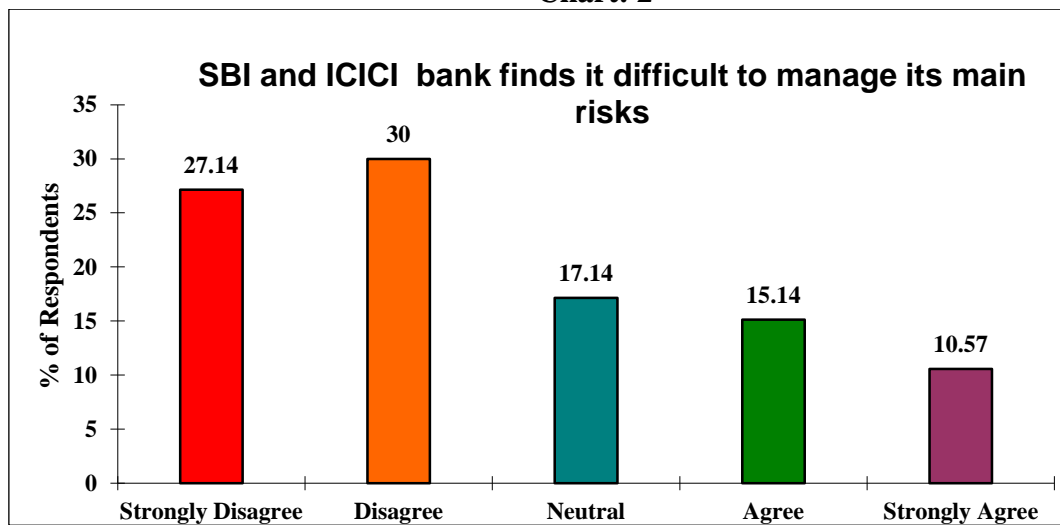


Table-5.61 shows the opinion of the respondents on the SBI and ICICI banks find it difficult to manage its main risks. The majority of the respondents with (30%) have disagreed with the statement. This is followed by (27.14%) of respondents, who have strongly disagreed. While, (15.14%) of the respondents expressed their agreement, a small percentage of 10.57 respondents have strongly agreed. A mere (17.14%) of respondent have neither agreed nor disagreed. It can be concluded that the SBI and ICICI bank don't find it difficult to manage its main risks.

#### **KOLMOGOROV-SMIRNOV TEST**

**Aim:** To test whether there is any relationship between identifying / prioritizing its main risks and managing its main risks at SBI and ICICI Bank.

**Null Hypothesis (H0):** There is no significant relationship between identifying / prioritizing its main risks and managing its main risks at SBI and ICICI Bank.

**Alternative Hypothesis (H1):** There is a significant relationship between identifying / prioritizing its main risks and managing its main risks at SBI and ICICI Bank.

Cross Table

Table No - 5.62

**Table No: 5.60 and table No: 5.61 are cross tabulated and the following information is obtained**

Identifying / prioritizing its main risks	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Managing its main risks						
<b>Strongly Disagree</b>	26 27.37	29 30.53	22 23.16	8 8.42	10 10.53	95
<b>Disagree</b>	38 33.04	46 40.00	12 10.43	11 9.57	8 6.96	
<b>Neutral</b>	11 24.44	14 31.11	12 26.67	3 6.67	5 11.11	45
<b>Agree</b>	8 12.31	12 18.46	12 18.46	21 32.31	12 18.46	
<b>Strongly Agree</b>	12 40.00	4 13.33	2 6.67	10 33.33	2 6.67	30
<b>Total</b>	95	105	60	53	37	

**Table showing Data**

Identifying / prioritizing its main risks	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Managing its main risks						
<b>Strongly Disagree</b>	26	29	22	8	10	95
<b>Disagree</b>	38	46	12	11	8	115
<b>Neutral</b>	11	14	12	3	5	45
<b>Agree</b>	8	12	12	21	12	65
<b>Strongly Agree</b>	12	4	2	10	2	30
<b>Total</b>	95	105	60	53	37	350

Identifying / prioritizing its main risks	Strongly Disagree			Disagree			Neutral			Agree			Strongly Agree		
Managing its main risks															
<b>Weights</b>	X	W	XW	X	W	XW	X	W	XW	X	W	XW	X	W	XW
<b>Strongly Disagree</b>	26	1	26	29	1	29	22	1	22	8	1	8	10	1	10
<b>Disagree</b>	38	2	76	46	2	92	12	2	24	11	2	22	8	2	16
<b>Neutral</b>	11	3	33	14	3	42	12	3	36	3	3	9	5	3	15

Agree	8	4	32	12	4	48	1	4	48	21	4	84	12	4	48
Strongly Agree	12	5	60	4	5	20	2	5	10	10	5	50	2	5	10
Total	95		227	105		231	6		140	53		173	37		99

#### Weighted Average and Rank

Factors	Weighted average	Rank
Strongly Disagree	2.38	3
Disagree	2.20	5
Neutral	2.33	4
Agree	3.26	1
Strongly Agree	2.67	2

#### Kolmogorov-Smirnov Test

F	CF	F0(X)	E	CE	Fe(X)	F0(X)-Fe(X)
3.26	3.26	0.25	2.5725	2.5725	0.20	0.05
2.68	5.94	0.46	2.5725	5.1451	0.40	0.062 (Dmax)
2.39	8.33	0.65	2.5725	7.7176	0.60	0.05
2.33	10.66	0.83	2.5725	10.29	0.8	0.03
2.20	12.86	1	2.5725	12.863	1	0
12.86			12.86	12.86		

F = Observed frequency.

E = Expected frequency.

H0 = Null Hypothesis.

n = Sample size.

CF = Cumulative frequency.

Dmax = Maximum deviation.

H1 = Alternative Hypothesis.

Calculated value of Dmax = 0.062

Table value @ 5% level of significance =  $1.36/\sqrt{n}$   
 $= 1.36/\sqrt{350} = 0.072$

**Result:** Calculated value of Dmax (0.062) is less than the table value (0.072), Hence H0 is accepted and concluded that there is no significant relationship between identifying / prioritizing its main risks and managing its main risks at SBI and ICICI Bank.

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## **Testing English Language Higher Level Writing Skills**

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### **Introduction**

Linguistic experts and researchers have been working hard in the process of finding out better English language teaching and learning strategies, tracking down the pragmatic methods of testing English language skills. This has become one of the most concentrated issues in the present day linguistic research endeavour.

The test writers of English language higher level writing skills should keep in mind the purpose, content, the mode of administration and impact of the test. As the performance of the learners, in their writing skills, is varied and multifaceted, the assessment of the performance should be vigilant enough to locate such variations and fertile and flexible enough to accommodate the evaluation of each variation. All kinds of scoring such as analytic scoring, language use scoring, content scoring and organization scoring should be employed to achieve holistic rating. When Gebril (2009) studied 115 Egyptian students both independent and integrated writing tasks were employed to accommodate those scorings leading to the achievement of holistic rating.

Competence in language testing demands better understanding of existing tests, fundamental issues and concerns about those tests, methods of evaluation, talent to critically analyse materials related to language testing and ability to design suitable language tests, as linguistic experts such as Bachman and Palmer believe. The test takers' amount of knowledge about topical content of the tasks, nature and level of the language ability to be measured and test takers' attitude towards the tests are the chief concerns in designing and developing language tests. Relating language testing to language use, fairness in test designs and humanising the testing process make the tests result oriented.

English language test questions can be open-ended requiring response in the form of statements or a complete essay or of multiple-choice or matching depending on the desired learning to be measured and the overall evaluation plan. Test developers should check if each question is clear without ambiguity and aims to test the desired level of knowledge, attitude or ability. While revising and marking the tests, they have to ensure the test takers are anonymous, analyse the results, assign grades, note the missed questions and retest the tests.

Short-answer questions can be predominantly used to test ability to recall rather than recognize the conceptual implication of information. The forms of short questions are 1. Completion, 2. Direction, 3. Question and 4. Identification. Completion form requires inserting a correct word, number, symbol or phrase into given incomplete sentence. Direction form consists of naming or listing actions, objects, features or characteristics. Writing a paragraph or a sentence is the requirement of question form and supplying a word or a phrase after identifying the needed response is the requirement of identification form. Omitting only important words for blanks, ensuring that each blank is linked to a

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single idea and placing blanks towards the end of the sentences are the requirement of well-set completion form or Fill in blanks form.

Long answer questions are employed to test writing skills related to higher order thinking skills such as organization of ideas in the writing tasks, synthesis of thoughts and ideas into a creative response, ability to recall, ability to explain, effective use of stylistic components, analysis and evaluation as far as testing higher level writing skills is concerned. Long answer questions include several forms such as essay questions, case studies and scenarios that demand the ability to apply, analyse, and synthesize related ideas, information or processes. Extended response and restricted response are the two types of long answer questions. In extended response there is no limit on length, time or scope and the time, length and number of examples are limited in restricted response type long answer questions.

Giving clear instructions on the method of answering, testing only desired abilities, clarifying any limits on the required answer, identifying the assigned grade value of the question, constructing scoring method before giving test and ensuring that test takers understand how the answers will be scored make well-constructed long answer questions.

The researcher conducted a training program to 125 post graduate gifted students focusing on higher level writing skills and motivational exposures followed by a test. During the training that spread over three months the following instructions and writing tips assimilated from various sources were being provided to them

1. Developing a scratch outline into a well written thesis requires great deal of careful thinking and hard work.
2. Just a thesis must be developed with three supporting points those supporting points must be developed with specific details and evidences.
3. Specific details and evidences excite the reader's interest and explain a writer's points.
4. Aim to make your own writing equally convincing by providing detailed support.
5. Provide enough specific details and evidences to fully support the point in a body paragraph of an essay.
6. The best received paragraphs are almost sure to be those with plenty of specific details.
7. Advancing a point or thesis statement and supporting that thesis are the most important steps in competent essay writing.
8. The following are the series of activities on developing a thesis statement. 1. Identifying the parts of an essay. 2. Evaluating thesis statements. 3. Completing thesis statements. 4. Writing a thesis statement and 5. Limiting a topic and writing a thesis.
9. The following activities will sharpen your understanding of how to support a thesis effectively. 1. Providing specific evidences and details. 2. Identifying adequate supporting evidences and 3. Adding details to complete an essay
10. Organize and connect specific evidence in the body paragraphs of an essay.
11. Begin and end an essay with effective introductory and concluding paragraphs.
12. Learn the chief ways to organize and connect the supporting information in a paper.
13. Start an essay with a suitable introductory paragraph and finish it with a well-rounded concluding paragraph.
14. All the details in the essay must cohere or stick together, so that the reader will be able to move smoothly from one bit of supporting information to next.
15. Organize and connect supporting details by the use of 1. Common methods of organization, 2. Transitions and 3. Other connecting words

**16.** Time order and emphatic order are the two common methods to organize the supporting material in the essay.

**17.** In time or chronological order, details are listed as they occur in time and

**18.** In time or chronological order, phrases or words like first, first of all, next, then and after that are used.

A test instrument after modifying a Canadian language test instrument, has been designed, developed and used by the researcher to measure higher level writing skills among 3 groups comprising at least 40 post graduate final year gifted students each. The test was given to them for evaluating the effect of motivational exposure in term of the following learning outcomes of the training program given to them earlier.

**1.** Understanding the differences and similarities between academic writing and journalistic writing.

**2.** Ability to write an effective topic sentence.

**3.** Ability to write an effective thesis statement.

**4.** Ability to write a five paragraph essay exhibiting an attractive introduction, well developed body and effective conclusion with coherence and unity throughout the essay and

**5.** ability to write complex formal texts for academic purpose in demanding context, demonstrating an excellent range of idiomatic language with complete control of variations and subtleties of grammar, structure, tone and style.

Though overall performance of the students is excellent, the following findings exhibit distinct unique facts.

**1.** 82 percentage of the students scored at least 46 marks out of 50 marks from organisation scoring and content scoring sections.

**2.** Students from pro social motivational exposure group better performed than those of other groups and

**3.** 12 percentage of students scored less than 10 marks out of 15 from language use scoring section.

### **Conclusion**

Language testing instruments will be very useful in the processes of English language teaching and learning if those instruments are well designed and well developed focusing the purpose and nature and level of the test takers. As higher level writing skills involves multifaceted responses from test takers, test designers incorporate all the scoring types to achieve holistic rating. Well-constructed language tests can provide the following: 1. Clarification on instructional objectives, 2. Evaluation on the relevance of training to its objectives. 3. Evidence of the result of teaching. 4. Evidence of the result of teaching. 5. Feedback on the training programme. 6. Information about the strengths and weakness of the learners. 7. Information to assign grades. 8. Information to make decisions about the learners. 9. Judgement on learning activities and 10. Judgement on learning materials.

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## “मध्यप्रदेश में कृषि आधुनिकीकरण की प्रमुख समस्याएँ एवं समाधान”

डॉ. अजय तिवारी\*

### प्रस्तावना

कृषि आधुनिकीकरण का विकास मूलतः अधोसंरचनात्मक सुविधाओं पर निर्भर करता है। कृषि आधुनिकीकरण तभी सम्भव है, जब कृषकों को आवश्यकता एवं उद्यम के अनुरूप कृषि में आधुनिक सुविधाएँ उपलब्ध होती हैं। मध्यप्रदेश में कृषि अर्थव्यवस्था का मुख्य आधार है। प्रदेश में कृषि की वर्तमान स्थिति अधिकांशतः परम्परागत है। अध्ययन क्षेत्र में कृषि आधुनिकीकरण के विकास में आने वाली समस्याओं व अवरोधों को चिन्हित कर उनके समाधान के लिए महती अनिवार्यता अनुभव की जा रही है। अतः सभी तथ्यों को दृष्टिगत रखते हुए कृषिगत समस्याओं तथा इनका समाधान करना आवश्यक है।

### अध्ययन क्षेत्र

भारत के मध्य में स्थित होने के कारण मध्यप्रदेश अपने नाम को चरितार्थ करता है। इसकी भौगोलिक स्थिति  $21^{\circ}21'$  से  $26^{\circ}55'$  उत्तरी अक्षांश तथा  $74^{\circ}02'$  से  $84^{\circ}48'$  पूर्वी देशांतर के मध्य स्थित है। कर्क रेखा ( $23^{\circ}30'$  उत्तरी अक्षांश) इसके मध्य से गुजरती है। फलतः इसके दक्षिण का भाग ऊष्ण तथा उत्तर का भाग उपोष्ण रहता है। भारतीय मानक समय निर्धारित करने वाली  $82^{\circ}30'$  पूर्वी देशांतर इस राज्य के पूर्वी सीमा से गुजरती है।

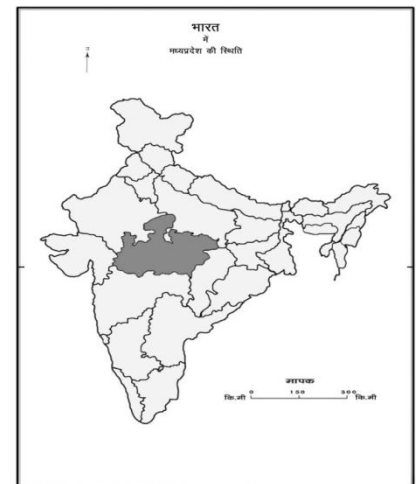
देश के पांच राज्यों उत्तरप्रदेश, राजस्थान, गुजरात, महाराष्ट्र तथा छत्तीसगढ़ से घिरा मध्यप्रदेश राज्य लगभग आयताकार है। इसका विस्तार 3,08,285 वर्ग किलोमीटर क्षेत्रफल पर है। यह क्षेत्र देश के कुल क्षेत्रफल का 9.38 प्रतिशत है। क्षेत्रफल की दृष्टि से यह राज्य राजस्थान के बाद दूसरे स्थान पर है। वर्ष 2011 की जनगणना के अनुसार इस राज्य की जनसंख्या 7,25,97,656 है, जो देश की कुल जनसंख्या का मात्र 6.0 प्रतिशत है। जनसंख्या के आकार के अनुसार इस राज्य का देश में छठवां स्थान है। राज्य में जनसंख्या का घनत्व 236 व्यक्ति प्रति वर्ग किलोमीटर है। जो देश के औसत घनत्व 382 व्यक्ति से काफी कम है, जबकि जनसंख्या घनत्व में यह राज्य देश के राज्यों में 17वें स्थान पर आता है। प्रशासनिक व्यवस्था के लिये यह 10 राजस्व सम्भागों, 50 जिलों तथा 342 तहसीलों में विभक्त है तथा विकासखण्डों की संख्या 313 है। वर्तमान में कुल 476 नगर तथा 54903 गाँव हैं। राज्य की मात्र 27.6 प्रतिशत जनसंख्या नगरों में रहती है। जबकि देश का औसत 31.16 प्रतिशत से कम है। इस तरह यह ग्रामीण प्रधान राज्य है।

