

St. Xavier's College, Jaipur

About the College

Jesuits came to Jaipur in 1941, the 400th anniversary year of St Francis Xavier's arrival to India, at the invitation of the Ajmer Bishop and Mirza Ismail, the then prime minister of Jaipur, to start a school. The school started in 1945 is today known as St.Xavier's School. The Jaipur Xavier Educational Association (JXEA), a trust managed by the Jesuits, was established in 1950 to give organizational support to the school. To carry forward the venture of promoting education and training in Rajasthan, in 2006 the Xavier Vocational Institute (XVI) was started in Jaipur. Its aim was to give vocational training to the economically poorer sections of society. The next step in this direction was the launching of the Higher Education Program. In 2010, the JXEA, in collaboration with the Xavier Alumni and the well wishers of Jaipur, started the St. Xavier's College, Jaipur, affiliated to the University of Rajasthan. It is established and maintained by the members of the Delhi Province of the Society of Jesus.

St.Xavier's College envisions the formation of the whole person. It aims to train young men and women who would grow up as creative leaders and responsible citizens, committed to the service of the people. Every effort is made to see that the students become intellectually equipped, morally upright, socially committed and spiritually awakened to God's presence in the world.

St.Xavier's College reaches out to all without any distinction of caste or creed. Situated in an ancient city, rooted in tradition and resistant to any radical change in the existing socio-cultural structures, it feels called to work for the transformation of society so as to bring about a cultural emancipation of the youth by means of higher education. The college's vision prompts it to enter into a creative dialogue with the local culture in order to bring about social and cultural liberation. It seeks to form young men and women who are committed to the establishment of a just and caring social order.

About the Journal

This journal is dedicated to the cause of research that is interdisciplinary in nature. All knowledge needs to contribute to a confluence of new and innovative thought. A multi-disciplinary approach has many advantages as it offers a holistic view and together all disciplines facilitate a more comprehensive understanding. *Impetus* is an endeavor to develop such a composite image.

Published at :

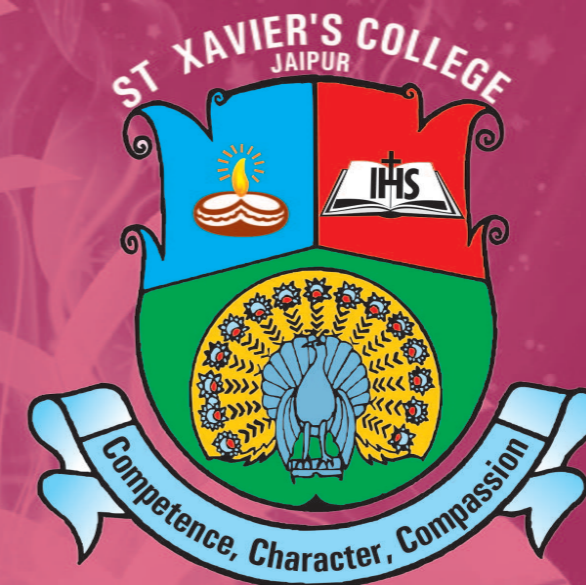
St.Xavier's College, Hathroi Fort Road, Jaipur, Rajasthan, India

ISSN 2278-0254

Volume VIII • August 2019

IMPETUS

Xavier's Interdisciplinary Research Journal



St. Xavier's College, Jaipur

www.stxaversjaipur.org

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FOREWORD

Academic and intellectual exchange of ideas is the foundation of not just an educational institution but also essential for the sustainable progress of a country and the world at large. As we pondered upon the dynamic ways in which human civilization has evolved and how it is rolling in the present towards a sustainable future, we realized that it is the perfect time to initiate a fruitful discourse on the significant transformations of our lives. The present gives us grounds for contemplating the past and envisioning the future. Indeed, the present [is], as said by Dickens, the best of times and the worst of times, the age of wisdom and foolishness, an epoch of belief and also of incredulity, the season of light and darkness.

With this aim, St. Xavier's College, Jaipur, organized an Interdisciplinary International Conference on '*Contemplating the Past Capturing the Present Creating the Future*' was in sync with the need to recognize and celebrate the glorious past, progressive present, and bright future of our sub-lunar existences. What is, what was and what will be – these three dimensions of time have always dominated the realm of literature. Be it Woolf's stream of consciousness, Wells' idea of time travel, and Emma Bovary's intolerable daily chores, we have always Contemplated the Past, Captured the Present, and strived to Create the Future. The present conference has germinated from our consistent ransacking of varied notions, contexts, and impacts to reach some substantial conclusions that can facilitate a holistic understanding of the contemporary changes rooted in the past and ensuing radical socio-cultural, psychological, behavioural, and political shifting of ideas. This conference witnessed nationwide participation and contributions from aspiring researchers and scholars through paper presentations. It further explored and broadened the already broadly defined notion of context by viewing it from multiple dimensions.

It is encouraging to note that the research activities are a medium to initiate and push a plethora of debates proceeding toward conclusive answers is being emphatically pursued by St. Xavier's College, Jaipur, through its multi-disciplinary journal IMPETUS. Amidst the hopes and despairs, we aim to assemble an excess of doubts and queries and strive for satisfactory conclusive notes. Diverse research papers in this issue will help researchers from academia and organizations and create opportunities for the teaching fraternity. I am grateful to the management for allowing us to engage in meaningful research activity, which is truly the foundation for academic excellence. I am thankful to all the contributors who have worked hard, and I also extend my thanks to the team members who have helped me directly or indirectly. This collection is yet another milestone in our journey of attaining better and more relevant standards in research and higher education.

Dr. Ranjit Kaur
Chief Editor

August 2019

ISSN 2278-0254

Publisher

Jaipur Xavier Educational Association (JXEA)
St. Xavier's College
Hathroi Fort Road, Jaipur-302001

Chief Editor

Dr. Ranjit Kaur
St. Xavier's College
Jaipur

Subscription

Impetus is published once a year
Annual subscription: Rs. 500/-

Printed at

Classified Printers
Jaipur

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A STUDY ON CONSUMER ACCEPTANCE OF SELF-SERVICE TECHNOLOGIES IN THE BANKING SECTOR

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Abstract

The changing scenario of the service sector motivates the customers to use more and more technologies for the betterment and transparency of the process. Now a day's government also motivates banks and other financial institutions to promote Self-Service Technologies for the ease of customers. This e-banking system helps banks and financial institutions to reduce black money and corruption in the market. Now a days a number of bank customers prefer to use a self-service delivery system. This preference is attributed to increased autonomy in executing the transactions. When customers of retail banking avail the services through these Self-Service Technologies (SSTs), they get more benefits in terms of time, cost and energy; the service providers reduce their personnel costs and gain closer access to the customers. The purpose of this study is to assess some of the critical variables that contribute to consumer acceptance of 3 main Self Service Technologies (SSTs) namely ATM, Internet banking and Mobile banking. This study is based on primary data and the area covered in the study is a metro city, State capital and B – Category city.

Keywords: *Self-Service Technology, ATM, Internet Banking, Mobile Banking*

Introduction

The changing landscape of service encounters and the increasing importance of technology in services is reflected in the modification of the *Service Marketing Triangle into the Service Marketing Pyramid*. While the triangle outlined the complexity of services and the interrelationships between three key constituents: *customers, employees and the company*, it was modified into a pyramid where the technology represents the fourth end technology has been implemented successfully in the delivery of many services as an aid to the front-line employee who interacts with the customer (Fisher, 1998). However, encouraging customers to use new technologies in service encounters is generally more challenging than employee use of new technologies. One of the more complicated uses for technology has been as a replacement for the firm's employees in the delivery of services. This use of technology has an extensive appeal to the service provider in that it can standardize service delivery, reduce labour costs and expand the options for delivery. However, it can be a significant drain on resources if not widely accepted by consumers. Thus, it is imperative that we understand how to best design, manage and promote new technologies in order to have the best chance of consumer acceptance. The focus of this research is on technologies that customers independently use without any interaction with, or assistance from, employees. These technologies

have been termed self-service technologies or Self-Service Technologies (SSTs) (Meuter et al., 2000). Examples of Self-Service Technologies(SSTs) are Automatic Teller Machines, bill payment kiosks, internet-based services and phone-based services (both voice and text), automated hotel check-out, automated check-in for flights, automated food ordering systems in restaurants, vending machines, Interactive voice response systems are examples of technology-based service delivery channels. The purpose of this study is to assess some of the critical variables that contribute to consumer acceptance of 3 main Self Service Technologies (SSTs) namely ATM, Internet banking and Mobile banking.

Now a days a number of bank customers prefer to use a self-service delivery system. This preference is attributed to increased autonomy in executing the transactions. When customers of retail banking avail the services through these Self-Service Technologies (SSTs), they get more benefits in terms of time, cost and energy; the service providers reduce their personnel costs and gain closer access to the customer. Thus, bank service automation has become a critical factor in the process of trying to provide superior services for customer satisfaction and to remain competitive in the financial service market. In this regard, customer attitudes are considered to be a critical factor in explaining consumer behaviour through which an individual's strong intentions to perform a certain behaviour are likely to result in its performance.

Against this backdrop, the present study aims at developing an integrated model designed to predict and explain customers' attitudes toward using Self-Service Technologies(SSTs). Customers' decision to accept and readiness to adopt new technology is mainly affected by their attitude towards that particular technology, which is determined by Technology Adoption Model (TAM). The present study investigates various factors which influence customers' intentions to adopt Self-Service Technologies(SSTs) through Technology Acceptance Model (TAM). TAM (Davis 1989) is the most influential model even today to study the measures that affect customers' decisions to accept new technologies. According to this model, Perceived usefulness (PU) and Perceived Ease of Use (PEU) are the measures that influence customers' acceptance of new technology. Previous studies have identified various factors to predict the adoption of behaviour of consumer-related technology. Like Curran et al. (2003) identified attitude as the factor which determines the use of Self-Service Technologies (SSTs); Lin and Hsieh (2006) examined the influence of TR on customers' perceptions and adoption of Self-Service Technologies(SSTs) and also explored the relationships among TR, service quality, satisfaction and BI. Lin et al. (2007) integrated TAM and TR together and framed a model namely TRAM to understand user behaviours. This study goes a step ahead to analyse the Behavioural Intentions of SST users and to explore the relationships among TR, TAM, attitude, overall service quality, attitudinal and behavioural loyalty and behavioural intentions.

Self-Service Technologies (SSTs)

The proliferation of technology used in service delivery has complicated the service encounter that was traditionally being dominated by interpersonal interactions. Consumers are now faced with a myriad of technology-based service delivery options where they do not directly interact with service firm employees (Curran et al., 2003). These new technologies have been labelled as self-service technologies (Self-Service Technologies (SSTs)).

Automated Teller Machine (ATM)

Automated Teller Machines (ATM) is a cash rendering teller machine. This helps a bank customer to withdraw money from his account without having to go to the bank. ATM is a user-friendly, computer-driven system, which operates 24 hours a day, 7 days a week. A totally menu-driven system, it displays easy-to-follow, step-by-step instructions for the customers. It can be accessed using an ATM card that gives entry into the ATM room. The Personal Identification Number (PIN), exclusive to each customer, has to be keyed in for carrying out desired transactions. Many banks have opened off-site ATMs at airports, railway stations, petrol pumps, market centres, universities etc. The most common services being provided by ATMs are Cash dispensing, Cash deposits Generating statements of account, Account balance enquiry etc.