### अध्ययन का उद्देश्य

मध्यप्रदेश में कृषि आधुनिकीकरण में अधोसंरचनात्मक विकास की स्थिति विविधता पूर्ण है। साथ ही कृषि आधुनिकीकरण में अनेक समस्याएँ एवं कठिनाईयाँ पायी जाती हैं। जो कृषि आधुनिकीकरण के विकास में बाधक है। इनमें प्रमुख समस्या सिंचाई तथा मृदा परीक्षण है। अतः कृषि आधुनिकीकरण के विकास में आने वाली इन मुख्य समस्याओं का समाधान करना अत्यन्त आवश्यक है। इस शोध पत्र में कृषि आधुनिकीकरण के विकास में आने वाली समस्याओं को चिन्हित कर समाधान प्रस्तुत करना है।

### विधि तंत्र

प्रस्तुत शोध पत्र में अध्ययन क्षेत्र के कृषि आधुनिकीकरण के विकास में सिंचाई तथा मृदा परीक्षण से सम्बंधित समस्याओं व बाधाओं का आंकलन कर उनका समाधान प्रस्तुत किया गया है। प्रदेश में 50 जिलें हैं। जिनमें कृषि जलवायु प्रदेश के अन्तर्गत आने वाले जिलों के 20 ग्रामों का चयन मिश्रित तथा बहुस्तरीय निदर्शन विधि से किया गया है। इन ग्रामों में प्रत्येक ग्राम से देव-निदर्शन विधि से 30-30 कृषकों का चयन किया गया है। यह शोध-पत्र मूलतः प्राथमिक आंकड़ों पर आधारित है।



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वर्तमान द्रुत विकास गामी समय में कृषि आधुनिकीकरण की बढ़ती आवश्यकता एवं सम्भावनाएँ स्वाभाविक प्रक्रिया के रूप में आ रही हैं। प्रदेश के कृषक एवं कृषि आधुनिकीकरण विकास में अधोसंरचनात्मक परिस्थितियाँ महत्वपूर्ण भूमिका रखती हैं। वर्तमान कृषि का स्वरूप निरन्तर बदल रहा है। इसके लिए अधोसंरचनात्मक विकास आवश्यक है। कृषक कृषि पर जितना व्यय करता है उतना लाभ प्राप्त कर सकता है। प्रदेश के ग्रामीण क्षेत्रों में कृषि आधुनिकीकरण परम्परावादी एवं रूढ़वादिता से ग्रसित है। प्रदेश में कृषि आधुनिकीकरण के अधोसंरचनात्मक विकास में अनेक समस्याएँ एवं सम्भावनाएँ व्याप्त हैं। जिन्हें विहित कर समाधान किया जाना आवश्यक है। मध्यप्रदेश में कृषिगत आधारभूत सुविधाओं में विकास में भिन्नता पाई जाती है तथापि प्रदेश में समुचित कृषि आधुनिकीकरण एवं आर्थिक विकास को स्थायित्व एवं नई दिशा प्रदान करने की दृष्टि से सिंचाई एवं मिट्टी परीक्षण से सम्बंधित समस्याओं एवं सम्भावनाओं का अध्ययन समाधान की दृष्टि से आवश्यक है।

#### **सिंचाई से सम्बंधित समस्याएँ एवं उनका समाधान**

मध्यप्रदेश की वर्षा अनियमित, अनिश्चित एवं एक विशेष ऋतु तक ही सीमित है। इसके साथ ही वर्षा के दिन एवं घण्टे सीमित हैं, यहाँ की वर्षा मानसून की सक्रियता पर निर्भर करती है। जिसके कारण घटती बढ़ती रहती है। अध्ययन क्षेत्र में वर्षा ऋतु के पश्चात् भूमि में नमी की निरन्तर कमी होती जाती है। फलतः शीत एवं ग्रीष्मकालीन फसलों के लिए सिंचाई की आवश्यकता होती है। कभी-कभी वर्षा की कमी या समय के पूर्व मानसून लौट जाने पर खरीफ की फसलों को भी सिंचाई की आवश्यकता होती है। अतः यहाँ सिंचाई से सम्बंधित अधोसंरचनात्मक समस्याओं से परिचित होकर उनका निवारण किया जाना उपयोगी होगा।

#### **1. तालाबों एवं जलाशयों की कमी एवं घटती जल संग्रहण क्षमता**

मध्य प्रदेश में दिनों दिन तालाबों एवं जलाशयों की संख्या घटती जा रही है। इसके साथ छोटे तालाब एवं पोखरे भी धीरे-धीरे अपना अस्तित्व खोती जा रही हैं। प्रदेश के तालाबों एवं जलाशयों में प्रतिवर्ष गाद जमा होने से इनकी जल ग्रहण क्षमता निरन्तर घट रही है और जिन वर्षों में वर्षा कम होती है, उन वर्षों में ये तालाब एवं जलाशय अपनी पूर्व क्षमता के अनुरूप नहीं भर पाते हैं। फलतः सिंचाई एवं अन्य उपयोग के लिए इनसे जलापूर्ति नहीं हो पाती है। इस समस्या के निजात पाने के लिए तालाबों की संख्या में वृद्धि किया जाना आवश्यक है। इसके साथ पुराने छोटे-बड़े तालाबों एवं जलाशयों की जल संग्रहण क्षमता बढ़ाने के लिए इनकी साफ-सफाई 2 से 5 वर्ष के अन्दर कराया जाना उपयोगी होगा। इसके साथ कम वर्षा वाले वर्षों में तालाबों व जलाशयों में अधिग्रहण क्षेत्र को बढ़ाया जा सकता है।

#### **2. नहरों का अनियमित प्रतिरूप एवं न्यूनतम प्रवाह**

अध्ययन क्षेत्र में नहरों का स्वरूप ढाल के अनुरूप नहीं पाया जाता है। इसके साथ कहीं-कहीं नहरें गहराई से निकाली गयी हैं एवं कहीं-कहीं जल विभाजक के अनुरूप नहीं पायी जाती हैं, फलतः जल भराव एवं जलाक्रान्त समस्याएँ पनपती हैं। इसके साथ ही नहरों के पूँछ (अन्तिम छोर) तक न्यून प्रवाह के कारण जल नहीं पहुँचता है। इन समस्याओं से निबटने के लिए नहरों को पक्का एवं बांध के रूप में ढाल कर जल स्तर को उठा कर सिंचाई के रूप में उपयोग किया जा सकता है।

#### **3. दोषपूर्ण सिंचाई प्रविधियाँ**

अध्ययन क्षेत्र में कृषकों द्वारा सिंचाई हेतु आपाधायी तथा सिंचाई का समय पर ध्यान न रखना, जल का दुरुपयोग करना, कच्ची नहर का होना एवं जोत के आकार का छोटे होने के कारण खेत तक पहुँचने में काफी जल बरबाद हो जाता है और कच्चे होने के कारण फूट जाती है। जिससे आस-पास के खेतों को भर देती हैं। इसके लिए लेजम, पाइप एवं नहरों को पक्का कर रोका जा सकता है। इसी प्रकार स्प्रिंकलर विधि एवं खेत में क्यारियाँ बनाकर जल का सदुपयोग किया जा सकता है।

#### **4. सूखा एवं बाढ़ की समस्या**

अध्ययन क्षेत्र में सूखा एवं बाढ़ की समस्या सिंचाई एवं सिंचाई साधनों की मांग को प्रभावित करती है। प्रदेश में सूखा एवं अकाल किसी भी वर्ष पड़ सकता है। इसी प्रकार बाढ़ भी आ सकती है। बाढ़ के वर्षों में दल-दल एवं जल निकास और सूखा की स्थिति में सिंचाई हेतु जल की कमी हो जाती है। जो फसलों के लिए नुकसानदेह सिद्ध होती है। इन दोनों ही आपदाओं से बचने के लिए चेक डेम तालाब एवं जल संचयन के प्रयास करने होंगे जिनसे सिंचाई हेतु जल एवं बाढ़ नियंत्रण हो इसके साथ ही सूखे के वर्षों में कम सिंचाई आवश्यकता वाली फसलें एवं बाढ़ क्षेत्रों में अधिक जल चाहने वाली फसलें बोई जाना उपयुक्त होगी।

#### **5. कूप एवं नलकूप खनन समस्या**

प्रदेश के अधिकांश जिलों में विध्यन एवं आर्कियन युग की चट्टानें पायी जाती हैं। इसके कारण यहाँ पहाड़ी एवं पठारी क्षेत्र अधिक पाया जाता है। प्रदेश में 10 से 20 मीटर की गहराई पर कठोर चट्टानें पायी जाती हैं। जिन्हें भेद कर जल प्राप्त करना बहुत कठिन होता है। फलतः यहाँ छिछले कुँए पाये जाते हैं जिनसे सिंचाई हेतु पर्याप्त जल प्राप्त नहीं होता है और इनको जल संसाधन स्रोत बनने में अधिक व्यय होता है। तथा पत्थर होने के कारण अधिकांश कूप एवं नलकूप खनन के समय ही विफल हो जाती है जो कृषकों की कृषि विफलता के साथ आर्थिक तंगी को न्योता देते हैं। कूप एवं नलकूप खनन में मशीनों का उपयोग कर कुओं में अधिक गहराई से जल प्राप्त किया जा सकता है। अध्ययन क्षेत्र में आसानी से भू-जल तल तक खुदाई कर उसके सहारे क्षेत्रीय बोरिंग 4-6 स्थानों पर

प्रत्येक विकास खण्डों में कर जल संग्रहित कर सिंचाई हेतु आसानी से प्राप्त किया जा सकता है। अतः मैदानी क्षेत्रों में ऊर्वाधर एवं पठारी क्षेत्रों में क्षेत्रीय बोरिंग सिंचाई हेतु अधिक उपयोगी होंगे।

#### **6. घटता भू-जल स्तर**

जिले में जलवायु परिवर्तन के कारण मानसून की विफलता निरंतर बढ़ रही है, जिसके कारण वर्षा जल का संचयन एवं संग्रहण निरंतर घट रहा है। इसके साथ ही वर्षा की तीव्रता एवं अन्तराल भी भू-जल स्तर को प्रभावित करता है। अध्ययन क्षेत्र में वर्षा की कमी एवं सिंचाई व अन्य कार्यों हेतु वर्षा जल का अधिक दोहन भी भू-जल तल को और अधिक नीचे ले जा रहा है। इस समस्या के निवारण हेतु क्षेत्र में यथा स्थान स्टाप डैप, जल अवरोध बंधान, मेड़ बंधान, तालाब निर्माण एवं नदी नालों में स्थान-स्थान पर बोरी बंधान कर बढ़ाया जा सकता है। इसके साथ ही कई उपयोगी संरचनाएँ निर्मित कर जल संरक्षण एवं जल संग्रहण कर जल स्तर को उठाया जा सकता है तथा इस जल का उपयोग सिंचाई, पेयजल एवं उद्योगों में उपयोग किया जा सकता है। नदियों एवं नालों के जलों का उपयोग सिंचाई एवं अन्य कार्यों में करके भी जल स्तर को नियंत्रित किया जा सकता है।

#### **7. विद्युत आपूर्ति और डीजल की मंहगी उपलब्धता**

कृषकों को सिंचाई हेतु विद्युत एवं डीजल की आवश्यकता 3-4 माह के लिए होती है, जबकि कृषक विद्युत बिल का भुगतान पूरे साल का अदा करते हैं, फिर भी फसल के समय बिजली पूरे समय नहीं मिलती है, जिसका पूरा खामियाजा कृषकों को सहन करना पड़ता है। इसके साथ ही विद्युत एवं डीजल के दाम अनियंत्रित रूप से बढ़ते चले जा रहे हैं। जो कृषि लागत को बढ़ाते हैं। जिसका सीधा प्रभाव कृषकों की आर्थिक स्थिति पर पड़ता है। कृषकों को विद्युत पम्पों हेतु विद्युत लाइन आसानी से उपलब्ध कराने के प्रयास किये जायें और विद्युत की आपूर्ति फसलोत्पादन के समय-नियमित करायी जावे। विद्युत एवं डीजल के दामों को सरकार अपने नियंत्रण में रखें और फसल दामों के अनुरूप ही विद्युत एवं डीजल के दाम बढ़ायें।

#### **मिट्टी परीक्षण से सम्बंधित समस्याएँ एवं समाधान**

मिट्टी कृषि अधुनिकीकरण का आवश्यक एवं महत्वपूर्ण अंग है। मिट्टी की प्रकृति उसमें फसल हेतु पाये जाने वाले मुख्य एवं सूक्ष्म तत्वों की स्थिति तथा फसल की प्रकृति के आधार पर उसमें उर्वरकों एवं नमी के द्वारा उपयोग होने वाले तत्वों की पहचान कर उनकी पूर्ति करके अच्छा उत्पादन प्राप्त किया जा सकता है। मिट्टी परीक्षण उन्नत कृषि उच्च उत्पादन तथा फसल विशिष्टीकरण के लिए आवश्यक है। इसके साथ ही मिट्टी की उर्वरता एवं उसमें सन्तुलन को बनाये रखने के लिए मिट्टी परीक्षण आवश्यक है। फसल की विविधता एवं विशिष्टता के अनुरूप ही आवश्यक पोषण तत्वों की आवश्यकता होती है जिसका ज्ञान मिट्टी परीक्षण के पश्चात होता है जिनकी आपूर्ति कर मिट्टी की उत्पादकता को यथावत बनाये रखा जा सकता है अध्ययन क्षेत्र में मिट्टी परीक्षण से सम्बंधित निम्नलिखित समस्याएँ पायी जाती हैं। जिनका समाधान किया जाना आवश्यक है।

#### **1. मिट्टी परीक्षण केन्द्रों की न्यूनता एवं स्टाफ की कमी**

अध्ययन क्षेत्र में प्रत्येक जिला मुख्यालय पर एक मिट्टी परीक्षण केन्द्र है। जिला मुख्यालय की दूरी अधिक होने के कारण नमूने हेतु मिट्टी संग्रहित करने तथा जिला मुख्यालय भेजने में अधिक समय एवं धन व्यय होने पर भी प्रतिवेदन एवं संस्तुतियाँ अधिक समय बाद प्राप्त होती हैं अथवा प्राप्त ही नहीं होती हैं। जिले की मिट्टी परीक्षण प्रयोगशाला में मृदा रसायन शास्त्रियों एवं अन्य कर्मचारियों की कमी है जिसके कारण कृषकों का मिट्टी परीक्षण सही समय पर नहीं हो पाता है। परीक्षण समस्या से निजात दिलाने के लिए विकासखण्ड स्तर पर मिट्टी परीक्षण प्रयोगशालाएँ स्थापित किया जाना आवश्यक है। इसके साथ ही दूरस्थ ग्रामीण क्षेत्रों के कृषकों एवं अनभिज्ञ कृषकों की मिट्टी के परीक्षण हेतु मिट्टी मोबाइल वैन प्रयोगशाला की स्थापना की जा सकती है, जो सही समय पर संस्तुतियाँ एवं प्रतिवेदन प्रदान कर सकेगी। इसके साथ ही मिट्टी परीक्षण प्रयोगशालाओं में मृदा रसायनज्ञों की आवश्यकता अनुसार नियुक्ति सुनिश्चित की जावे जिससे मिट्टी परीक्षण समय पर हो सके और कृषकों को इसका लाभ मिल सके।

#### **2. मिट्टी नमूने एकत्रित करने की दोषयुक्त प्रविधि**

जिले में मिट्टी के नमूने कृषि विस्तार अधिकारियों के माध्यम से एकत्रित होकर मिट्टी परीक्षण प्रयोगशाला तक पहुँचाए जाते हैं और इसी प्रकार प्रतिवेदन एवं संस्तुतियाँ कृषकों तक पहुँचती हैं। इसके साथ ही कृषक सीधे मिट्टी का परीक्षण करा सकते हैं। यहाँ कृषकों को मिट्टी के नमूने लेने के तरीके भी नहीं आते हैं। फलतः कृषक मिट्टी के सही नमूने नहीं ले पाते। इसके साथ ही कृषि विस्तार अधिकारियों को मिट्टी परीक्षण हेतु कोटा दिया जाता है। जिसकी आपूर्ति अधिकारियों द्वारा एक या दो स्थानों और खेतों से ही अपने कोटा की पूर्ति कर भेज देते हैं। जो उपयुक्त नहीं कही जा सकती है। इसके लिए कृषकों को विकासखण्ड स्तर पर प्रशिक्षण दिया जावे एवं कृषि विस्तार अधिकारी द्वारा कृषकों से विधिवत खेत से नमूने एकत्रित किए जावें तथा उनको परीक्षण हेतु सही समय पर भेजकर परिणाम प्राप्त कर सन्स्तुतियों हेतु समझाइस दी जावें।

#### **3. मिट्टी परीक्षण प्रतिवेदन का देरी से प्राप्त होना**

जिले में मिट्टी परीक्षण की प्रक्रिया इतनी धीमी है कि परीक्षण हेतु मिट्टी के नमूने संग्रहण करने में अधिक समय लगता है। साथ ही प्रयोगशालाओं में मिट्टी परीक्षण और प्रतिवेदन तैयार करने में विलम्ब होता है। इसके साथ ही