The addition of ATM features is listed below as a timeline

1988-1994: Deposit of Cash & Withdrawal of Cash

1995- 1999: Mini statement & Balance enquiry

2000-01: Coupon dispensing

2002-04: Ticket booking- railway and airlines, Requests from customers e.g., Cheque book Account transfer, Touch screen facility

2004-06: Bill payment & Mobile recharge

Future: Cheque deposit with scanning, small function ATMs, ATMs everywhere- typically many per street

Internet Banking

Banks know that the Internet opens up new horizons for them and moves them from local to global frontiers. Internet Banking refers to systems that enable bank customers to get access to their accounts and general information on bank products and services through the use of the bank's website, without the intervention or inconvenience of sending letters, faxes, original signatures and telephone confirmation. It is a type of service through which bank customers can request information and carry out most retail banking services such as balance reporting, inter-account transfers, bill-payment, etc., via telecommunication network without leaving their home/organization. Internet is the cheapest delivery channel for banking products as it allows the entity to reduce their branch networks and downsize the number of service staff. The navigability of the website is a very important part of IB because it can become one of the biggest competitive advantages of a financial entity. Bankers consider 'minimizes inconvenience', 'minimizes the cost of transactions' and 'time-saving' to be important benefits and 'chances of government access', 'chances of fraud' and 'lack of information security' to be vital risks associated with electronic banking. Due to the increase in technology usage the banking sector's performance increases day by day. IB is becoming an indispensable part of modern-day banking services.

A study on the Internet users, conducted by the Internet and Mobile Association of India (IAMAI), found that about 23% of the online users prefer IB as the banking channel in India, second to ATM which is preferred by 53%. Out of the 6, 365 Internet users sampled, 35% use online banking channels in India. This shows that a significant number of online users do not use IB, and hence there is a need to understand the reasons for not using it.

Mobile Banking

Mobile banking is the subset and the newest emerging channel of electronic banking. Tiwari and Buse (2007) referred to mobile banking as the service offered by the banks in providing and making available banking and other financial services to their customers through mobile phones and other similar devices. Services offered include conducting banking and stock market-related transactions, accessing their accounts and using them and also having ready access to a source of information tailored for them. A broader and more general definition of mobile banking is given by Pousttchi and Schurig (2004, pp 1). They defined mobile banking as “That type of execution of financial services in the course of which - within an electronic procedure - the customer uses mobile communication techniques in conjunction with mobile devices.”

Due to newer technologies such as GPRS, Enhanced Data for Global Evolution (EDGE) and 3G data transmission services and more and more web-friendly features incorporated in mobile handsets, mobile banking has become lightning-fast and very user-friendly (Riivari, 2005). The challenges which banks face regarding mobile banking are the issues regarding security of mobile banking transactions and how to uniformly provide its mobile banking services over different types of mobile handsets.

Mobile Banking in India

In India, there exists a huge untapped market for extending banking services through mobile phones by commercial banks. The number of wireless customers increased from 506.04 million in November-09 to 525.15 million at the end of December-09 at a monthly growth rate of 3.78%. These figures alone show the vast untapped opportunities for the banks to offer their services through mobile devices. Mobile banking services may also be used by banks to offer their services in rural India due to their higher penetration as compared to internet banking and even the traditional landline phones (Dahotre, 2009). The comfort level of a large number of users in using mobile phones may also lead to their faster adoption of mobile banking services. However, in order to woo customers, the banks have to overcome challenges like the high cost of GPRS-based mobile banking services to the end-user, lack of general mobile handset support and security issues concerning mobile banking transactions (Sapkale and Rodrigues, 2010).

Currently, three forms of mobile banking services are being offered to Indian customers. The first is through the short messaging services, the second is through client application software provided by the banks to the customers and the third is by accessing the internet through mobile phones. ICICI Bank, which offers mobile banking services through the short messaging services, i-mobile client software and operator WAP (Wireless Application Protocol) sites, remains the leading service provider in mobile banking with around 18 million customers followed by HDFC Bank with around 9 million customers, offering mobile banking services through the short messaging service only. State Bank of India(SBI), the

leading public sector bank in India comes at a distant third with about 6 million mobile banking users using SBI Freedom, a java-based client application software.

Conceptual Background

Technology Acceptance Model

The Technology Acceptance Model (TAM) introduced by Davis (1986) was especially meant to explain computer usage behaviour. TAM is well established as a robust, powerful and parsimonious model for predicting acceptance in the information technology domain (Venkatesh and Davis, 2000; Davis, 1982; Davis et al., 1989). It was developed to explain and predict particularly IT usage behaviour.

TAM differs from other multi-attribute models such as Theory of Reasoned Action and Theory of Planned Behavior (TPB) in the sense that it is a more context-specific theory, which attempts to understand the adoption behaviour from information technology (IT) perspective and suggests specific components of attitudes related to IT usage. Indeed, it has been found that TAM's ability to explain attitude towards using an information system is better than any other multi-attribute model (e.g., TRA and TPB) (Mathieson et al., 2001). In fact, TAM assumes that beliefs about ease of use and usefulness serve as the basis for attitude towards using a specific system, which in turn determines the intention to use a particular system that generates the actual usage behaviour.

Thus, to analyse the adoption of Self-Service Technologies (SSTs), the technology acceptance model (Davis, 1989) is used to explain individual adoption using two constructs, Perceived ease of use and Perceived usefulness. Both constructs have been used to study many cases of the adoption of innovation (Lucas et al., 2007). Perceived usefulness in TAM is defined as "the degree to which a person believes that using a particular system would embrace his or her job performance" (Davis, 1989). The importance of perceived usefulness as a determinant of user behaviour has been indicated by several diverse lines of research. The impact of perceived usefulness on system utilisation is significant (Robey, 1979) whereas perceived ease of use refers to "the degree to which a person believes that using a particular system would be free of effort." It is claimed that an application which is perceived to be easier to use than another is more likely to be accepted by users.

TAM provides a practical utility for service developers. As ease of use and usefulness are the factors over which a system designer has some degree of control, TAM differs from other adoption theories by providing directions for service development efforts (Taylor and Todd, 1995). Many studies have augmented TAM by either integrating the antecedents of belief components or including additional components to the model (Eriksson et al., 2005; Guriting and Ndubisi, 2006; Pikkarainen et al., 2004; Wang et al., 2003 etc.).

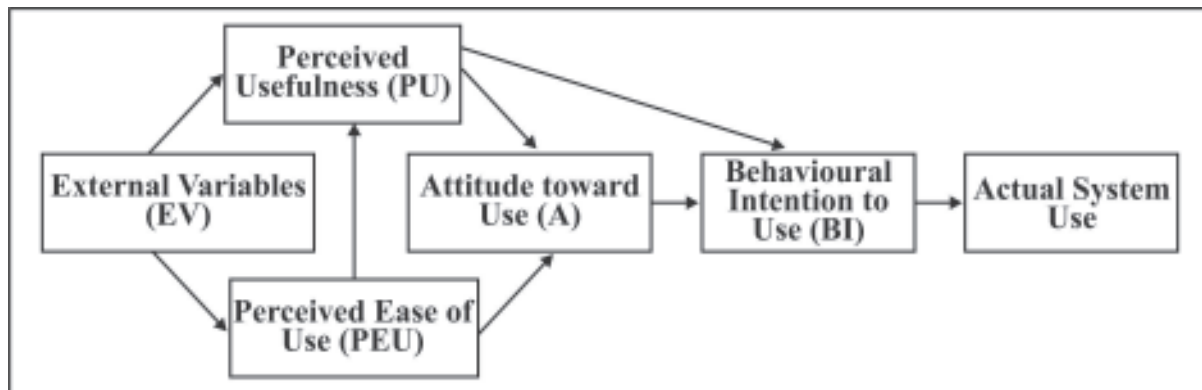


Figure 1: Technology Acceptance Model

Hence, extant literature reveals that a large number of studies have examined customers' satisfaction with Self-Service Technologies (SSTs). Moutinho and Brownlie (1989) evaluated the banking services, ATM services and customers' loyalty and identified the importance of ATMs in conditioning perceptions of the services offered by the bank. Chan (1993) explored the attitude and behaviour of Hong Kong college students towards ATMs and credit cards. Curan and Meuter (2005) examined the factors that influence customers' attitudes toward the adoption of three Self Service Technologies (SSTs), viz., ATM, phone and online banking. Chen et al. (2008) produced an integrated model to synthesize the essence of TR, TAM, and TBP to explain customers continued use of SST. Finally, Elliot and Meng (2009) explored Chinese customers' attitude and behaviour towards the use of new technology only with the help of TRI and were not able to measure the likelihood of customers using new technology.

Literature Review

Changes in service delivery are supposedly made to benefit the customer, but they often require increased work or involvement on the part of the customer. These and other factors may preclude the customer from trying or using the technology. Service providers must be aware that when changes in service are instituted, a potentially significant portion of the customer base that the change is alleged to benefit, will opt not to participate in the new service format (Langeard et al., 1981). Unlike the service provider, the service customer may have no real compelling reasons to change to a technology-delivered service. In fact, the very existence of the technology-based service delivery option may be a cause of anxiety and stress for some customers who are not comfortable with the technologies and their use (Mick and Fournier, 1998). Some consumers may see the introduction of an SST to the service encounter as something of a threat. They may also be unsure of how problems in dealing with the technology will be resolved (Meuter and Bitner, 1998). Furthermore, some consumers view the service encounter as a social experience and prefer to deal with people (Zeithaml and Gilly, 1987), while others do not see a significant benefit to the technology and will continue to do things as they have always done them.

Certain customers will consider the costs of learning the new technology, and switching to using it, to be too great to be worthwhile (Gatignon and Robertson, 1991). On the other hand, there are also several perceived benefits that may attract customers to a technology-based option of service delivery. Some customers may find the technology-based options attractive for various reasons, such as, that they are easy to use or more convenient than the alternatives (Meuter et al., 2000). Other factors include time and cost savings, greater control over the service delivery, reduced waiting time, a higher perceived level of customization (Meuter and Bitner, 1998), the convenience of location (Kauffman and Lally, 1994) and fun or enjoyment from using the technology (Dabholkar, 1994, 1996). One goal of many service providers implementing a technology-based customer interface is to attract a large enough group of customers to justify the costs of implementation. In order to accomplish this, the service provider must have a full understanding of the important influences that may affect a customer's decision to use the available technology. The technologies used must benefit the customer and the strategies used to attract customers to use these technologies must address the proper concerns and perceived benefits in the customer's minds. A variety of researchers have explored these areas and this work is intended to extend and expand this research area. Hebert and Benbasat (1994) combined concepts from the theory of reasoned action (Fishbein and Ajzen, 1975) and diffusion of innovation (Rogers, 1995) to develop a model for the adoption of information technology and found support for a relationship between attitude and behavioural intention. The technology acceptance model (TAM) (Adams et al., 1992; Davis, 1989; Davis et al., 1989) extends the attitude toward behaviour – behavioural intention relationship, established in the theory of reasoned action, to the adoption of computers in the workplace.

These studies developed the idea that ease of use and perceived usefulness of the machinery were critical constructs influencing an individual's attitude toward using the machine. What was not considered in the TAM studies were the situational variables aside from the machinery, such as perceived risk or need for interaction, which could have also been found salient. This work was important as it revealed that attitudes toward technology are important in influencing behavioural intentions. Although research on the implementation and adoption of Self-Service Technologies (SSTs) is relatively new, some important work has been done on this topic. For example, a critical incident study described the key factors that lead to satisfaction or dissatisfaction related to customer use of Self-Service Technologies (SSTs) and found that usefulness, ease of use, availability, and convenience play a significant role in customer satisfaction with Self-Service Technologies (SSTs) (Meuter et al., 2000). In other research, Parasuraman (2000) explored contributors and inhibitors of "technology readiness", Dabholkar (1994, 1996) identified control, performance, ease of use, need for human interaction, reliability, and speed as critical variables in the usage of Self-Service Technologies (SSTs), and Meuter and Bitner (1998) found support, accuracy, performance, and recovery from error as important variables in the usage of technologies under certain circumstances. The complexity of these factors precluded the inclusion of all of them in this study, but their relevance to the topic of technology adoption is undeniable.