मिट्टी परीक्षण हेतु नमूने एक साथ आते हैं इसलिए परीक्षण में समय लगता है। अतः जिस फसल के लिए मिट्टी का परीक्षण कराया जाता है। वह फसल ले ली जाती है। इस प्रकार वह मिट्टी परीक्षण निरर्थक बन जाता है। मिट्टी परीक्षण हेतु कृषकों एवं कृषि विस्तार अधिकारियों को सतर्कता बरतनी होगी और मिट्टी के नमूने समय से मार्च, अप्रैल, मई, जून, एवं अगस्त सितम्बर तक लेकर फसल बोने से पूर्व प्रतिवेदन प्राप्त कर संस्तुतियों का लाभ फसलोत्पान के रूप में आसानी से प्राप्त किया जा सकता है।

#### **4. मिट्टी परीक्षण के प्रति कृषकों में जागरूकता का आभाव**

अध्ययन क्षेत्र में मिट्टी परीक्षण के प्रति रुझान की कमी पायी जाती है। जिसके कारण कृषक मिट्टी परीक्षण के प्रति असंवेदनशील पाये जाते हैं। वे अपने खेतों की मिट्टी का कृषि विस्तार अधिकारियों के बार-बार कहने पर भी नमूना नहीं देते हैं तथा स्वयं भी मिट्टी परीक्षण हेतु कोई पहल नहीं करते हैं। जिसके कारण मनमाने ढंग से उर्वरकों का प्रयोग करते हैं। असन्तुलित खादों के प्रयोग से भूमि में क्षारीय एवं लवणीयता की स्थिति बन जाती है जो फसलोत्पादन एवं मिट्टी की प्रकृति को प्रभावित करती है। कृषकों में मिट्टी परीक्षण के प्रति जागरूकता हेतु प्रचार प्रसार एवं माडल रूप में प्रदर्शित कर उसके परिणामों को स्पष्ट करना आवश्यक होगा। जिससे कृषकों में मिट्टी परीक्षण के प्रति रुचि एवं रुझान जाग्रत होगा जिससे फसल लागत में बचत तथा मिट्टी की प्रकृति में सुधार सम्भव होगा।

#### **निष्कर्षत**

अध्ययन क्षेत्र में कृषि आधुनिकीकरण के विकास में आ रही समस्याओं का उपरोक्त समाधान द्वारा निराकरण कर कृषि आधुनिकीकरण के विकास को बढ़ाया जा सकता है।

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## **Child Labor in India: Causes and Consequences**

**Nitin Saxena**

### **Abstract**

It is sad that for a long time child-labor has been in vogue in India. They are seen working at hotels and restaurants, factories and houses. Children are the automatic choice of the employers. For, they work more but are underpaid. Working Conditions of Child Laborers: Child labor presents a grim picture of the socio-economic condition of a large section of our population. In a large overgrowing family, where there is hardly a square meal a day, the young child is compelled to go to work to earn bread. Working under hazardous conditions they start living a life of perpetual unhappiness and frustration. It is a tale of deprivation and longing.\*

### **1. Introduction**

The curse of child labor is not continued to India alone. It has widely spread to such developing countries as Nepal, Pakistan, Bangladesh, Burma and Sri Lanka. Poverty is not the only factor responsible for children being engaged as labor. They came cheaper and their parents don't have employment opportunities. Appropriate social security measures should be adopted for ensuring the enactment of the law. Indian Government must come forward to remove this curse with adequate financial help to the poor family. The Government must arrange for free education and treatment for the children. Child Labor Act must be properly maintained and followed.

**Causes:** Poverty, over-population, parental neglect and social callousness turn them into child labors.

**Consequences:** The engagement of child labor is a heinous social offence. Only a diseased society keeps up this evil practice. Children are born to live and bloom freely\*. Everyone should see to the full expression of their potentials. For, 'what is done to children, they will do to society'.

Child labor is a threat to our society. The evil effects of Child Labor are given below:

Child labor is a major hurdle in the economic development of a nation. A child, when engaged in economic activities, is deprived of proper education. Child labor negatively affects the health of the child. Engagement of children in factories and mines often leads to severe diseases. This malpractice needs urgent attention. These children are not able to enjoy their childhood\*.

### **2. Problem of Child Labor in India**

Child Labor has become a big problem in India. It is no doubt, a socio-economic problem. A national survey had shown that more than 16 million children between eight to fourteen are largely appointed in hotels and boarding houses, in tea-shops, restaurants, in commercial firms, in factories and fisheries\*.

They are engaged into all sorts of work for the sake of earning something for the family. As a result, they are also deprived of primary education, without which chance of success in life is remote. Children are employed in agricultural labor; they drive carts and take care of cattle. Girl children have to act as maid servants and baby sitters. They cook and clean, they wash clothes and collect fuel. It is true that a number of laws have been imposed to prevent child labor\*. But they are more flouted than obeyed. The ban has been imposed to



save the children from hazardous works and to restore their care-free childhood. But some opines that if the ban is imposed without the arrangements of proper rehabilitation of the child workers, it would be of no effect. There is no state which is free from the evil of child labor.

The problem of child labor is a socio-economic problem; and the rise of this phenomenon in an alarming proportion has caused a serious concern in India.

**Age:** The children belonging to the age groups, ranging from six to fourteen years, in the developing countries are engaged in different types of manual labor.

Where found? The working children in India are mostly engaged in hotels, building sites, factories and in houses as domestic servants. The manufacturing centers, match industry, coal mining industry, lock-making factories, carpet weaving concerns, match industry, diamond polishing industry, glass industry, etc. provide a great bulk of the total population of the working children in India.

Why factories employ children? Many children are employed by the factory-owners. These children have no union and they will never mobilize themselves to agitate against their employers for reasonable salaries and other allied amenities; and for the obvious reason, such unfortunate human species are being inhumanly exploited.

**Effects:** The working children are deprived of education; and thus, their physical and mental growth is hindered. Being ill fed and ill-clad, they fall victims to various diseases such as asthma and tuberculosis, etc. The environments in which such species of humanity are nurtured, lead them inevitably to the addiction to country liquor, tobacco, etc. to ward off fatigue.\*

Child labour prohibition Law and Measures: While framing the Constitution of India, the makers did not forget to give due emphasis on the question of protecting the rights of the working children. The said constitution distinctly envisages the rights of the children below fourteen years of age as the fundamental rights to protect them. The Article 24 of Indian Constitution reads thus – ‘no child below the age of 14 years shall be employed to work in any factory or engaged in any other hazardous employment’.

Laws are designed to protect minors of age from exploitation. The key law that we need to know about when it comes to the prohibition of child labour in India is the Child Labour Prohibition and Regulation Act which was passed in 1986.\*

This act bans children from being employed. Children are defined as anyone below 14 years of age. That means that it is illegal for companies to pay children to work for them. It is also illegal, of course, to make children work without paying them: but this would be prohibited under laws that relate to slave labour. Prior to this Act, there were certain laws in place that frowned upon employing workers below 14 and 15 years of age.

**Solution:** But, these laws are not sufficient to counter the prevailing plight of the working children. It is because mere legislation without the simultaneous measures to implement them, does not work. The solution lies in the social awakening coupled with the honest bid of the government to translate the intended measures into reality.

### **3. How to Stop Child Labor?**

A child who gets a good social environment grows up to become a good citizen, which in turn helps the country to grow and develop. Education of the masses will be very helpful to raise the consciousness of general people. For this, mass media campaigns over radio, television, newspaper, internet, etc. can be used.\*

#### **4. Poverty and Child Labour in India**

Child Labour is closely linked to poverty. India being a thickly populated country. A large section of people being compelled to live below poverty line. A large numbers of children in India are engaged as laborers to earn some money for their family's sake. In the scenario of extreme poverty, children are forced to lead a dismal dark life, without the light of education, and under the shadow of exploitation.

Child labour is commonly seen at various places in India. From roadside tea stalls to big and small factories producing sundry products like cement, handloom and jute products, carpets, fashionable tawdry ornaments and fireworks and many other hazardous jobs, children are working in abysmal condition. They have been cases where child labours were severely beaten and offered no medical help in case they complain or try to escape or hurt themselves. There are practical difficulties in the way of abolishing child labor overnight. Without eradicating poverty child labor cannot be abolished. There must be a special awakening to check the evil.

Fortunately many philanthropic organizations have come forward insisting the government on promulgating and implementing laws to keep children away from such hazardous occupations. However, mere laws would not totally solve the problem of child labour, if we do not provide any substitute way for better living for the families from where the children come from.

Child labour has a multiplier effect, perpetuating economic, social, and cultural poverty. The concern of developed countries, as expressed through their government and trade representatives, although of course contested within their societies, about the presence of child and forced labour in various developing countries, is predominantly trade-exigencies-driven rather than guided by concerns relating to humanity and morality. While the social clause may be viewed by progressives as necessary for preserving worker rights, it is also a non-tariff barrier in favour of the developed world\*. In addition, there is a world of difference in states' projections and actual realization of alleviating poverty, especially in LDCs where the covert nexuses between the powerful vested interests against the less powerful are very strong; and those who have assets and power are largely oblivious to the problems of child labourers.

Thus, the opposition to the social clause by the governments, employers, and the trade unions, both within LDCs and the developed world, is complex and highly problematic. Many governments in developing countries have the political goal of ensuring the success of globalization because they have been led to believe that their economic survival depends on a global economy, which necessitates the subordination of social justice and human rights issues to the wider imperatives of globalization.

This creates a still greater incentive for employers to minimize costs through the perpetration of child labour. In fact, there is evidence that in the post-globalization India, a greater degree of casualization of labour is taking place, largely for female and child laborers, who tend to offer their services at wages lower than the market rates. (Gupta and Mitra, 1997). Also, because of the general decline of pluralism and the countervailing power in society, the social health in poorer countries is likely to be under greater strain. In view of these realities, it is essential to look outside the traditional viewpoints of both the developed world and the LDCs to question how best to respond to what appears to be a bleak future for child labourers and the poor in a globalized world.

Despite my belief that the intentions of the developed world regarding the social clause are not fully genuine, my intuitive uneasiness repeatedly compels me to support the social clause as a means to address child labour and hence illiteracy. I am limiting my pro-social clause conclusion to the issue of child labour, because other aspects of the social clause advocated by the developed world are more problematical and beyond the scope of this chapter. However, I sincerely wish to see the social clause as an important part of the emerging international poverty law, apart from the UN Convention on Child Rights, in order to put the requisite pressure on governments to realize their fundamental responsibility of implementing universal primary education. Historically, there are not very many instances of the use of trade sanctions to combat child labour\*. But it was so done in the 1930s in connection with trade between states of the USA. The federal government used trade sanctions that were under its jurisdiction to prohibit the use of child labour by the states.

An acceptable social clause applicable only to the case of child and forced labour can possibly be devised through a more constructive dialogue between developed and developing countries. Since the ILO does not have an impressive record of enforcement of labour standards, greater hope can be expected from the enforceable labour clause of the WTO\*.

Unions and advocates for children in the LDCs must consciously engage in illuminating the neglect of basic rights of children and those who have been subjected to bonded labour\*. What is needed is a "conscientization campaign" and I doubt if that is really possible without pressure through something like the social clause. This will both contribute to the success of programmes of child labour abolition and universal primary education, thereby removing illiteracy and reducing poverty\*.

It will also help in enhancing the stature and purposiveness of the emerging international poverty law. There is much more to the problem of child labour abolition than the mere amendment of the Indian constitution to provide for primary education as a fundamental right. This amendment should not be seen as an end to the debate on social clauses\*; effective pressure is needed to operationalize this law on a state that tends to slip into entropy when confronted with issues of human rights of children.

## **5. Conclusion**

Children are the blooming flowers of the garden of society; it is therefore our duty to protect these tender flowers from damaging effects of excess exposure\*. Justice Subba Rao has rightly opined that "social Justice must begin it has little chance to grow into a strong and useful tree. So first priority in the scale of social justice shall be given to the welfare of children\*.

There are no two opinions that children are the future of the nation and thus they should be given adequate opportunity and facilities for developing themselves into a good citizen. This growth however depends upon the support and attention he receives from the society. As distinguished from adults. Children are peculiarly susceptible to certain harms. They cannot raise their voice against those who injure them or deprive them of their rights\*. In these circumstances it is a dire necessity to give them proper attention so that their capacity to grow does not dwarf.

It has been discussed in the preceding pages that children in India and elsewhere in the world have not been given proper attention and are being exploited by the people for the accomplishment of their selfish ends. They have been exploited more or less in all periods

of time, though varied its nature and dimension, depending on the existing socio economic structure of society. The child formed part of the labour necessary for the reproduction of the system and value of labour taken as a part of the child socialisation for reproduction of the labour power\*.

It has been stated that child labour in the different periods has a chequered history and presents a vivid account of child's sad plight. The study of child labour in historical perspective discloses to us that the child labour was prevalent even in ancient India. Slaves of tender age were owned for doing low and ignoble work. Moreover children of slaves were born as slave, lived as slave and died also as a slave unless the master was pleased to release him.\* It is a well established fact that child labour in ancient India existed in the form of child slaves\*.

The study of Kautilya and Sir Henry Maine reveals that child slave could be purchased and sold like commodity. The eldest male parent, the eldest ascendant was absolutely supreme in his household. He had complete sway over all the children. Law to them was parent's words. The parents used to sell the service of their children to earn their livelihood. There was employment of children in agriculture and domestic services of their children to earn their livelihood. Thanks to the government, the child-labor ban act was passed. Let us not violate the act. Let all children enjoy the glory and beauty of childhood.

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## **'Legal control of Cyber crime in India: Problems and Perspective'**

**Dr. Sitaram**

### **Abstract**

The present age is the age of automation where society is shifting his maximum burden on machines for getting work done. The Computer Technology helps the human civilization to such a great extent that life without computers seem to be impossible. The Railway reservations, Space organizations, Examination result cards, Traffic signals, Telephonic communications. Banking transactions, all are now carried out with the help of computer machines. Every data and information has acquired electronic shape and capable to move through the optic fibers. Today voice files, song files, photographs, currencies, news items, clips, Bio-data's, letters, so on and so forth are capable of being transferred, distributed, circulated and stored in electronic form.

### **Introduction**

The way cyberspace is being experienced by people in the very disparate contexts of their everyday lives is matter of growing concern. It is mediated by the technologies of the digital age and encompasses a wide range of issues including the production and consumption of digital content, the means of control over unwanted intrusions to individual's privacy, and emerging means of basis of transaction influencing to real world too.

Globally and domesticity today's modem societies are underpinned by digital technologies. These technologies enable applications that may be empowering people, allowing them to develop new ways of seeing the world around them. Ubiquitous networks are at the heart of the digital age. They are becoming familiar to people in all parts of the world, albeit, unevenly so. Thus present generation is greatly depends upon the computer technology for the easy mechanism and effective operations.

However, the facilities of computer technology have not dawn into reality without drawbacks. Though it makes the life so speedy and fast, but hurled under the eclipse of threat from the deadliest type of criminality termed as 'Cyber Crime'. The Cyber crime can halt any railway where it is, it may misguide the planes on its flight by misguiding with wrong signals, it may cause any important military data to fall in the hands of foreign countries, and it may halt e-media and every system can collapse within a fraction of seconds. Today computers have come a long way, with neural networks and nano-computing promising to turn every atom in a glass of water into a computer capable of performing a Billion operations per second. Cyber crime is an evil having its origin in the growing dependence on computers in modern life. In this modem era everything from microwave ovens and refrigerators to nuclear power plants is being run on computers, cyber crime has assumed rather sinister implications.\*

There for, it is necessary to examine the deadliest form of criminality of the present millennium, conceptually termed as 'Cyber crime'.

### **Initial remarks: Crime and Law as a social phenomenon**

At the very outset of this research writing, it must be made clear that the present study has been focused to study from Indian point of view upon the -

- i. Legal control of Cyber crime - as well as
- ii. The problems that are emerging with excessive use of Cyber Technology, and.
- iii. Dimensions of Cyber crime and its future prospects.

It is, therefore, essential that the scope and area of the subject must be outlined at initial stage. As conventionally understood, both crime and law is a social phenomenon having inter-correlated dependency. The rate of crime commissions (or omissions as well!) is largely determined by the efficiency of controlling and regulating legal machineries.

Thus speaking in statistical sense, crime rate is inversely proportional to the efficiency of regulatory legal mechanism. To check crime rate, legal machinery can be focused upon. Evidently, both law and crime is productivity of social process.

### **Evaluating Crime - Socio-Political-Economical**

#### **Crime as an evil factor of society**

Despite crimeless society is myth, crime is omnipresent phenomenon, and it is non-separable part of social existence, one may get irritate by the question, '**why there is too much ado about crime?**'

No one can deny that crime is a social phenomenon, it is omnipresent, and there is nothing new in crime as it is one of the characteristic features of the all societies existed so far, may it be civilized or uncivilized, and it is one of the basic instincts of all human behavior. However, it should bear in mind that the social concern for high crime rate is not because of its nature, but due to potential disturbance it causes to the society.

Crime is a prime social concern and the seriousness of the social effect of crime hardly needs to be described. The general public is, by definition, always been the victim of crime. The general public suffers losses from crime either directly (in the reason or theft and destruction of public property), or indirectly (in the form of the expense of maintaining the police and the courts and in the form of uneasiness or even terror because of the prevalence of crime). In addition, some individuals are victims of crime in a more specific sense. The victims of crime may lose anything that has value. Safety, peace, money, and property are perhaps basic values, because they contribute to the satisfaction of many wishes.\*

Therefore there is sentiment of hate for crime, which reflects into the form of prescription of punishment by political authority of given society. The crime is considered as evil for the society. The statistics reflects the growing incidences of crime in India, though there is stiff downfall under the crime rate under Indian Penal Code, 1860 (due to the increase number of special legislation). The graph' reflect that during decade, though there is gradual increase in the incidences of crime, the crime rate especially under I.P.C. 1860 is gradually decreased. An analysis throws up new facets of crime and new ideas on how to cope with them. The real tragedy is that there is hardly a national debate on the subject, like the ones seen in the United States and the United Kingdom."

#### **Definition of Crime: flagged by Socio-Eco-Political rider**

Conceptual, crime is a relative phenomenon subjected to the relative sociopolitical & economical changes occurring in existing system of given society. Therefore neither all-time suitable comprehensive definition encompassing all aspects of 'crime' is possible at any moment of time nor can a single definition be made applicable to different society.

Crime is a dynamic phenomenon. With its dynamicity, it is influenced by the changes occurs in the correlated phenomenon. In those days, money is more valuable than values; incidentally economic crime is on its peak. This clearly reflects that crime has its interdependency with other social phenomenon.

Also, the population is one of the important factors influencing incident of crime. A positive correlation between the growth in incidence of crime and the population of the country has been observed. Besides population, the other factors influencing the crime situation at a particular place could be growing urbanization leading to migration of population from neighboring place, unemployment, income inequality, [computer literacy in case of Cyber crime] etc.\*

### **Emergence of Cyber crime-origin is rooted in World War-II**

The aftermath of World War-II has witnessed the drastic changes in every domain of life. The new mechanical adroit appear to convert all relationships of man with material things vanishing the boundaries between living and non-living being. Today mechanical adoption by human being is challenging the standards of conventional limitations laid down by time and space. The Cyber-technology has played major role in this transformation. The present study has been undertaken to touch some aspects, effect and prospects of this Cyber-technology with special reference to threat pose by Cyber crime by India. Efforts have been made to analyze legal framework available for its control in India. To start with, it is, therefore, necessary to demarcate the dimensions of word 'crime'. Commenting on the genesis of 'crime'. Justice Sinha, Judge Supreme Court has quoaded.

"Thus it is beyond doubt that 'crime' is a relative phenomenon, universal in nature and essentially all societies from ancient to modern have been evidently demonstrating its presence. Each society have been providing its own description of criminal behavior and conduct made punishable by express will of the political community ruling over the society and it was always influence by religious-social-political economical values prevailing in the given society. Thus from time immemorial the behavior that attracts 'penal liability' influenced and characterized by overall outcome of these standards. Parenthetically, just as concept of crime has undergone] change with the growth of Information Technology so the categories of criminals who engage in such crimes.\*

So far Indian society is concerned, particularly during ancient period. The definition of crime flagged by religious interpretation. The period was known for complete dominance of religion. All political and social activities in general and 'Crime' in particular, considered to be happened due to the presence of super-natural power. The Demonological theory of crime causation was an outcome of this period.

Medieval period had evidenced the eras of renaissance and restoration, which delivered new, and a fresh look to 'crime'. The concepts like utilitarian, positive approach, analytical thinking, principles of natural justice, and thoughts of lassie faire, hedonistic philosophy, and pain and pleasure theory were outcome of this period which helped to open new horizon for the study of crime. Latter period paved the way for scientific & industrial revolution and rational way of interpretation dominated the thinking.

This was the period when European countries buried into wars for grabbing colonies in different parts of the globe. Incidentally, the legal system of various nations and different parts of the world started to merge and influence each other. This war the basic factor for defining 'crime' on more secular line having social and psychological riders. Historiographical developments of crime reflect addition and deletion of various acts as a

crime and non-crime. Depending on the prevailing dominant factors, the list of criminal acts modified. During this period Indian Criminal System shaped by Britishers on colonial footings.

This process lasted long to World War-II when process of colonization not only stopped, but took reverse gear. Asian and African countries started to liberate from the iron pawn of continental countries to shape their own laws on domestic requirement. However, at the same time, neo-globalization process begins and new types of crime started to emerge challenging the age-old notion of sovereign and jurisdiction. These trans-national crimes overthrow the possibility of encompassing it within domestic definition. One of such category of crime, which is new in origin, but requires treatment on different footing, is 'Cyber crime'.

### **Conclusion**

Thus it is quite clear that to understand the word 'crime' in its general connotation and 'Cyber crime' in particular, socio-economic & political enquiry is inevitable. Again as Cyber crime is a by-product of Computer Technology and its growing use for Information & Communication, all those factors that are influencing the modern trends are essentially scrutinize. Again to make the study more relevant, we have to understand to the zone where various interests are conflicting with each other. Thus, individual interest for use of available technology. National interest to secure its community from inner and outer threat, sovereign privilege of non-interference of any extra-territorial authority, trade and developmental thrust are major consideration in the area of Cyberspace.

However, it is sure, that evolution is irreversible process and we cannot step back from it. What remain in our hand is to change the direction of progress, and we stick up to our commitment to turn it in the direction of sustainable development. Thus, it is a high time, rather overdue to think and plan over the issues like Cyber-crime to remain secure in Cyberspace.

It is observed that in India Technological Adoptions is matter of reputation or envy but not necessity. Why do we purchase TV? Mobiles? Computers? Pagers? Most of the times because of our neighbours are having it!!! Why do we gift Video Games to kids? Because it is a trend! But do we have thoughtful consideration of its utility, necessity and justification?

The 'Technological Adoption' should be scrutinized and introspected with 'Domestic Justification', particularly for developing and underdeveloped community where compelling priority and development level differ from western countries. The developed countries are abundant in recourses, but not developing and underdeveloped one! Therefore these nations are struggling hard to balance between their recourses and requirements. Technology can be the recourses, but the country like Indian should think over its justification before adaptation. This is a time to act, to plan, to get protected the generation, because electronic technology has greater potentiality to destroy society than any other previous variables. The threat is more dangerous than even before. Surely, if we fail to plan, we plan to fail.

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## **Protection of Traditional Knowledge: A Brief Analysis**

**Sachin Kumar Goyal\***

### **Abstract**

India has a civilization of 5,000 years plus, with vastly divergent population spreads, ecological systems, geographical distinctions and cultural heritage. This century's old living in harmony with nature, which is generally worshipped in its various Avatars, has led to the development of various practices ranging from agricultural techniques, cultivation strategies, medicinal systems, culinary practices etc. But due to globalisation of production systems, increase in population, destruction of forests for agriculture and timber purposes, bio-diversity is declined at a rapid pace. Bio-diversity and associated traditional knowledge is also declined due to decreased motivation amongst the local communities to conserve and protect them. This is happening because of change in their life style as well as misappropriation of their resources and their knowledge. Misappropriation of traditional knowledge not only violates the rights of communities who conserved traditional knowledge but also adversely affects the conservation and sustainable use of the traditional knowledge and that of bio-diversity.

### **1. Introduction**

This international community is debating the consequences of globalisation in its various dimensions in various forums. It is the responsibility of the same international community to debate the means of protecting and preserving traditional knowledge. In this regard, it is necessary to recognize and respect the rights of holders of traditional knowledge. Misappropriation of traditional knowledge and bio-piracy erode the rights of the traditional knowledge holders and adversely affect conservation and sustainable use of bio-diversity and associated traditional knowledge which stand as a glorious example of sweat, ingenuity and experimentation of previous generation's artisans, farmers, medicinal practitioners etc. The paper looks at the various aspects of law and policy issues as regards securing legal rights as community levels.<sup>i</sup>

### **2. Traditional Knowledge (TK)**

Traditional knowledge is a sum total of knowledge gained by application of generations of experience to survive in various land and could in the nature of cultural heritage, scientific knowledge and religious practices at the same time.<sup>ii</sup>

However, there is a fine line of difference between scientific knowledge of indigenous communities and the ritualistic practices adopted which could lead to scientifically acceptable results without there being an empirical understanding of the process leading to the said result. For example turmeric has been known to have medicinal value and has been used in antiseptic and other medical applications for centuries with the effects well documented in ayurvedic texts but it was neither categorized as an antiseptic nor there any effort to analyze the inherent properties. This therefore could mean that the use of turmeric per se was only in the nature of general purpose based on effects as a curative herbal remedy and not specifically as an herbal product with determined curative values and dosage.<sup>iii</sup> This is essence allowed various companies to use extracts from turmeric and mix

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it in various proportions and come up with new products with similar effects in the markets allowing them to commercially exploit the medicinal value while obtaining a monopolistic rights over the product by securing patents on the same. Such image is very common in pharmaceutical industry wherein every year of dollars are saved by narrowing the scope of research by placing reliance on traditional knowledge acquired by indigenous communities and possibly generating huge revenues for individual companies whereas the communities themselves could scarcely take benefit from the same.

### **3. Securing Traditional Knowledge**

The indigenous rights to customary law, social organization, land tenure, collective land ownership, and customary practices were recognized by UN International Labour Organization (ILO) in 1957 by way of the ILO Convention 107.<sup>iv</sup> However, these were conceived as individual rather than sovereign rights, and were prompted primarily to integrate indigenous peoples into the labor pools of the modern nation-state<sup>v</sup>. In his report titled "Study of the Problem of Discrimination against Indigenous Populations." Lepage has concluded that "...states should respect traditional laws and customs; indigenous peoples should have control over their own land and resources, with the right to communal land ownership and to manage land according to their own traditions: and such ownership and rights should be protected by national and international laws."<sup>vi</sup>

Traditional knowledge per se cannot be monetized like other intellectual property assets and therefore a feasible way of valuing the same cannot be conceived as the usage is diverse and transcends geographies and was developed over generations of trials and errors. Similarly, traditional knowledge is also closely linked to the local biodiversity and environmental conditions; hence it is important that in understanding the economics of traditional knowledge the most important factor will be the biodiversity from which it is derived. For instance, the global benefits from coral reefs including tourism, fishers and coastal protection are estimated at some US \$ 30 billion per year; insect pollination of over 40 commercial crops in US alone at US \$ 30 billion per year, whereas the market for herbal drugs amounted to US \$ 47 billion in 2000.<sup>vii</sup>

There is an intimate connection between traditional knowledge and the rights of the indigenous communities as they are the most vulnerable to any exploitation of resources as may be required during the application of the traditional knowledge to the commercial activities. The need to provide protection for these communities was recognized by the United Nations based on which they formulated the 'United Nations Declaration on the Rights of Indigenous Peoples'<sup>viii</sup> also sought to affirm the community rights, protection of diversity of civilization and cultures, protection from discrimination of any kind, and to respect and promote political, economic and social structures and their cultures, spiritual traditions, histories and philosophies, especially their rights to their lands, territories and resources.

### **4. Legal and Policy Framework**

India has a rich cultural heritage, wide geographical multitudes and diverse climate conditions and a genetically vibrant flora and fauna. All this is a valuable resource and should be respected as the same. But the legal framework has been pathetically obsolete and redundant in regard to the protection afforded to the said classes of assets. Even the most important heritages have only cursory references in the various legislative enactments. Lack of a strong framework and statutory enactments or enforcement mechanisms further contribute to the degeneration of the various facets of the traditional knowledge and lead to

the indiscriminate commercial exploitation of the same at the hands of either private entities or multi-national corporations, without any passing of the benefits to the originators.

There are separate realms of traditional knowledge and patents, a segregation which finds explicit mention in section 3 and 25 of Patents Act, 1970. Sec (p) of the Patent Act, 1970 for instance maintains inter alia that an invention which is effect and essence is a traditional knowledge or which is and imply an aggregation or duplication of known properties of traditional known component shall not qualify as an invention, under the Act and hence shall not be eligible for protection there under.

In the same vein section 25 (2) of the Patent Act, 1970, which pertains to the various grounds for post grant opposition of a patent, specifically mentions that any interested person may, so oppose a patent (i.e. even after being granted) on the ground that the invention claimed was anticipated having regard to the knowledge, oral or otherwise, available within any local or indigenous community in India or elsewhere.

India fought successfully for the revocation of turmeric and basmati patent granted by USPTO and neem patent granted by EPO. As a sequel to this, in 1999, the Department of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy (AYUSH) erstwhile Department of Indian System of Medicine and Homeopathy (ISM & H) constituted an inter-disciplinary Task Force, for creating an approach paper on establishing a Traditional Knowledge Digital Library.

### **5. Comparison of Traditional Knowledge and IPR**

Traditional knowledge is different from other forms of intellectual property because IPR secures rights for a person (which could be an individual or a corporate entity), traditional knowledge secures such rights for a community.

Some of the difference between traditional knowledge and IPR (in general) happens to be are enumerated hereunder.

1. IPRs in general are distinguishable from traditional knowledge in the sense that they have to register (barring a few exceptions) with some authority, and they lapse after a period of time based on the governing laws, whereas traditional knowledge is inherent and continues for generations.
2. IPRs are generally specific and can be boiled down to particular usage, goods or such other forms of commercially viable products, whereas traditional knowledge is basically more sublime in the sense that it is basically derived from generations of exceptions, and could be understood as mere common-sense by the communities.
3. IPRs also identify the beneficiaries in clear ways based on the person who actually files, whereas the definition of the community will identify the scope of the beneficiary.
4. IPRs can be crystallized in strict pecuniary terms, whereas the scope is much wider as far as traditional knowledge is concerned as for many communities it may be their only means of subsistence.
5. IPRs grant monopoly rights for usage of knowledge whereas traditional knowledge grants community rights over knowledge.

### **6. Economic dimensions of Traditional Knowledge**

Traditional knowledge is enabling in nature, in the sense that it secures economic rights as regards usage at community levels. Commercially viable traditional knowledge can alleviate poverty; bring about community development while contributing to the GDP. It may build viable sustainable development at grass-root levels; lead to major discoveries in

medicine and foods; and aid in ecological conservation drives. It is the best way of targeting the bottom of the pyramid users. New products may be developed, basically herbal/vegetable origin which might still be unknown/undiscovered. It can harmoniously integrate industry with community, and create mutually viable symbolic relation. The TRIPs Agreement<sup>ix</sup> should be used not only to reward the inventions but also the local communities who have conserved and developed knowledge which provides valuable base for such inventions. Bio-piracy and patenting of indigenous knowledge is a double-theft because first it allows theft of creativity and innovation and secondly the exclusive rights are established by patents which preclude benefit sharing with the indigenous communities and monopolizes the benefit to the owner of the patent.

## **7. Protecting Traditional Knowledge and International Dimensions**

Due to the globalisation of trade and increase in population, destruction of forests for agricultural and timber, bio-diversity is declining at a rapid rate. Along with biodiversity, associated traditional knowledge is also declining due to the lack of understanding as regards the importance of the protection of traditional knowledge amongst the local communities to conserve and protect them. Misappropriation of traditional knowledge not only violates the rights of communities who conserve traditional knowledge but also adversely affects the conservation and sustainable use of traditional knowledge and that of biodiversity. In order to address this present problem traditional knowledge is being discussed in various international forums. Foremost among these are those related to the conservation and sustainable use of biodiversity, namely the International Undertaking on Plant Genetic Resources for Food and Agricultural (now the FAO International Treaty) and the Conservation on Biological Diversity (CBD). Fair and equitable sharing of the benefits arising out of the utilization of genetic resources is one of the primary objectives of the Conservation on Biological Diversity.

The Nagoya Protocol on Access to Genetic Resources and the Fair and Equitable Sharing of Benefits Arising from their Utilization to the Conservation on Biological Diversity is an international agreement which aims at sharing the benefits arising from the utilization of genetic resources in a fair and equitable way, including by appropriate access to genetic resources and by appropriate transfer of relevant technologies, taking into account all rights over those resources and to technologies, and by appropriate funding, thereby contributing to the conservation of biological diversity and the sustainable use of its components. It was adopted by the Conference of the Parties to the Convention on Biological Diversity at its tenth meeting on 29 October 2010 in Nagoya, Japan.

The problem of conservation and sustainable use of traditional knowledge is also addressed in arenas related to the rights of indigenous peoples (International Labour Organization, United Nations Commission on Human Rights, and United Nations Permanent Forum on Indigenous Issues), intellectual property (World Intellectual Property Organization, WIPO) and culture (United Nations Educational, Scientific and Cultural Organization). To take on such instance, the UN Commission on Human Rights has established the Working Group on Indigenous Populations (WGIP). The WGIP review the evolution of standard concerning the rights of indigenous peoples, provides a forum where they can express grievance and promotes the protection of their rights. More recently, traditional knowledge has become a topic of discussion in trade-related forums such as the World Trade Organization (WTO) and the United Nations Conference on Trade and Development (UNCTAD).

As traditional knowledge is a very complex issue, each forum allows focus on a particular facet. However, there are some risks of confusion or lack of coordination among forums and agencies. Developing country governments in particular may find that they cannot be fully engaged in all forums and thus must focus on one or two where they think the pay off will be greatest. While many consider the CBD to be the forum most sympathetic to their perspective, WIPO has technical expertise on intellectual property rights (IPRs) and WTO with its dispute settlement mechanism "has teeth". One thing that has come out of the internationalization of the whole issue is that nowadays violation of traditional knowledge has renewed the debate to protect rights of indigenous communities regarding the protection and preservation of their rights.