Literature on banking technology has developed particularly in the late 1980s and the early 1990s, with the emergence of new technologies that simplified remote access to banks. Innovations such as telephone banking, ATMs, the growing use of debit cards, internet banking and mobile banking have aroused the interest of both scholars and practitioners. This literature focused particularly on three areas: new retail bank services, banks and bankers' perception of new banking technologies and the clients' perception of adopting them (Akinici et al., 2004).

Mobile Banking

Mobile banking channels are the newest form of service offerings by commercial banks to their customers. Previous research done in the context of mobile banking has mainly focused on the consumer perceptions towards mobile banking and the adoption possibilities of this new technology by the consumers. Suoranta and Mattila (2004) studied the diffusion pattern and adoption process of customers of a Finnish bank. Most of the studies conducted in the field of adoption of new technology assume automatically that all innovations are improvements over the existing products, services and processes. The study by Laukkanen, Sinkkonen, Kivijarvi and Laukkanen (2007) takes a slightly different view. The authors investigate the resistance to the innovation of mature consumers and how they differ from that of younger consumers in the context of mobile banking. Another recent study by Yang (2009) also investigated the factors relating to the adoption of and resistance toward mobile banking technology in university students in Taiwan. The study found those factors such as speed of transactions and reduction in the transaction fees favoured the adoption process of mobile banking whereas factors such as system configuration safety and system base fees led to the resistance against adopting mobile banking services.

A study in Finland by Laukkanen (2007) focused on how consumer preference differs between the different characteristics of the internet and mobile banking channels. The study also showed that in the case of internet users the screen size, location and response time are the most important channel attributes whereas in the case of mobile phone users location followed by the size of the screen and the service response time are the most important channel attributes. Thus, the study showed that the needs of both user groups are different.

A study by Laukkanen and Pasanen (2008) examined how the innovators and early adopters of mobile banking usage differ from customers of online banking services. Mallat, Rossi and Tqunainen (2004) discuss in their paper the new trends in mobile financial applications and how these services can be delivered through the mobile networks to the end-user. The author concludes by saying that mobile devices present the service providers with greater opportunities for offering more personalized services to their customers.

The Technology Acceptance Model (TAM) (Davis, 1989) has been used for past research in mobile banking. The works by Wang, Lin and Luarn (2006) and Lee, Lee and Kim (2007) have extended the original TAM model and have incorporated factors like perceived risk, trust, perceived credibility, self-efficacy and perceived financial resources to better explain the intentions of the consumers to use mobile banking services.

Through a review of the existing literature on mobile banking, it is seen that there exists a need for a study to be conducted on the perception of mobile banking usage in the Indian context. Most of the studies have focused on the developed nations and it will be interesting to see whether the same difficulties are being faced by the customers of such a culturally diverse country such as India.

Internet Banking

The potential of online or Internet Banking was well recognised a decade ago (Booz & Allen Hamilton,

1997; Deloitte Consulting, 1998) when key institutions began to align the product delivery mix with new technology and explore and exploit new approaches to their business.

As such, many banking executives perceived technology as the key solution for controlling costs (Dannenberg & Kellner, 1998; Giannakoudi, 1999; Kalakota & Whinston, 1997). Internet Banking is defined as “the delivery of banking services through the open-access computer network (the Internet) directly to customers’ home or private address” (Lau, 1997) and offers a wider range of potential benefits to financial institutions (Howcroft & Durkin, 2000; KPMG, 1998; Mols, 1998) due to more accessible and user-friendly use of the technology, as the Internet does not restrict banks to physical locations or historical-geographical areas. There is strong consensus among scholars about the increasing importance of the internet in today’s competitive and increasingly global banking environment (e.g., Bauer and Colgan, 2001; Hughes, 2001; Li, 2001; Mols, 1999; Thornton and White, 2001, 2000).

As such, many customer services can be delivered online at reduced cost and customised or personalised, using principles of information and knowledge management resulting in enhanced efficiency and effectiveness (Humphreys, 2000). Several research projects have focused on the factors that impact the adoption of information technology or the Internet (Chan & Lu, 2004; Farhoom and, Tuunainen, & Yee, 2000; Lichtenstein & Williamson, 2006; Ndubisi & Sinti, 2006; Sachan & Ali, 2006; Walker & Johnson, 2005; Wan, Luk, & Chow, 2005) Factors affecting consumer acceptance and adoption of internet banking (IB) have been at the centre of academic interest for some time (e.g. Sathye, 1999; Howcroft, Hamilton and Hewer, 2002; Rotchanakitumnuai and Speece, 2003). As the adoption rate of the internet is continuously escalating and as increasingly more people use the internet for their banking actions, it has become increasingly important to pay attention to examining the behaviour of more experienced customers gaining expertise with IB. But there is limited empirical work which captures the nature and essence of Internet adoption in the banking sector in India, nor analyse of success factors to help form a strategic agenda.

ATMs

After the introduction of ATMs, many researchers tackled the problem of customer resistance to self-service technologies (Murdock et al. 1983; Stevens et al., 1986, 1989; Zeithaml et al., 1987). These studies lead to the proposition that research questions may need to be inclined beyond the prompt horizon of demographic and psychographic profiles, and investigate how adopters and non-adopters view these novelties. Leblanc (1990) analyzed the points of view of users and non-users of service automation; he was able to conclude that the main intention behind usage was convenience. At the same time, reliability and friendliness are also attributed to consider when evaluating technology-based inferences. From the banking institutions’ point of view, automated self-service users are no more looked at as customers only, but rather employees as they are more involved in the service (Honebein & Cammarano, 2005). Another perception of automation in the banking service is its competitive advantage and its use as a weapon of cost-effectiveness as presented by Davies et al. (1996). In the same context, (Hernando & Nieto, 2007) inferred that bank could cut costs pertaining to the preservation of bank branches and employee remunerations when adopting self-service technologies. The two major factors affecting self-service selection are convenience and ease of transaction, which indicated that customers were mostly interested in “How the service is delivered” (McKennie, 1992).

Objective of the Study

The purpose of this study is to assess the relative importance of TAM with respect to determining customers' intentions to use Self-Service Technologies (SSTs) and investigate various factors, which influence customers' attitudes to adopt self-service technologies and develop an integrated model to test these relationships.