## **8. Conclusions**

There is a need for implementation mechanism to prevent instances of bio-piracy. Local and indigenous communities should be called upon to exchange information on national system to protect traditional knowledge and to explore minimum standard for an internationally recognized sui generis system for traditional knowledge protection. The following suggestions may be considered for the aforesaid sui generis system:

- Policy implementation efforts for securing traditional knowledge by creating a viable mechanism.
- CBD an excellent example of underused policy, which should be used as a background for the development of statutory provisions for protection of traditional knowledge at national levels.
- Bureaucratic inaction is a major hurdle in securing and understanding the vast amount of traditional knowledge levels. A committed mechanism to ensure the specific needs of the traditional knowledge is required to proactively approach the various regions and to syndicate the traditional knowledge into a coherent available database.
- Traditional knowledge syndication efforts should be localized and integrated at national levels.
- Strong need for credible commitment to share the benefit by strengthening incentives to improve informed settlement, build infrastructure, business and lesson conflict.

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<sup>i</sup>Ashutosh Mishra; Protection of Traditional Knowledge: A Brief Analysis.

<sup>ii</sup> Mauro F, Hardison P.D., Traditional Knowledge of Indigenous and Local Communities: International Debate and Policy Initiatives, dated 7 September, 2016.

<sup>iii</sup>Hari Har P. Cohly) were granted a US patent (No. 5,401,504) on use of turmeric in wound healing.

<sup>iv</sup>Refer the International Labor Organization webpage titled 'Convention No. 107' posted on official webpage <http://www.ilo.org/indigenous/Conventions/no.107>.

<sup>v</sup>Lepage, Indigenous peoples and the evolution of International standards: A short history.

<sup>vi</sup>Ibid

<sup>vii</sup>Convention on Biodiversity website on webpage titled 'Economics, Trade and Incentive Measure' available on <http://www.cbd.int/incentive> retrieved on Feb. 2015.

<sup>viii</sup>Adopted by the General Assembly via the General Assembly Resolution 61/295 on 13<sup>th</sup> of Sep. 2017.

<sup>ix</sup>Text of the Agreement available on the World Trade Organization webpage at <http://www.wto.org/english> on 27 Feb 2016.

<sup>x</sup>The text of the Convention is available at the official website of Convention on Biological Diversity at <http://cbd.int/cop-10> on 27 Feb. 2014.

## **A Study on Culture of Nattukottai Chettiars**

**M.S.M.SATHIYAPRIYA\***

The Chetty or Chettiars were a South Indian trading community dating back to 300 A.D. Originally seafaring merchants, they accumulated wealth through trade and built a country fort home settlement known as Chettinad in the eighth century during the days of the Kingdom of Pandya. The Chettiar community in Chettinad was divided into nine temple clans (nagar kovil) and formed a unique socio-cultural and economic system distinct from other Tamil descent-based communities.

Commonly called as Chettiars, this unusual community of South India hails from the interiors of Tamilnadu. The land they come from is called as "Chettinadu" –meaning "the land of chettys". With a rich heritage and much richer history, this community has seen many facets of ups and downs. They are mostly mentioned as "Nagarathars", by them, meaning those who are from "Nagarams" – towns. Chetty is the term commonly used for the Vaisya caste in south India similar to the Banias in North India. The term 'ar' is added to "Chetty" to mark respect, as the term "ar" means "elder brother" in tamil. It is a common phenomenon in tamil nadu with many other castes like the "mudali" (which means the first person or leader) called as "mudaliar".

The traditional base of the Nattukottai Nagarathars is the Chettinad region of the present-day state of Tamil Nadu. It comprises a triangular area around north-east Sivagangai, north-west Ramnad and south Pudukkottai. There are various claims regarding how they arrived in that area.

Among the Chettiars of Chettinad, the Nattukottai Chettiars are considered to be of the elite class. They are a community well-known for their cultural heritage and philanthropy. Aside from building Shiva and Murugan temples wherever they went, they were also involved in building schools and universities. Their community is known for honesty and integrity as well as for their hard-working nature. They were also wealthy merchants that began their business with salt trading before moving on to gems and finally using their wealth to become moneylenders and financiers by early nineteenth century.

Respected by the kings and Britishers' alike for their success in business and respectful law-abiding nature, they travelled with the Chola fleets and set up bases in the South-east Asian countries. When the Britishers took over Myanmar in 1826, these Chettiars with their unbeatable financial acumen, moved in as money-lenders. Their travels lead to their settling down in countries that included Ceylon, Burma, Singapore, Malaysia, Java, Sumatra and Vietnam. They built their temples and spread Hinduism wherever they went.

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The Chettinad region is located in semi-arid the south-east part of Tamil Nadu, about 35km away from the coast, in the Sivagangai district. They have well-planned towns, with defined road networks, marketplaces, temples, water reservoirs, etc. But due to the lack of rain, people have been moving out in search of better living.

### **Temples**

Chettiars basically belong to any one of the nine clan temples, all of them located in the chettinadu area. All of these temples are “Saivaite”, God Shiva and his wife Goddess Shakthi, as predominant deities. It is said that when they moved to the interior part of Tamilnadu from the coastal area on the request of the Pandiya King, he offered them these temples for them to get settled in his country. Nine temples connected with the Nagarathar community include: Ilayathakudi Iluppaikkudi, Iraniyur, Mathur, Nemam, Pillayarpati, Soorakudi, Vairavan, and Velangudi.

### **Powerful Community**

The story of the Chettiars is a fantastic one, spanning centuries, covering their growth from traders and merchants of salt, gems, textiles and jewellery to their entry into banking and finance in the 19th century. It is said that the Nattukottai Chettiars controlled a large part of the banking economy in India for decades around the turn of the 19th century.

### **Chettinad Homes**

The most endearing symbol of the Chettiar era has been the Chettinad homes. From cuisine, architecture, furniture and customs, the rich and well-travelled Chettiars evolved a unique style combining western and eastern sensibilities. These result in an experience found nowhere else in the world.

### **Geographical Location**

Chettinadu refers to the village clusters that were inhabited by the chettiars. The number of villages and dimensions is debatable as there are various documents stating different statistics. However, the transition in their occupation from salt traders and maritime traders in historic period, moneylenders and indigenous bankers to industrialists and retail traders in present day have fanned them all over the world.

### **Characteristics OF NATTUKOTTAI CHETTIARS**

Chettiars' unique qualities and strict adherence to the community rules combined with spirituality and simplicity made them an interesting group. What made them the most interesting is the wealth they acquired in a short span and the business acumen they had.

They have a tradition of mobility in seeking trade opportunities. It is widely accepted by many of the researchers' worldwide that Chettians are the most enterprising community of South India and the most mobile community too. They have shown preparedness for great austerities in pursuit of fresh business openings. The spirit of economy and finance of Chettians in history is a subject of wonderment.

### **Business Organisation**

The Chettiar money lending firms were traditional business organisations based on network of interdependent family businesses which evolved into partnerships and operated under an agent system. Chettiar business firms were registered at the temples in Chettinaadu, although they were not registered under British law. Their money lending activities in Malaya functioned efficiently through their agents who received and executed directives from the principal or business owners living in Chettinadu or Madras Presidency. Most Chettiar money lending firms situated in Malaya were owned individually or in partnership<sup>31</sup> by the principal who appointed a group of agents to manage and operate them. According to the Chettiar custom, a business was set up in one's own name (initial/style), the names of one's partners or God's name<sup>32</sup> which was referred to as vilasam (address).

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## **Role of (QWL) Quality of Work Life on Employee Retention in Private Sector Companies**

**Dr K K KARTHICK\***

**Dr K K RAMACHANDRAN\*\***

### **Abstract**

*Intoday's competitive scenario it is a costly and time taking activity to hire and train an employee and in the due course it is even more difficult to retain the same in the organization. As the WLO (World Labor Organization) defines the Qualified Worker as an employee with standard practices laid by the WLO and on the other hand this qualified worker can contribute to a large extent to the respective organization provided that the organization is able to retain the same. It is high time that organizations are learning how to respect the employee's individuality and their commitment to work more effectively and efficiently. Practically speaking Creating high quality of work life increases an organization's value. Better work environment and good work life is the sign of strong commitment of the employees towards the organization that is liable to flourish in a healthy working environment. In the current scenario it has been observed by the researchers that the rate of attrition has raised and employees are switching jobs. They state various reasons for the same, in this present study the researcher will try to study the dimensions of QWL associated with the attrition. The study is based on the primary data and concentrate on the employees from the IT/ITES sector companies in the state of Rajasthan.*

### **Introduction**

It has been observed that the countries endowed with the same level of natural resources, technology, and international aid have a great difference on the front of their development quotient. Their productivity and development mostly depend upon the availability, efficiency and committed human resources.

Today, organizations operate in an environment characterized by technological changes, which in turn, affect employment opportunities, skill requirement, management policies, strategies and style, expectations and aspirations of employees as well as the physical working conditions. In the industrial world, the thrust is now given to "quality" in order to foster a quality culture. Quality assumes a goal or an objective or even a priority. Quality work cannot be achieved easily. Besides, people's issues move to the foreground and technical issues take a supporting role. With the rapidly changing technological, socio-economic, political, and legal environment, effective management of human resources has become a challenging job. Effective utilization of human resources requires better quality of work life by providing adequate financial compensation, good working conditions, suitable opportunities for growth and development, workers' participation in management and by ensuring social justice in the organization.

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### Quality of work Life

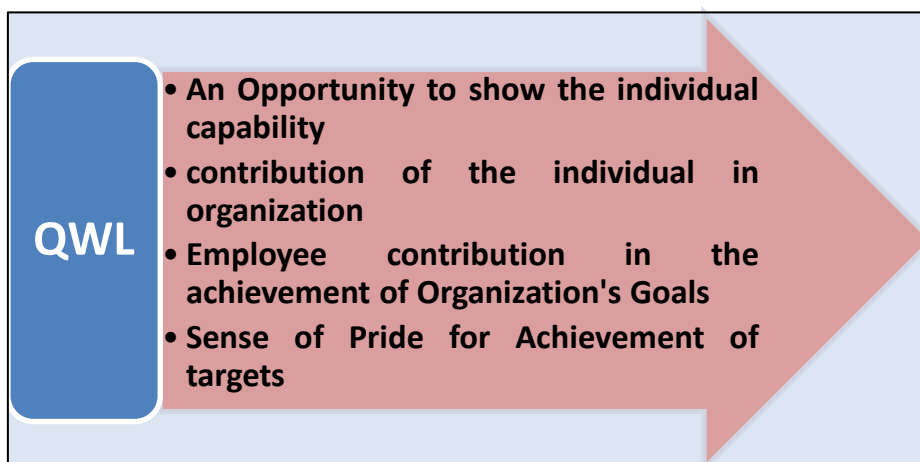
According to Robbins (1989) QWL is a process to address the response of the employees to the authorities of the organization, w.r.t. decisions taken and policies derived and implemented by the management of the same. Gradually quality of work life is related to the 'feel good' factor of the employees as far as the working conditions are concerned.

Prior to Robbins Walton also defined QWL w.r.t. the prevailing working conditions in the decade of 30s' and 40s', at this point of time the focus was on the protection of the employees from work related injuries and other hazardous working conditions. Along with Walton some other great personalities of the area stated the important factors related to QWL which can be listed as follows:

working Conditions
Job Security
Work place & economic gains
Relationship between motivation & leadership
Human needs & expectations
Equal employment opportunity
Positive relationship between morale & productivity

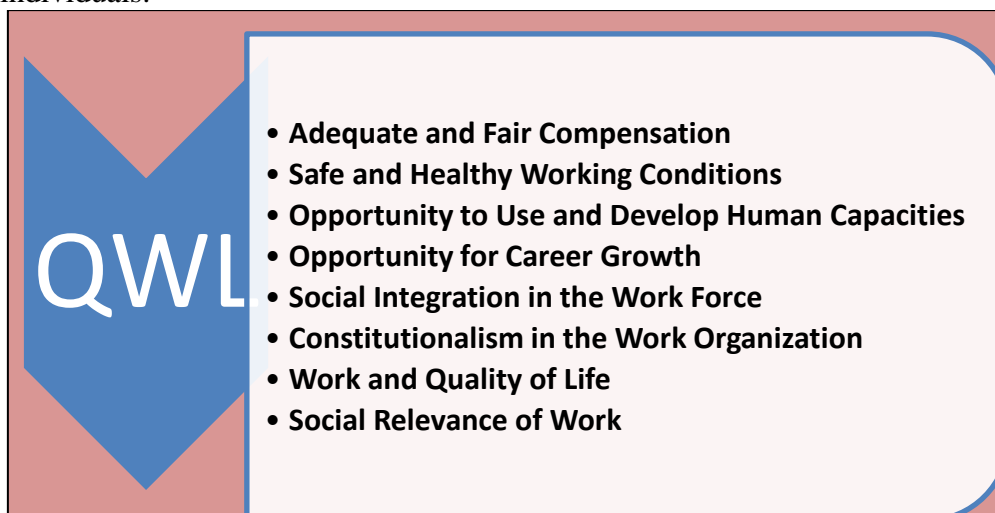
**Figure 1: Factors of QWL given by Walton in 1940**

The list of factors given in the above figure are not exhaustive there are many other related dimensions of the same like some of the dimensions are related to the diverse behavior of the employees some other dimensions are related to the decisions of the management as such.



**Figure 2: Organization's Perception for QWL**

Such factors cannot be quantified because the human nature is relatively diverse and there are endless dimensions for the same. for example some of the workers may be concerned with the minimum wages and some other may be concerned to their promotion and work profile, on the other hand some of the employees may find the job easy and some other may find it difficult to perform, all these factors are dependent on the relative values of the individuals.



**Figure 3: Employee's Perception for QWL**

### **Management Dilemma**

In the current global and competitive scenario it can be easily observed that the private sector organizations are facing various challenges, especially in retaining talented employees' i.e. Qualified Workers. The average costs of meeting the high employee turnover are curbing away the profitability of even the wealthiest organizations. Hence the best and brightest of the pool must be selected and retained. If an employee is not satisfied by his job, he/she is always having a second option i.e. may switch over to some other more suitable organization. Hence it is the responsibility of respective organization to make all the efforts to sustain the current levels of work force and develop them to the next level of performance.



As detailed in the above discussion Retention program of the organizations are required to be focused on the following five points:

1. Compensation
2. Environment
3. Growth
4. Relationship
5. Support to sustain their leadership and growth in the workplace.

A safe and healthy environment is essential in order to extract satisfied performance from the employees. The appropriate and attractive salary is one among the important factors used in retaining the talented employees. Providing quality at work not only reduces attrition but also helps in reduced absenteeism and improved job satisfaction thereby helping the organization in retaining their employees. Hence the researchers are interested in studying the effect on quality of work life on employee retention among the employees of private sectors organizations.

### **Objectives**

The objectives of the present study are as follows:

- To study the socio demographic characteristics of the respondents
- To analyze the health and safety provisions pertaining to quality of work life
- To examine the working conditions of the organizations
- To find the relationship between the worker and superior officers
- To understand the satisfaction level of the employees

### **Research Methodology**

For this present study the Descriptive and exploratory research design is used based on demographic and occupational characteristics of the employees. The universe of the study included the employees working in private sectors organization in Jaipur. A sample of total 100 respondents was selected using stratified random sampling. The questionnaire used to collect data contains the questions of Five point Likert scale, dichotomous questions and some with the multiple choices. In this research it has also been tried to find out that if quality of work life has any significant relationship with job related variables and with demographic variables. The present study suffered from some limitations like small sample size and limited area of investigation which might not be true representative of the whole population of the private sector organizations.

### **Data Analysis and Interpretation**

#### ***Analysis of Likert Scale Data***

Working Environment		SD %	D %	N %	A %	SA %	Mean	SD
1	You are satisfied with your current job	12	18	44	22	6	2.91	1.04
2	On job, you know what exactly is expected from you	14	28	37	15	6	2.72	1.07
3	At the place where you work, you are treated with respect	2	33	42	20	3	2.87	.83
4	You trust the management at the place where you work	30	38	14	10	8	2.31	1.28
5	You feel proud to work for your present employer	6	14	26	44	10	3.37	1.03
6	The physical working condition is conducive	2	9	21	32	36	3.94	1.02
7	Employees are satisfied with their work schedule and rest	10	14	38	36	2	3.07	1.00

<b>8</b>	The safety of workers is one of the major priorities with management where you work	14	14	24	28	20	3.36	1.03
<b>9</b>	Employees and management work together to ensure the safest possible working conditions	14	14	24	28	20	3.25	1.32
<b>10</b>	There are no occupational hazards and accidents in your organization	50	26	10	10	4	2.11	1.36
<b>11</b>	There are no significant compromises/shortcuts taken when worker safety is at stake	16	18	36	18	2	2.63	1.03
<b>12</b>	Employees are trained to do their work safely and competitively	10	28	28	14	10	3.05	1.12
<b>13</b>	Your productivity is utilized fully at your workplace	18	38	32	2	10	2.48	1.12

	<b>Job Satisfaction</b>	<b>SD %</b>	<b>D %</b>	<b>N %</b>	<b>A %</b>	<b>SA %</b>	<b>Mean</b>	<b>SD</b>
<b>1</b>	Your remuneration is at par with your assigned job, experience and ability	14	14	26	28	18	3.19	1.31
<b>2</b>	The chances for promotion are good and handled fairly	4	26	36	24	10	3.11	1.00
<b>3</b>	You receive enough help and equipment to get the job done	10	18	30	35	7	3.12	1.10
<b>4</b>	You have freedom to take decision for your own work	18	38	32	8	4	2.37	.90
<b>5</b>	You receive variety of fringe benefits	34	44	6	12	4	2.31	1.40
<b>6</b>	The working environment is far better as compared to other companies of the same industry	14	20	26	26	14	3.23	1.09
<b>7</b>	You believe to have ample growth opportunities in term of designation and remuneration	6	40	34	18	2	2.70	.90
<b>8</b>	You believe to have good facilities/opportunities for individual creativity and self- improvement in your organization	2	22	28	40	8	3.28	.96
<b>9</b>	You believe to be benefitted by the quality of training programs conducted for you	32	36	38	10	4	2.59	.97
<b>10</b>	Training programs help you to develop desired competitive skills and knowledge about your work	36	32	28	4	0	2.19	1.25
<b>11</b>	Job in this organization enhances your social prestige	28	36	24	8	4	2.59	.97

- There is a significant relationship between age and adequate compensation; however the age and the other areas of QWL like the safety at the work place, healthy environment, growth opportunities, and moderate level of social integration are not directly related to the satisfactory conditions of QWL.
- There is a strong association in the experience and the related compensation for the same. There is a significant relationship between respondent's income and safe and healthy working conditions, opportunities for development, opportunities for growth and security, constitutionalism and quality of work life feelings;
- However there is no significant relationship between respondent's income and the other dimensions of quality of work life such as adequate and fair compensation, and social integration. There is a significant relationship between respondent's family

income and healthy working conditions, social integration safe and quality of work life feelings;

### ***Analysis of Demographic and Professional Information***

- 53 % of respondents had finished their Under Graduation courses, 34 % had finished their schooling and remaining 13 % of the respondents had finished their Post-Graduation courses.
- 62% of the respondents belong to urban areas, 18 % of the respondents belong to rural areas and remaining 20% of the respondents are from semi urban areas.
- 74% of the respondents are males and only 36% of the respondents are female.

### **Conclusion**

The quality of work life approach considers people as 'asset' to the organization rather than 'costs'. Employees should love their work and love the place they work with the quality of work life. Better quality of work life promotes human dignity and growth, collaborative work, compatibility of people, organizational goals, etc. As a result, employees become satisfied, motivated, involved and committed individuals with respect to their lives at work. In the present study, about 48% of the respondents are satisfied with

	<b>Socialization</b>	<b>S D %</b>	<b>D %</b>	<b>N %</b>	<b>A %</b>	<b>S A %</b>	<b>Me an</b>	<b>SD</b>
1	You share harmonious relationship with your colleagues	10	14	38	36	2	3.07	1.00
2	Your decisions are being effected by the opinions of your colleagues	10	20	32	28	10	3.06	1.07
3	The behavior of your colleagues is same at the work place and otherwise	14	36	34	8	8	2.49	.97
4	Your superiors do not like to socialize with you outside the work place	10	18	30	36	6	3.07	1.00
5	Your subordinates are apprehensive in discussing matters which are not official	10	27	33	30	12	2.48	1.12
6	You carry positive attitude towards job	2	8	30	40	20	3.56	1.03
7	There is a sense of single community among the employees in your organization	6	22	24	30	18	3.12	1.02

the quality of work life in their respective organizations.

The employees have a few problems with the quality of work life, like the diversified policies for the promotion of the employees, type and kind of efforts made by the organization to improve the standard of living of the employees, barriers to implement new methods of doing the jobs, efforts to reduce the work related stress distorted upwards flow of communication. To ensure a positive outcome, attention to the factors identified in the suggested framework is important for improved quality of work life.

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## **A Study on the Influence of HR Practices on Employee Satisfaction & Performance with Special Reference to Automobile Sector**

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### **Abstract**

*HR Practices are used by the automobile sector like all other sectors to make employees more committed which in turn would make them give their best performance at work. The HR Practices used by such companies in automobile sector would however depend largely on the culture of the companies. Keeping in mind the specific needs of each company HR practices are devised and implemented so as to serve a pre-determined purpose. This study is an attempt to study the influence of HR Practices on the satisfaction and performance of employees of the realty sector. It is very important that the HR Department tracks the influence of the various HR initiatives which are implemented in the form of practices in order to attract, motivate and retain talent in a competitive environment. HR Professionals need to measure the influence of such HR Practices both on employee satisfaction and employee performance.*

**Keywords:** HR Practices, Initiatives, Employee satisfaction, Employee performance, Automobile sector

### **Introduction**

HR practices are used by the automobile sector like all other sectors to make employees more committed which in turn would make them give their best performance at work. The HR Practices used by such companies in automobile sector would however depend largely on the culture of the companies. Keeping in mind the specific needs of each company HR practices are devised and implemented so as to serve a pre-determined purpose. It cannot be denied that the most important factor compelling companies to pay huge attention on devising and implementing such practices are the innumerable benefits that could be reaped including motivation of employees irrespective of their managerial position they occupy. On realizing that there is no single best HR Practice companies always work on identifying new and unique practices so as to motivate and retain talent especially in the automobile sector where attrition levels are known to be rather high. A detailed analysis of the previous studies has highlighted that every company has a unique policy and system and it is this uniqueness which serves as the core competency thereby helping the companies to survive in the market place. The important point to be borne in mind is that unfortunately the concept of formulating the best HR practices is subjective in nature and could also be transitory.

The HR initiatives formulated by every HR departments should thus ensure that it not only satisfies the employees but should also serve as a source of creating delight in the minds of

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its employees by providing a sense of visibility, by fostering a sense of belongingness and a sense of being cared for by being unique, creative, meaningful and relevant in every sense and above all in line with the culture of the company.

### **Review of Literature**

The study conducted by Teseema & Soeters (2006) included as many as eight HR practices which include recruitment and selection practices, placement practices, training practices, compensation practices, employee performance evaluation practices, promotion practices, grievance procedure and pension system. Their study has concluded that all the above HR practices affect the employee performance.

A research undertaken by Divyaranjani, R and Rajasekar D. (2017), has demonstrated the importance of measuring the development of workers after imparting training in order to ensure that the desired objective has been achieved. In another study conducted by Sam, Annie and Shameem, A., the importance of HR Practices in leading to career development which could ultimately lead to a psychological contract between the employee and employer for mutual benefit has been highlighted.

The research conducted by Subrahmanian, Anjani (2010) has concluded that the success of an organization depends very much on how it is able to attract talent, motivate the resources and retain the same. It has also stressed that in today's organisations there is a great need to worry about flexibility which could help the employees enjoy their work and thereby be more committed. Hence it can be concluded that organisations need to adopt a creative and unique strategy to improve the quality of work life' (QWL) of its employees. By doing so it would be able to not only achieve its long-term objectives and employee needs.

### **Need and Significance of the Study**

This study is an attempt to study the influence of HR Practices on the satisfaction and performance of employees of the automobile sector. It is very important that the HR Department tracks the influence of the various HR initiatives which are implemented in the form of practices in order to attract, motivate and retain talent in a competitive environment. HR Professionals need to measure the influence of such HR Practices both on employee satisfaction and employee performance. Such analysis and measurement would help them in having insights which could aid in formulating more relevant and useful HR Practices in future with the intention of achieving the desired objectives and improvement. It goes without saying that satisfied employees mean a lot as they would fruitfully contribute in motivating and retaining talent.

By providing a transparent system of employee selection which will ensure the organization has an excellent set of employees, clear, non-contradictory and non-conflicting explanation of job description, secure and congenial working environment, friction less interpersonal relations among the different levels of employees and among peers, concentration on having in place a transparent unbiased system of performance appraisal, providing timely and relevant functional and QMS training initiatives which would help in enhancing the competencies and knowledge of employees in their tasks and by offering opportunities for career management to its employees the organisation will be able to improve employee performance.

### **Statement of Problem**

In many traditional theories of management and behaviour, the idea of employee performance is still quite fluid. It is yet to be fully defined and understood, and is far from

being widely recognised and used in organisations. In practice the concept of 'Employee Performance' is even lesser understood in other parts of society where people and organisations connect, despite its significance and potential usefulness?

Most of the organisations implement standard policies and practices in order to keep the employees happy by caring for their wellness. Employee care is a developing concept to trigger employee loyalty and employee commitment thereby leading to improved employee performance. The aim of this research has been to analyse whether HR practices really develop a positive and amicable relationship between the employee and employer which in turn lead towards improved job satisfaction and employee performance. At the heart of the employee performance is a philosophy and it is not a process or a tool or a formula. This reflects its deep significance, in today changing, dynamic and turbulent environment.

### Research Objectives

1. To study the influence of HR Practices with respect to employee selection, job description, working conditions, interpersonal relations, performance appraisal, functional and QMS related training and career management on employee satisfaction with special reference to automobile sector in Chennai.
2. To analyse the influence of employee satisfaction on employee performance.

### Research Methodology

The research design adopted for this study has been descriptive research. Proportionate non-random sampling has been adopted as the sampling technique. The sample size has been limited to 150. A well-structured non-disguised questionnaire was utilized for collecting the necessary data. The questionnaire was pretested before being administered over the entire chosen sample.

### Data analysis and interpretation

The data which has been collected was analysed as follows:

#### Friedman Test for Significant Difference among Mean Ranks of Variables

The Table 1 and 2 reflect the Friedman test or the one way repeated measures analysis of variance by ranks. Employees were asked to rank the variables of HR Practices with rank 1 as most important and rank 7 as least important.

**Table 1: Friedman Test for Significant Difference among Mean Ranks towards Variables of HR Practices Influencing Employee Performance**

Variables of HR Practices	Mean Rank	Chi-Square Value	P value
Selection	4.62	156.301	<0.001**
Job Description	3.43		
Working Conditions	4.70		
Interpersonal Relations	3.74		
Performance Appraisal	3.57		
Functional and QMS Training	3.61		
Career Management	4.33		

*Note: \*\* Denotes significant at 1% level*

Since p value is less than 0.01 the null hypothesis is rejected at 1% level of significance. Hence there is significant difference in ranks for the variables of HR Practices such as selection (4.62), job description (3.43), working conditions (4.70), interpersonal relations (3.74), performance appraisal (3.57), functional and QMS training (3.61) and career

management (4.33).

It can be seen that working condition is ranked the highest followed by selection and career management. Working conditions and selection process are therefore given utmost importance by employees. This relates to the finding unearthed by a study conducted by Jayan R and Shameem A. (2017), which proved that fairness in selection process is very important from the perspective of the employees.

**Table 2: Friedman Test for Significant Difference among Mean Ranks towards Variables of Employee Satisfaction**

Variables of Employee Satisfaction	Mean Rank	Chi-Square Value	P value
Employees are able to have job satisfaction	3.00	170.214	<0.001**
Employees are motivated to give their best to the organisation	3.98		
Employees are given work in according with their qualification and skills	2.93		
Employees are satisfied with the top Management.	3.94		
Employees get Appreciation and rewards if the desired work / targets are accomplished	3.46		
Overall every employee is satisfied with their job	3.68		

*Note: \*\* Denotes significant at 1% level*

Since p value is less than 0.01 the null hypothesis is rejected at 1% level of significance. Hence there is significant difference in ranks for the variables of HR Practices such as employees are able to have job satisfaction (3.00), employees are motivated to give their best to the organisation (3.98), employees are given work in according with their qualification and skills (2.93), employees are satisfied with the top management (3.94), employees get appreciation and rewards if the desired work/targets are accomplished (3.46) and overall every employee is satisfied with their job (3.68). It can be seen that employee motivation is ranked the highest followed by employees being satisfied with top management. . Therefore it can be concluded that employee motivation is the utmost important factor for employee satisfaction.

### **Coefficient of Correlation**

The following Tables analyse the Pearson's Correlation Coefficient and determines the degree to which the variables are associated. The values if correlated prove that the variables chosen are a fairly good set of independent variables.

Table 3 depicts the correlation between the various HR Practice Variables and is seen to be positive in all cases and is significant at 1% level of significance.

**Table 3: Pearson Correlation Coefficient between HR Practice Variables**

	Selection	Job Description	Working Conditions	Interpersonal Relations	Performance Appraisal	Functional and QMS Training	Career Management
<b>Selection</b>	1	.666**	.810**	.751**	.816**	.473**	.581**
<b>Job Description</b>		1	.791**	.682**	.607**	.510**	.525**
<b>Working Conditions</b>			1	.723**	.657**	.432**	.538**
<b>Interpersonal Relations</b>				1	.654**	.477**	.540**
<b>Performance Appraisal</b>					1	.521**	.549**
<b>Functional &amp; QMS Training</b>						1	.525**
<b>Career Management</b>							1

**\*\* Correlation is significant at the 0.01 level (2-tailed).**

The correlation coefficient between all the variables is seen to be positive. However the degrees of correlation differ from variable to variable. The correlation coefficient between selection and performance appraisal is the highest showing 81.6% degree of positive relationship between the two variables followed by selection and working showing 81.0% degree of positive relationship between the two variables. It is lowest in case of the relationship between interpersonal relations and functional and QMS (47.7%), selection and functional and QMS (47.3%), selection and working conditions and functional and QMS (43.2%).

Table 4 depicts the correlation between the various HR Practice Variables Employee Satisfaction and Employee Performance and is seen to be positive in all cases and is significant at 1% level of significance.

**Table 4: Pearson Correlation Coefficient between HR Practice Variables, Employee Satisfaction and Employee Performance**

HR Practice Variables	Employee Satisfaction	Employee Performance
Selection	.767**	.739**
Job Description	.533**	.467**
Working Conditions	.640**	.570**
Interpersonal Relations	.658**	.611**
Performance Appraisal	.690**	.686**
Functional and QMS Training	.420**	.413**
Career Management	.545**	.449**
HR Practices	.738**	.684**

**\*\* Correlation is significant at the 0.01 level (2-tailed).**

The correlation coefficient between selection and employee satisfaction is 76.7%, whereas the correlation coefficient between selection and employee performance is 73.9%. The correlation coefficient between job description and employee satisfaction is 53.3% whereas

the correlation coefficient between job description and employee performance is only 46.7%. The correlation coefficient between working conditions and employee satisfaction is 64.0% whereas the correlation coefficient between working conditions and employee performance is 57.0%. The correlation coefficient between interpersonal relations and employee satisfaction is 65.8% whereas correlation coefficient between interpersonal relations and employee performance is 61.1%. The correlation coefficient between performance appraisal and employee satisfaction is 69.0% whereas the correlation coefficient between performance appraisal and employee performance is 68.6%. The correlation coefficient between functional and QMS training and employee satisfaction is 42.0% whereas the correlation coefficient between functional and QMS training and employee performance is 41.3%. The correlation coefficient between career management and employee satisfaction is 54.5% whereas the correlation coefficient between career management and employee performance is 44.9%. The correlation coefficient between HR practices and employee satisfaction is 73.8% whereas the correlation coefficient between HR practices and employee performance is 68.4%.

An important point to be noted with respect to the correlation between HR Practices on one hand and employee satisfaction and employee performance on the other shows that in all cases there is a higher positive correlation in case of relationship between HR Practices and Employee Satisfaction when compared to the relationship between HR Practices and Employee Performance which shows that something more is required to motivate performance and not just the HR Practices formulated and implemented by Automobile sector companies.

### **Findings and Conclusion**

The study has shown that there is significant difference in ranks for the variables of HR practices selection (4.62), job description (3.43), working conditions (4.70), interpersonal relations (3.740), performance appraisal (3.57), functional and QMS training (3.61) and career management (4.33). Working conditions and selection process are therefore of utmost importance for employees

The study has also revealed that there is significant difference in ranks for the variables of HR Practices such as employees are able to have job satisfaction (3.00), employees are motivated to give their best to the organisation (3.98), employees are given work in according with their qualification and skills (2.93), employees are satisfied with the top management (3.94), employees get appreciation and rewards if the desired work/targets are accomplished (3.46) and overall every employee is satisfied with their job (3.68). It can be seen that employee motivation is ranked the highest followed by employees being satisfied with top management. Therefore it can be concluded that employee motivation is the utmost important factor for employee satisfaction.

It can also be inferred that there is moderate level of positive correlation between the various variables of HR practices, moderate level of positive correlation between the various variables of HR practices and employee satisfaction,

This study has shown how HR practices should focus on aspect of employees' career aspiration and stress management which are key components for the smooth and healthy life of employees. It should also be noted that HR practices also have implications on the psychological contract developed between the employee and employer which drives the employees to be more committed and loyal. Committed employees are an asset to the organization. They will work together, will be focused; career oriented and will be



bothered about the organisation's growth. Committed and loyal employees are created only when they are being a sense of employee care.