Internet banking customers gain more benefits than traditional banking customers as they can access 24-hours services in everywhere. It is, however, revealed that Internet banking services have been underused by potential customers in spite of their availability. This demands the need for research to identify the key factors that determine success and move the intention of Internet banking users toward their actual behaviour. To find out the antecedents to the behavioural intentions of Indian customers using Mobile banking and to determine the nature and impact of these antecedents' relationship with behavioural intentions.

A lot of research has been done on each of these Self-Service Technologies (SSTs) individually or any two Self-Service Technologies (SSTs) together but not much work has been done on all three of the Self-Service Technologies (SSTs) together. So, the purpose of this study is to provide a holistic approach to the research to identify factors the factors that influence consumer attitudes toward, and adoption of, Self-Service Technologies focusing on Lucknow city.

Customers availing of banking services through Self-Service Technologies (SSTs) get more benefits in terms of time, cost and energy. Despite these benefits, the customer trial, adoption and repeat usage of Self-Service Technologies (SSTs) vary among banking customers. The utilization level varies due to various factors. The objective of this research is to identify the priority for the different SST channels in a retail banking environment.

Proposed Model:

The proposed model for my study is as follows which will be tested in due of this research

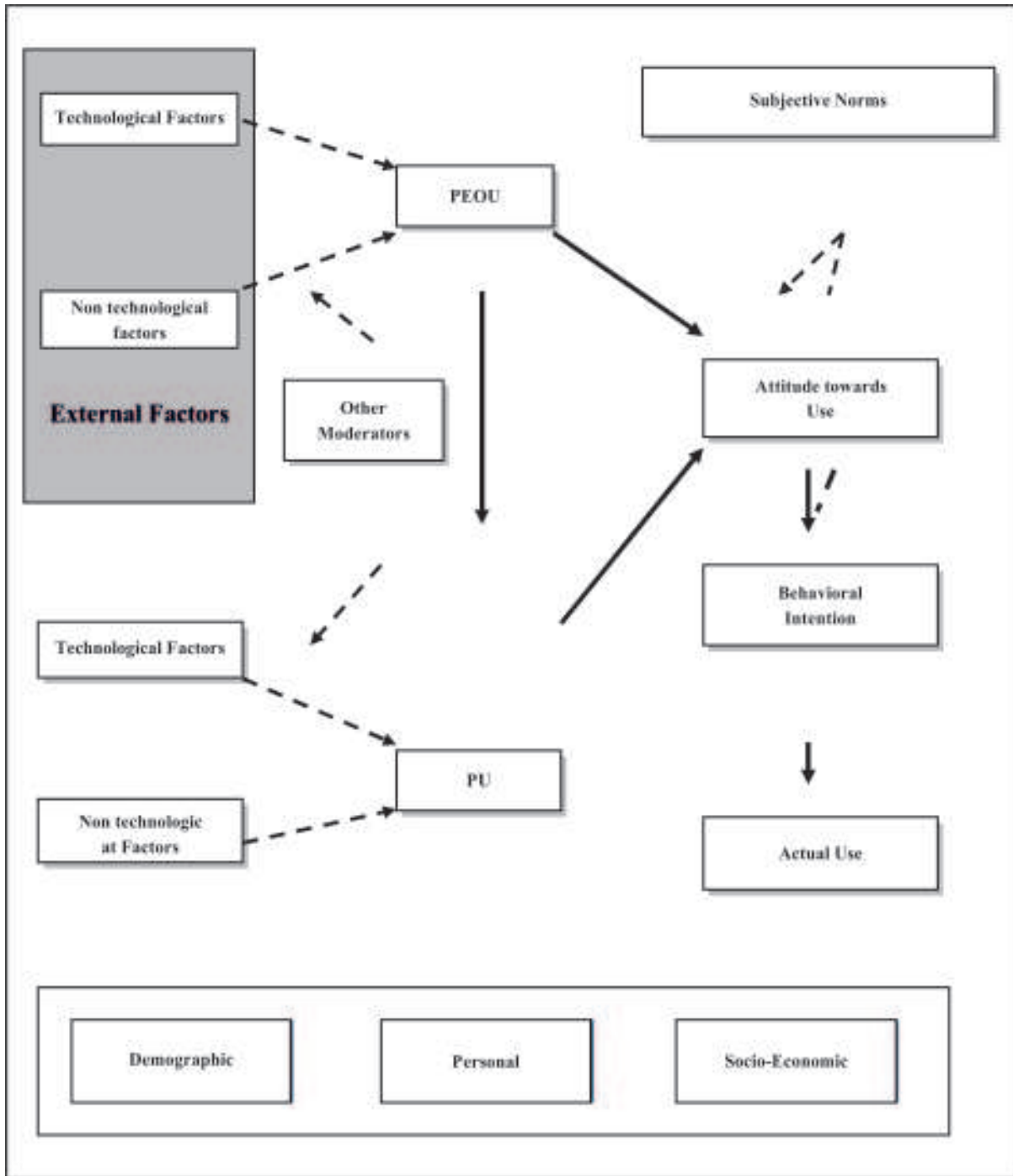


Figure 2: Proposed model

To be established →

Established ———→

Design/ Methodology

The proposed research hypotheses that will be tested are as follows:

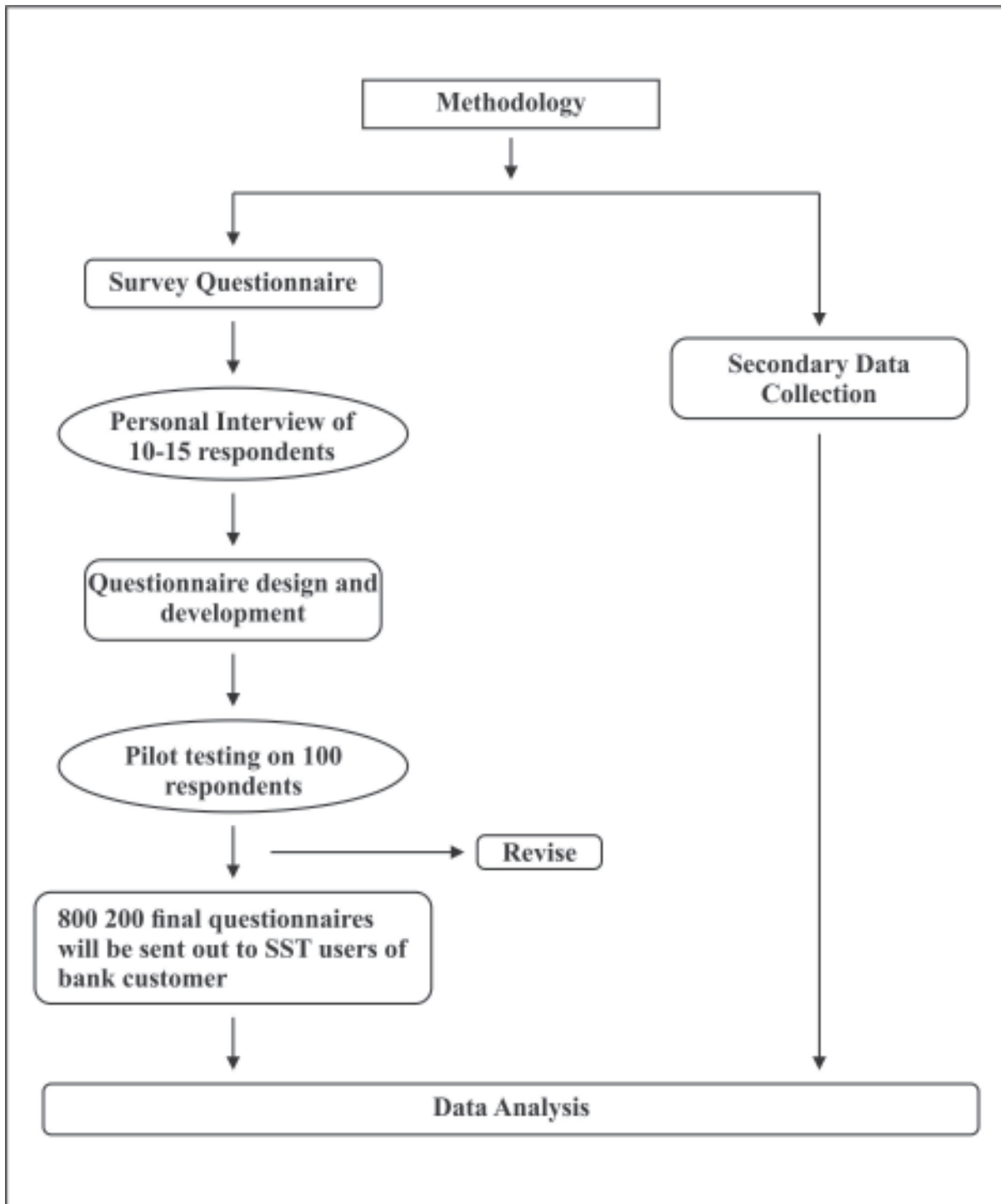
H1: Does consumer attitude varies significantly across males / females towards Self Service Technology

H2: Does consumer behaviour varies across demographic variables like income, occupation, qualification, location etc. towards Self Service Technology

H3: Do people prefer ATM services or Internet Banking or Mobile Banking more

The questionnaire was sent to 300 SST users of the bank who will preferably be the premium customers using all the three Self-Service Technologies (SSTs) namely ATM, Internet banking and Mobile Banking. Data will be collected both from primary and secondary sources. The research will be descriptive and exploratory. The researcher has taken 300 respondents for this research. Initially, a personal interview of 100 was taken in the metro city (Delhi) so as to ascertain the attributes people feel are important for the adoption and rejection of service technology. Then a questionnaire was distributed in state capita (Lucknow) and 100 respondents were sent their responses. In the final stage, researcher collected data from B Category cities (Allahabad, Faizabad, Barabanki, Kanpur). The questionnaire contains items regarding perceived usefulness, perceived ease of use, attitudinal and behavioural loyalty and items pertaining to attitude towards Self-Service Technologies (SSTs).

Figure 3: Research Methodology

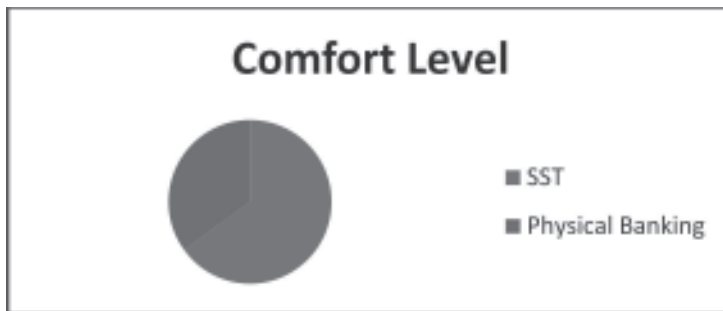


The Likert scale will be used to make the data quantitative in nature so that it could be analysed using statistical software such as SPSS. The main methods with which the data will be analysed will include analysis of variance or ANOVA, regression, correlation, T-test, simple statistical independent test and the chi-square test. Frequency tables will also be constructed to demonstrate a breakdown of customers according to their responses.

Result:

After details study the research has reached certain conclusions. These conclusions are given below in tabular as well as chart form.

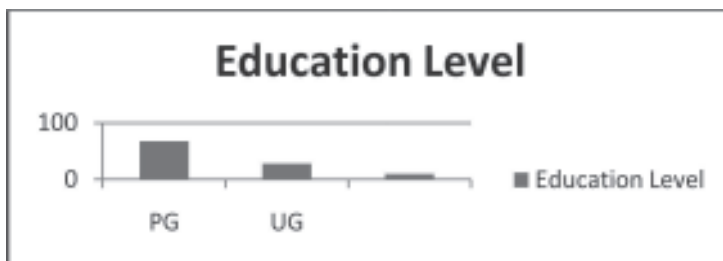
1. 65% of males are feeling more comfortable with self-service technology.