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## विश्व व्यापार उदारीकरण एवं भुगतान संतुलन

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विश्व की किसी भी अर्थव्यवस्था के विकास में विदेशी व्यापार का महत्वपूर्ण योगदान होता है। विदेशी व्यापार आय, रोजगार, औद्योगीकरण, पूँजी निर्माण, उत्पादन, बचत व निवेश को प्रभावित करता है। बाह्य क्षेत्र में विदेशी व्यापार, भुगतान संतुलन, विदेशी पूँजी तथा बहुराष्ट्रीय निगमों को शामिल किया जाता है। आजादी के बाद से देश में विदेशी व्यापार दिन प्रतिदिन बढ़ा है और यह वृद्धि व्यापार की मात्रा एवं मूल्य दोनों में ही हुई है। भारत की विदेश नीति का प्रमुख लक्ष्य अर्थव्यवस्था का विकास करना है, आर्थिक विकास को रणनीति के तहत भारत ने प्रारंभिक दौर में आयात प्रतिस्थापन पर आधारित औद्योगीकरण का रास्ता अपनाया। आर्थिक क्षेत्र में उदारीकरण का युग भारत में 1991-92 से माना जाता है और इससे पहले की व्यवस्था अनुदार थी, 1991-92 में वित्तमंत्री डा० मनमोहन सिंह ने भारत को शेष विश्व से जोड़कर व आर्थिक उदारीकरण की घोषणा कर कुछ प्रमुख क्षेत्रों में प्रत्यक्ष विदेशी निवेश 51 प्रतिशत और कुछ में इससे कहीं अधिक भागीदारी के लिए खोलकर एक नए युग का सूत्रपात किया।

### उदारीकरण पूर्व: भुगतान संतुलन

वर्ष 1990-91 में देश में भुगतान संतुलन की स्थिति बहुत खराब थी खाड़ी संकट के कारण देश को विदेशी भुगतान का अभूतपूर्व संकट झेलना पड़ा। खाड़ी युद्ध के कारण चालू खाता घाटा, 1990-92 में जी.डी.पी. के 3.3 प्रतिशत तक पहुँच गया साथ ही वर्ष 1991-92 में अप्रवासी भारतीयों ने लगभग 1 अरब डालर की अपनी पूँजी व्यापार से हटा ली तो विदेशी मुद्रा भंडार घटकर 9750 लाख डालर बचा, जिससे 1 हफ्ते का भी आयात खर्च नहीं चलाया जा सकता था। ऐसे में भारतीय रिजर्व बैंक को देश का सोना गिरवी रखकर बैंक ऑफ इंग्लैंड व बैंक ऑफ जापान से 4 करोड़ 40 लाख डालर ऋण लेना पड़ा। जिसके परिणामस्वरूप भारत ने अपने नीतिगत फैसले में बड़ा परिवर्तन करते हुए भारत के दरवाजे प्रत्यक्ष विदेशी निवेश के लिए खोल दिए।

### उदारीकरण पश्चात: भुगतान संतुलन

उदारीकरण के बाद वर्ष 1993 से लेकर 1996 तक भुगतान संतुलन की स्थिति काफी अच्छी रही, जिसकी मुख्य वजह निर्यात वृद्धि थी। अंतर्राष्ट्रीय बाजार में कच्चे तेल की घटी कीमतों ने वर्ष 1993-94 में आयात क्षेत्र को लाभ पहुँचाया। वर्ष 1993 में हमारा विदेशी मुद्रा भंडार 6 अरब 5 करोड़ डालर से बढ़कर वर्ष 1995 में 20 अरब 80 करोड़ डालर तक पहुँच गया है। प्रत्यक्ष विदेशी निवेश व अप्रवासी भारतीयों के पूँजी निवेश के कारण हमारा विदेशी मुद्रा भंडार वर्ष दर वर्ष बढ़ता ही गया। वर्ष 2012 में देश का विदेशी मुद्रा भंडार 295.6 बिलियन डालर था जो कि विश्व के शीर्ष मुद्रा भंडार वाले देशों में आठवें क्रम पर था।

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\*\* असि० प्रोफेसर, अर्थशास्त्र राजकीय स्नातकोत्तर महाविद्यालय, सीतापुर

सारणी 1: उदारीकरण के बाद विदेशी निवेश (अरब डालर )

वर्ष	प्रत्यक्ष निवेश	पोर्टफोलियो निवेश	कुल
1991-92	0.13	0.01	0.14
1992-93	0.31	0.24	0.55
1993-94	0.61	3.58	4.19
1994-95	1.31	3.82	5.31
1995-96	2.14	2.75	4.89
1996-97	2.82	3.31	6.13
1997-98	3.55	1.83	5.83
1998-99	20.46	0.6	20.52
1999-00	2.15	3.02	5.17
2000-01	4.03	2.76	6.79
2001-02	6.13	2.02	8.15
2002-03	5.03	2.98	8.01
2003-04	4.32	11.38	14.70
2004-05	6.05	9.32	15.37
2005-06	8.96	12.49	21.45
2006-07	22.53	7.00	29.53
2007-08	34.83	27.27	62.10
2008-09	37.84	13.85	51.69
2009-10	37.63	32.37	60.00
2010-11	27.02	31.47	58.49
2011-12	46.56	17.17	63.73
2012-13	36.86	27.77	64.63
2013-14	36.05	5.03	41.08
<b>कुल</b>	<b>306.24</b>	<b>191.69</b>	<b>487.43</b>

स्रोत: रिजर्व बैंक ऑफ इण्डिया बुलेटिन , जून 2014

उपरोक्त सारणी के विश्लेषण से स्पष्ट है प्रत्यक्ष निवेश , पोर्टफोलियो व कुल निवेश में कुछ वर्षों को छोड़कर उत्तरोत्तर प्रत्येक वर्ष वृद्धि ही दर्ज की गयी है ! जो कि बढ़ते हुए विदेशी व्यापार का परिचायक है वर्ष 1991-92 से 2013-14 के बीच 497 अरब डालर का विदेशी निवेश प्राप्त हुआ जिसमें प्रत्यक्ष विदेशी निवेश 306 अरब डालर व 92 अरब डालर पोर्टफोलियो निवेश था ! विदेशी निवेश के पक्ष में कहा जाता है विकासशील देशों में पूँजी की कमी है !

अतिरिक्त पूँजी के आने से उत्पादन तथा घरेलु आय बढ़ेंगे ! इस अतिरिक्त आय का एक अंश ही विदेशी निवेशकों के पास वापस चला जाएगा ! अतः दोनों ही अर्थव्यवस्थाओं को लाभ होगा ! इस तर्क की समस्या यह है कि इसमें विदेशी पूँजी के घरेलु पूँजी पर पड़ने वाले प्रभाव को अनदेखा किया जा रहा है ऐसा माना जा रहा है कि विदेशी पूँजी के आने से घरेलु पूँजी तथा निवेश पर कोई प्रभाव नहीं पड़ेगा ! यह सही नहीं है ( भरत झुनझुनवाला "भारतीय अर्थव्यवस्था" पृष्ठ-122) प्रत्येक पहलु के पक्ष व विपक्ष होते हैं, जहाँ एक ओर विदेशी निवेश का अर्थव्यवस्था पर सकारात्मक प्रभाव पड़ता है वही दूसरी ओर इसका नकारात्मक प्रभाव भी पड़ता है ! अतः आर्थिक विकास के लिए आवश्यक है कि हम अपने नुकसान को कम करते हुए , व्यापार को बढ़ाएँ !

सारणी 2 : बढ़ता व्यापार और भुगतान शेष घाटा (अरब डॉलर )

	2001-02	2004-05	2007-08	2010-11	2013-14
निर्यात	44.7	85.2	166.2	250.5	318.6
आयात	56.3	118.9	257.6	330.6	466.2
व्यापार शेष	-11.6	-33.7	-91.4	-80.4	-147.6
भुगतान शेष	2.4	-2.4	15.8	-44.1	-32.4

स्रोत : रिजर्व बैंक ऑफ इण्डिया बुलेटिन , जून 2014

हमारा निर्यात , आयात के तुलना में काफी कम है जहाँ वर्ष 2001-02 में निर्यात , आयात का अंतर , व्यापार शेष 11.6 न्यूनतम है वहीं वर्ष 2013-14 में यह सर्वाधिक 147.6 है, निःसन्देह हमारा विदेशी व्यापार बढ़ा है किन्तु आज आयात अधिक और निर्यात कम होने के वजह से हमारा व्यापार घाटा बढ़ा है वर्तमान समय में सरकार ने मेक इन इंडिया , डिजिटल इण्डिया , स्मार्ट सिटी , स्वच्छ भारत ,स्वच्छ गंगा] जी.एस.टी.] जैसी नई परियोजनाएं व नीतियां शुरू कर देश के विकास की नई रुपरेखा तैयार की है, रुकी हुई परियोजनाओं के पुनःसंचालन व विदेशी निवेश संबंधी नीति को उदार बनाकर भारत में निवेश आसान बना दिया गया है विश्व व्यापार क्षेत्र में द्विपक्षीय व्यापार संबंधों व समझौतों का महत्व अब बहुपक्षीय समझौतों से ज्यादा हो गया है ! बहुपक्षीय व्यापार संगठनों पर सभी देशों को एकमत करना कठिन होता जा रहा है ! इसलिए एसियान ब्रिक्स और अफ्रीकी देशों के संगठन जैसे छोटे-छोटे समूहों और द्विपक्षीय मुक्त व्यापार समझौतों को भारत के आर्थिक एवं सामरिक हितों को बढ़ावा देने के लिए अधिक महत्व दिया जा रहा है ( गोपालकृष्ण अग्रवाल "सबल विदेश नीति सक्षम अर्थ" नवभारत टाइम्स दि.10.11.16)

! उदारीकरण के बाद (1991-92) में भारत सरकार ने विदेशी व्यापार के लिए खुली नीति अपनाकर व्यापार उदारीकरण के लिए महत्वपूर्ण प्रयास किये जैसे 1991 में रुपये का अवमूल्यन , चालू खाते पर रुपये की परिवर्तनीय , सीमाशुल्क/ आयात शुल्कों में कटौती साथ ही वस्तुओं को खुले रूप में आयात करने के साथ , आयात शर्तों को और भी उदार बनाया गया, सरकार इन प्रयासों से विश्व व्यापार में भारत की भाग्यदारी बढ़ी है भारत में अंतर्मुखी नीति के स्थान पर बाह्य उन्मुखी नीति अपनाकर व्यापार क्षेत्र को नया आयाम प्रदान किया है। आयात उदारीकरण के संबंध में भारत सरकार ने 1.4.2000 से 714 उत्पादों के आयात पर मात्रात्मक प्रतिबन्ध हटा लिया तथा अन्य 715 उत्पादों पर से 1.4.2001 से यह प्रतिबन्ध समाप्त कर दिया विदेशी निवेश नीति के उदारीकरण के संबंध में आर.बी.आई. ने नियमित इकाइयों, भारतीय नागरिकों एवं म्यूअल फंडों को विदेश में निवेश करने के लिए नियमों को और उदार बनाया है ! 25.12.2007 को आर.बी.आई. ने नागरिकों के लिए विदेशों में निवेश की सीमा को मौजूदा 1 लाख डॉलर से बढ़ाकर वर्तमान में 2 अरब डॉलर कर दिया है साथ ही साथ म्यूअल फंड्स को भी 1.4.2008 से विदेशी शेयर मार्केट में 7 अरब डॉलर तक निवेश करने की अनुमति प्रदान की है ! इन सभी प्रयासों से हमारा व्यापार क्षेत्र बढ़ा है और आज देश में सर्वाधिक निवेश भी हो रहा है

### सारणी : 3

विश्व के प्रमुख देशों को निर्यात (2010-11)		विश्व के प्रमुख देशों से आयात (2010-11)	
देश	हिस्सा प्रतिशत में	देश	हिस्सा प्रतिशत में
संयुक्त अरब रिपब्लिक	11.8	चीन	11.8
यू.एस.ए.	11.3	संयुक्त अरब अमीरात	7.3
चीन	5.9	सऊदी अरब	6.3
सिंगापुर	5.5	यू.एस.ए.	4.8
हांगकांग	4.2	स्विटजरलैंड	6.6

स्रोत : प्रो० एस.एन.लाल , भारतीय अर्थव्यवस्था एवं सर्वेक्षण , पृष्ठ 9.58 व 9.59

इस विश्लेषण से स्पष्ट है भारत संयुक्त अरब रिपब्लिक को सर्वाधिक कुल व्यापार का 11.8 प्रतिशत हिस्सा निर्यात करता है और चीन से सर्वाधिक 11.8 प्रतिशत हिस्सा आयात करता है ! साथ ही चीन भारत को दो गुना निर्यात करता है विदेशी व्यापार में लाभ के लिए यह आवश्यक है कि हम अपना भुगतान संतुलन अनुकूल करें ! भारत को विदेशी वस्तुओं का आयात कम कर धीरे धीरे निर्यात को बढ़ाना चाहिए ताकि हम अपना विदेशी मुद्रा भंडार बढ़ा सकें !

वर्ष 2000 से लेकर 2011 तक भारत में प्रत्यक्ष विदेशी निवेश में 6 प्रमुख देशों का कुल 71 प्रतिशत हिस्सा था जो कि निम्न तालिका में दर्शाया गया है !

तालिका 4रु भारत की एफ.डी .आई प्राप्तियों में प्रमुख देश (2000-11)

देश	प्रतिशत – कुल प्रत्यक्ष विदेशी निवेश का प्रवाह
(1) मारिशस	(1) 42
(2) सिंगापुर	(2) 9
(3) यू.एस.ए.	(3) 7
(4) यूनाइटेड किंगडम	(4) 5
(5) नीदरलैंड	(5) 4
(6) जापान	(6) 4
(7) अन्य देश	(7) 29

Source: Department of Industry and Promotion, Fact Sheet, March 2011

भारत की कुल प्रत्यक्ष विदेशी निवेश में मोरीशस का हिस्सा सबसे अधिक 42 प्रतिशत है तत्पश्चात सिंगापुर यू.एस.ए., यूनाइटेड किंगडम , नीदरलैंड , जापान व अन्य देश क्रमशः 9] 7] 5] 4] 4] व 29 प्रतिशत है कुछ अन्य प्रमुख देश अपना निवेश पहले मोरीशस लाते हैं , फिर भारत में ऐसा करके वे भारत सरकार द्वारा मारीशस से हुए निवेशों पर दी गयी छूट ले लेते हैं , इसलिए मारीशस का प्रतिशत कुल व्यापार में ज्यादा है !

आई एम .एफ भुगतान शेष के अनुसार भुगतान संतुलन

मद	2010-11	2011-12
आयात (लागत बीमा भाड़ा)	1746100	2394600
निर्यात (जहाज तक निःशुल्क )	1165700	1482500
व्यापार संतुलन	-580500	-912100
अद्रश्य प्राप्तियाँ	867200	1053500
अद्रश्य अदायगिया	506400	517300
निवल अद्रश्य शेष	360800	536200
चालू खाता (शेष )	-219700	-376000
कुल पूँजी	279100	307400
समग्र शेष	59500	-68500

स्रोत रू प्रो० एस.एन. लाल भारतीय अर्थव्यवस्था एवं सर्वेक्षण -9.56

भारत में भुगतान संतुलन घाटे में रहने के प्रमुख कारण

- 1 देश में आयात की जाने वाली वस्तुओं की मांगों का लगातार बढ़ना।
- 2 आयात की तुलना में निर्यात की जाने वाली वस्तुओं का कम होना।
- 3 उदारीकरण के बाद रुपये का अवमूल्यन किया जाना।
- 4 विदेशी मुद्रा की तुलना में रुपये की विनिमय दर का घटना।
- 5 पेट्रोलियम उत्पाद की मांग का लगातार बढ़ना।
- 6 देश से राष्ट्रीय मुद्रा का निरन्तर अधिक प्रवाह होना।
- 7 देश के भीतर सोने से बनी वस्तुओं व आभूषणों की अधिक खपत का होना।
- 8 उदारीकरण के बाद अन्तर्राष्ट्रीय बाजार में पेट्रोलियम उत्पादों में लगातार वृद्धि होना।
- 9 उत्पादक व विलासता पूर्ण वस्तुओं के आयात में कमी न होना।
- 10 रुपये की अस्थिरता का लगातार बढ़ना

भुगतान संतुलन को साम्य करने के उपाय!

- (1) आयात कम करना व आयात प्रतिस्थापन
- (2) निर्यात प्रोत्साहन
- (3) लोचपूर्ण विनियम की दरें
- (4) विदेशी विनियम को प्राप्त करने उपाय
- (5) रुपये की अस्थिरता को प्रभावी ढंग से रोकना

इन प्रयासों से भारत के भुगतान संतुलन का कुछ कम हुआ है ! पिछले कुछ वर्षों में भारतीय अर्थव्यवस्था की स्थिति कई तरह से अच्छी रही है ! वास्तविक सकल घरेलू उत्पाद की वृद्धि ने अर्थ व्यवस्था को एक नई दिशा प्रदान की



है ! इससे अर्थव्यवस्था की दीर्घकालिक वृद्धि दर के ऊँचा रहने की संभावनाएं बनी हैं ! वास्तविक सकल घरेलू उत्पाद वृद्धि जो 1991-92 में एक प्रतिशत से भी कम थी ! उसमें 1992-93 से 1966-67 के दौरान औसतन 6.5 प्रतिशत की वृद्धि दर्ज की है ! हालाँकि 1997-98 में इसमें कुछ गिरावट आयी जिसका कारण था औद्योगिक विकास दर का गिरना पर है। इससे कुछ नीति सम्बन्धी चिन्ताएं भी जन्मी। (सी0 रंगराजन "भारत की अर्थनीति नए आयाम", पृष्ठ-64) किन्तु व्यापार उदारीकरण से हुए निवेश के कारण हमारा विदेशी व्यापार तेजी से बढ़ा है।

#### **भुगतान संतुलन में सुधार हेतु सरकारी प्रयास**

चालू खाते के अन्तर्गत रुपये को पूर्ण परिवर्तनीय करना। उदारीकृत विनियम दर प्रबन्ध प्रणाली के अन्तर्गत वर्ष 1992 से देश में दो प्रकार की विनिमय दर प्रणाली की शुरुआत की गयी है। जिसके अन्तर्गत निर्यातक अपनी विदेशी मुद्रा प्राप्ति का 60 प्रतिशत ही खुले बाजार में बेच सकते थे और 40 प्रतिशत रिजर्व बैंक ऑफ इण्डिया द्वारा निर्धारित दरों पर। वर्ष 1993-94 से रुपये को व्यापार खाते में पूर्ण रूप से परिवर्तनीय बना दिया, जिसमें आयात व निर्यात के लिए दो प्रकार की विनिमय दर प्रणाली को समाप्त कर, खुले बाजार की क्रियाओं पर आधारित एकीकृत विनिमय दर प्रणाली पूरे देश में लागू कर दी गयी। इस परिवर्तन से भुगतान संतुलन की स्थिति में सकारात्मक परिणाम सामने आये हैं।

वर्ष 2014-15 की स्थिति पर यदि हम गौर करें तो हम पाते हैं कि देश में चालू खाते का घाटा 17942 मिलियन डालर था, जबकि वर्ष 2013-14 की अवधि में यह 26960 मिलियन डालर था। सकल घरेलू उत्पाद के प्रतिशत के रूप में चालू खाते का घाटा जो वर्ष 2013-14 में 3.2 प्रतिशत था, वह वर्ष 2014-15 में घटकर 1.9 प्रतिशत रह गया है जो अर्थव्यवस्था के लिए सकारात्मक संकेत की ओर इशारा करती है। हाल में ही वित्त मंत्री अरुण जेटली ने मॉरीशस के साथ व्यापारिक समझौते को रद्द करने का संकेत दिया है। यदि ऐसा हुआ तो निःसंदेह भुगतान संतुलन में हो रहे घाटे को कम करने में हम जरूर सफल होंगे जो कि हमारी उदारीकृत अर्थव्यवस्था के लिए शुभ संकेत होगा।

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## **Workplace Stress and Wellbeing in Organizations**

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### **Abstract**

Health and well-being in the workplace have become important topics in the mainstream media in practitioner-oriented magazines and journals. Workplace Stress has also become one of the most serious health issues of the twentieth century-a problem not just for individuals in terms of mental disability, but for employees and governments who have started to assess the financial damage. The problem of occupational stress is particularly relevant for countries undergoing enormous economic and social change. The literature on occupational stress indicates that the understanding has evolved from simple stressor-strain models to more sophisticated frameworks incorporating mediating or moderating variables. Job stress (more generally, employee health) has been relatively neglected area of research among industrial/organizational psychologist. The empirical research that has been done is reviewed within the context of six facets (environmental, personal, process, human consequences, organizational consequences). Research examining the relationship between work stress and wellbeing has flourished over past 20years. At the same time, research on physiological stress processes has also advanced significantly. One of the major advances in this literature has been the emergence of the Allostatic Load Model as a central organizing theory for understanding the physiology of stress. On the basis of review of literature this paper serves to define health well-being and organizational stress and it discuss the primary factors associated with health well-being, workplace stress and the consequences. It also focuses the common methods for improving health wellbeing and reducing the workplace stress. Finally it highlights important future directions for future theory, research and practice regarding health well-being and workplace stress from an organizational perspective.

**Keywords:** Health, wellbeing, workplace, stress, organization

The **World Health Organization (WHO)** defines *health as a state of complete physical, mental and spiritual wellbeing*- it can be defined as the state of being comfortable healthy or happy. Mental wellbeing describes our mental state that is how we are feeling and how well we can cope with our day-to-day life. Our mental wellbeing is dynamic it changes from moment to moment day to day or month to month. Psychological wellbeing consists of positive relationships with others personal mastery, autonomy, a feeling of purpose, and meaning in life. Psychological wellbeing can be attained by achieving as state of balance affected by both challenging and rewarding life events. The Six-factor Model of psychological wellbeing is a theory developed by Carol Ryff which determines six factors which contributes to an individuals. psychological wellbeing which consists of positive relationships with others, personal mastery, autonomy, a feeling of purpose and meaning in

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life, and personal growth and development which can be attained by achieving a state of balance affected by both challenging and rewarding life events.

We manage a few people, lead a large group, or run an entire organization, he/she is already in the business of managing employee wellbeing. The research on this topic is quite clear: the workforce's wellbeing has a direct impact on the organization's bottom line. Even if you have never thought of your employees' wellbeing as "your business," each person's wellbeing is critical to achieving an organization's goals and fulfilling its mission. Every day in your organization, people don't show up, don't give their best effort, erode your productivity, and cost you millions of dollars because of poor mental and physical health. They also have employees who engage their colleagues and customers, generate new ideas, and save the organizations thousands of dollars in healthcare costs because they take responsibility for their health. Simply put, the wellbeing of the employees can be measured, managed, and quantified. Since the mid-20th century, Gallup scientists have been exploring the demands of a life well-lived. Recently, in partnership with leading economists, psychologists, sociologists, physicians, and other acclaimed scientists, we began to explore this topic in greater detail. From various in-depth analyses, including random samples from more than 150 countries and areas around the world, we studied the common elements that best differentiate lives that are spent thriving from those that are spent struggling or suffering. As we completed this research, five distinct statistical factors emerged. These core dimensions are universal and interconnected elements of wellbeing, or how we think about and experience our lives. These five elements are:

**Career WellBeing:** how you occupy the time and liking what we do each day.

**Social WellBeing:** having strong relationships and love in your life.

**Financial wellbeing:** effectively managing your economic life to reduce stress and increase security.

**Physical Wellbeing:** having good health and enough energy to get things done on a daily basis.

**Community wellbeing:** the sense of engagement and involvement you have with the area where you live. These five elements of wellbeing are measured by Gallup's Wellbeing Finder, an assessment with scores that range from 0-100. The Wellbeing Gallup's wellbeing benchmarks are designed to help individuals and organizations create change in each of these five key areas. However, understanding the impact of sick days on productivity allows us to make comparisons that are relevant to almost any organization in any part of the world, regardless of how health and benefit costs are subsidized between governments, employers, and individuals. In the United States, the average sick day (across industries, job types, etc.) costs an employer about \$348 in lost productivity (Goetzel, Hawkins, Ozminkowski, & Wang, 2003; Bureau of Labor Statistics, 2009). When we adjust this number because people are sick on weekends and non-working days and because some work does get done on sick days, the cost is still approximately \$200 per sick day. This is a general estimate based on a median salary. A missed day for a physician or a lawyer, for example, obviously costs more, and sick days for employees with other jobs cost an organization less. It is frequently asserted that stress has become a major feature of modern living, caused particularly by changes in the type of work that we do; by the breakdown of traditional family structures, and by many features of the contemporary urban environment. The ability to cope successfully with stress is frequently held to be the key to human happiness. HAVE YOU EVER FOUND YOURSELF IN A SITUATION

WHERE YOUR TO-DO LIST SEEMS ENDLESS, DEADLINES ARE FAST APPROACHING AND YOU FIND YOURSELF SAYING,,,,,Eak! I FEEL STRESSED!?! BUT WHAT IS STRESS REALLY AND HOW DOES IT EFFECT US? STRESS is primarily a physical response. When stressed, the body thinks it is under attack and switches to flight or fight mode, releasing a complex mix of hormones and chemicals such as adrenaline, cortisol and norepinephrine to prepare the body for physical action. There are three stages in stress reaction they are namely 1. FIGHT- when our body goes into a state of stress and we feel agitated and aggressive towards others. 2.FLIGHT- some of us avoid our stressors, removing ourselves from the situation instead of tackling it this can be the sign of 'flight' survival instinct a function that can save our lives if we find ourselves in dangerous surroundings. 3. FREEZE- the energy mobilized by the perceived threat gets 'locked' into the nervous system and we 'freeze'. As Richard Carlson says that, "Stress is nothing more than a socially acceptable form of mental illness". Stress has been defined in different ways over the years. It was conceived of as pressure from the environment, then as strain within the person. The generally accepted definition today is one of interaction between the situation and the individual. It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some than others and in some individuals than others. Stress can situations undermine the achievement of goals, both for individuals and for organizations. "A challenging and fulfilling job in a good workplace can be great, but if work starts to take over and we loose the balance, it gets stressful. The ability to have control over our own workload definitely contributes to the impact work has on our life"-----Andrea what do we mean by 'workplace stress'? Workplace stress can occur when there is a mismatch between the requirements of the role, our capabilities and resources and supports available. Everyone of us are aware of what stress feels like and we have probably all experienced it at some stage, but while this stress is normal, if it is ongoing, it can become a problem. Work stress is recognised world-wide as a major challenge to workers' health and the healthiness of their organizations (see for example, ILO 1986; 1992).Workers who is stressed is also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations are less likely to be successful in a competitive market. Stress can be brought about by pressures at home and at work. Employers cannot usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work. Research findings show that the most stressful type of work is that which values excessive demands and pressures that are not matched to workers' knowledge and abilities, where there is little opportunity to exercise any choice or control, and where there is little support from others. Kavitha (2012) in her research titled —Role of stress among women employees forming majority workforce at IT sector in Chennai and Coimbatore, she has focuses on the organizational role stress for the employees in the IT sector. She found in her research that, women face more stress than men in the organization and she viewed to be more specific married women faces more stress than the unmarried women. Stress in the workplace can have many origins or come from one single event. It can impact on both employees and employers alike. As stated by the Canadian **Mental Health Association**. Fear of job redundancy layoffs due to an uncertain economy, increased demands for overtime due to staff cutbacks act as negative stressors. Employees who start to feel the work stress have some contributing factors such as working for long hours or overtime, doing shift work,

time pressure, working too hard or too fast, having limited control over how one do his/her work, not receiving enough support from supervisors, managers, co-workers, job insecurity, high mental task demands, etc. Stress on *individuals* affects different people in different ways. The experience of work stress can cause unusual and dysfunctional behaviour at work and contribute to poor physical and mental health. In extreme cases, long-term stress or traumatic events at work may lead to psychological problems and be conducive to psychiatric disorders resulting in absence from work and preventing the worker from being able to work again. When under stress, people find it difficult to maintain a healthy balance between work and non-work life. At the same time, they may engage in unhealthy. When affected by work stress people may: • become increasingly distressed and irritable • become unable to relax or concentrate • have difficulty thinking logically and making decisions • enjoy their work less and feel less committed to it • feel tired, depressed, anxious • have difficulty sleeping • experience serious physical problems, such as: heart disease, disorders of the digestive system, increases in blood pressure, headaches, musculo-skeletal disorders (such as low back pain and upper limb disorders) Activities such as smoking drinking and abusing drugs. Stress may also affect the immune system; impairing people's ability to fight infections work stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their worker and this may affect not only their performance in the increasingly competitive market but eventually even their survival. Work stress is thought to affect organizations by- increasing absenteeism, decreasing commitment to work, increasing staff turn-over, impairing performance and productivity, increasing unsafe working practices and accident rates, increasing complaints from clients and customers, adversely affecting staff recruitment, increasing liability to legal claims and actions by stressed workers, damaging the organization's image both among its workers and externally. *Assessing Risks at Work* The experience of work stress is a challenge to the health and safety of workers and the healthiness of their organizations. Employers should have a policy for the management of worker health that makes reference to work stress. They should enable that policy to be implemented by putting the appropriate arrangements in place. Such arrangements should address the issues of risk assessment, timely reaction and rehabilitation. Organizational level strategies for managing existing work stress focus on combating the risks at source. Work stress can be effectively managed by applying a risk management approach as is successfully done with other major health and safety problems. A risk management approach assesses the possible risks in the work environment that may cause particular existing hazards to cause harm to employees. A hazard is an event or situation that has the potential for causing harm. Harm refers to physical or psychological deterioration of health. The causes of stress are hazards related to the design and management of work and working conditions, and such hazards can be managed and their effects controlled in the same way as other hazards. Swaminathan & Rajkumar (2013) in their work on —Stress levels in Organizations and their Impact on Employees' Behaviour, focused on the levels of stress among the age group, profession, different varieties of jobs, hours of work and the influence of work environment on the degree of stress faced by employees. Stress in an employees' individual in nature. This study indicates that, an optimum level in which every individual can perform with his full capacity and identified three conditions responsible for work stress they are 1) Role overload 2) Role self distance 3) Role stagnation. Li-fang Zhing (2009) have conducted a



study on titled —Occupational stress and teaching approaches among Chinese academics. Their research suggested that, controlling the self-rating abilities of the participants, the Favorable conceptual changes in teaching approach and their role insufficiency predicated that the conceptual change in teaching strategy is negative. Here are a number of ways by which the risk of work stress can be reduced. These include: Primary Prevention: *reducing* stress through ergonomics, work and environmental design, organizational and management development, Secondary

**Prevention reducing stress** through worker education and training, and tertiary prevention, reducing the impact of stress by: Developing more sensitive and responsive management systems and enhanced occupational health provision. The organization itself is a generator of different types of risk. Tertiary prevention in organizations places an emphasis on the provision of responsive and efficient occupational health services. Contemporary work stress management should, therefore, encompass tertiary prevention. A good employer designs and manages work in a way that avoids common risk factors for stress and prevents as much as possible foreseeable problems. The Prevention of Work Stress Well-designed work should include:

- Organizational Employees should be provided with clear structure and information about the structure, purpose and practices of the organization.
- Appropriate selection, each employee's skills, knowledge and abilities training and staff should be matched as much as possible to the development needs of each job. Candidates for each job should be assessed against that job's requirements. Where necessary, suitable training should be provided. Effective supervision and guidance is important and can help protect staff from stress. Job descriptions A job description will depend on an understanding of the policy, objectives and strategy of the organization, on the purpose and organization of work and on the way performance will be measured. Job descriptions It is important that an employee's manager and have to be clear other key staff are aware of the relevant details of the job and make sure that demands are appropriate. The better employees understand their job, the more they will be able to direct the appropriate efforts towards doing it well.
- Communication Managers should talk to their staff, listen to them and make it clear that they have been heard. Communication of work expectations should be comprehensible, consistent with the job description and complete. Commitments made to staff should be clear and should be kept.
- Social environment- A reasonable level of socializing and teamwork is often productive as it can help increase commitment to work and to the work group.

In an existing workplace it may be far from reasonable to expect all these factors to be present or introduced where they are absent. It might therefore be better to identify any mismatch between demands and pressures, on the one hand, and workers knowledge and abilities, on the other, set priorities for change and manage the change towards risk reduction.

Kayoko Urakawa and Kazuhito Yokoyam (2009) in their work on —Sense of Coherence (SOC) may Reduce the Effects of Occupational Stress on Mental Health Status among Japanese Factory Workers has found the result i.e. adverse effects on mental health due to the job demand and job stress was positively associated with SOC, the mental health status of males in managerial work was adversely negative, where as it was positive

among the female co-workers. Finally they found that, SOC is an important factor determining the coping ability over the job stress for both the gender.

### **Conclusion**

The WHO (2001) predicts that by 2020, mental illness will be the world-wide the second most important cause for work-disability after heart disease. Studies published by ILO (2000) on mental health policies and programs affecting the workforces of Finland, Germany, UK, USA showed that the incidence of mental health problems is increasing. It reported that as many as one in 10 workers suffer from depression stress and burnout, with problems leading to unemployment in some cases. It is clear that regarding work stress risks we have to take dominant models and instruments into account. When studying stress, one should also look at the work/family balance situation, and not solely on work related aspects. Attention should be given to the coordination and communication between psychological wellbeing and employment services. Attention should also be paid to the quality of the activities, and may be even treatment. It seems important to see how specific RTW (return to work) processes regarding to stress and stress related illness is, as compared to those in the case of e.g. musculo-skeletal of other physical health problems, since there is a lot of documentation on the latter and on the former. Companies would do well to address mental wellness at the workplace through a clearly articulated workplace policy on mental health. The development and implementation of a workplace mental health policy and program will benefit the health of employees, increase the productivity of the company and will contribute to the well-being of the community at large. It has been found that psychosocial intervention courses along with stress management training and health promotion interventions have a positive impact on mental well-being. A healthy population is an economically productive population and it is in the benefit of companies to safeguard public health. Given the heavy contributions of the private sector to the economy, employee wellness programs are not only a strategic priority for India but also an economic imperative for corporations.

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