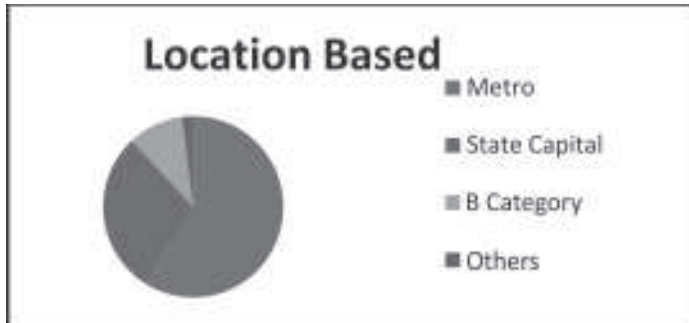
2. 67% of higher income group people are feeling more comfortable with self-service technology.



3. 78% of higher education people are more comfortable with SST.



4. 69% of people from metros and state capital are more comfortable with SST.



5. People prefer ATMs more than Internet Banking and Mobile Banking.
- a. 62% are feeling comfortable with ATM transactions and 23% are comfortable on Internet banking, rest are using mobile banking.



Limitations:

First of all, this study is confined to few city of India (Metro city -1, state capital -1B Category city – 3) only. Secondly although three different technologies were used, they were all based in the banking industry. This limits the generalizability of our findings to other industries. Additional studies using multiple technologies across a variety of industries should be pursued to provide additional support for our findings.

Conclusion:

In the fast-changing world where new technologies are continuously being introduced their acceptance by the customers is an important question and at the same time, the current technologies have to be updated as per customer requirements. So, this study will help to know the new technology penetration and acceptance by the customers. Owing to the growth of Self-Service Technologies (SSTs) in the banking sector, it is essential for researchers to understand customer usage and perceptions of Self-Service Technologies (SSTs).

Technology is dramatically and profoundly changing the nature of services, which is resulting in the tremendous potential for new service offerings. It is also changing how services are delivered and enabling both customers and employees to get and provide better, more efficient and more customized services. It is also based on government policies and their inclination towards customers. It facilitates the global reach of services that historically were tied to their home locations. These changes have significant implications for managing service operations and predicting and managing customer behaviour.

Encouraging customers to use new technologies in service encounters is generally very challenging. But after this demonetization researcher has identified that people are more attracted to self-service technologies like Internet banking and mobile banking. In this context, the present study provides a real picture of customers' behavioural intentions toward self-service technologies.

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CONTEMPORARY LITERATURE EVOLVING WITH CLICKS ON DIGITAL MEDIA

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Abstract

The Internet has penetrated virtually into every sphere of our life, including literature and has a significant influence on both the readers and writers of literature. In the last two decades, printed books are increasingly replaced with PDFs and Kindle, recommendations are sourced from Goodreads.com and even politicians convey with tweets rather than poems. New media has changed the fate of reading and writing, consuming, and producing new literature, and thus brings new challenges in studying digital texts as well as printed ones. With technology, contemporary media and literature intermingle much deeper than before. Internet and social media have made expressing thoughts and gaining new perspectives from across the globe very easily.

Our reading habits and ways of consuming literary work have changed. Just like the news, a significant population in India now enjoys screens over books i.e., prefers reading books and news digitally on their phone, tablets, and laptops. Just like the printing press in the 20th century, new innovations like the internet, tablets, classroom smart boards and e-readers are again reshaping our learning and reading behaviours. The time of sorting through library shelves for books to find one piece of information is outdated. With the help of search engines, one can go through thousands of resources on almost any topic with just a click of a button. Search engines are a lot more practical and efficient in finding specific literary works than physical books and library archives. Many modern libraries have now started providing their members with facilities to borrow e-books and gain online access to their databases. As e-books have become popular around the world, many e-books reading services have emerged. Notably, Amazon Kindle, Nook, and Good reads offer their users millions of books and social reading information about them.

But surprisingly, the engagement of millennials in literary studies has reduced significantly over years. Alternative content like videos and audio podcasts are gaining popularity and command a lot more attention. Critics state that people are turning away from reading, preferring to see an image or play within it, rather than imagine one from carefully crafted words. A diet of abbreviated words and short sentences renders them incapable of reading and writing, stunted from employing language to its full capability, and unable to use vocabulary and grammar correctly. Youngsters are also experiencing shorter attention spans because of the internet and social networking websites. Things have changed from the pre-internet era when a student could lose himself/herself in a novel for days, as now, all one can do is watch the WhatsApp chats and Facebook posts swim by like shiny fish in the river of time-he-will-never-get-back. Reading insecurity has become a big issue at hand. Reading insecurity is the individual experience of thinking that you're not getting

as much from reading as you used to. It is setting aside an hour for that new book but instead spending it instead on social media and WhatsApp. It is criticizing your own attention span and missing the flow, the mesmerizing feeling of entering a narrative world of literature without bringing the real one along.

In this paper, I discuss how digital media and writing has altered aspects of how we access, distribute, analyze, conceptualize, and define literature. The digital media itself can be instrumental in reviving the literary heritage of India and can be read into through various new perspectives. After all, it is always a new perspective, a unique angle, that gives our existence a whole new meaning.

Keywords: *Digital Media, Contemporary Literature, Internet, Digital Libraries*

1. E-Books are Changing the Way We Read, and the Way Literature is Written

In this connected age, our attention spans have shrunk down a lot, we're preoccupied almost always, and the authors have realized that too. Authors have now changed their style to appeal more to a disenchanted crowd who is busy on their TVs, phones, and laptops. In the book *Words Onscreen: The Fate of Reading in a Digital World* (2015), American linguist Naomi Baron surveyed the changes in reading pattern on a page on a device like phone, table, or laptop vs that on paper and found that amongst readers is an increased tendency to read summaries rather than full texts. On the internet, we are used to reading webpages in an "F" pattern: the top line, scroll down a bit, have another read, scroll down.

The f-shaped reading pattern on Digital Devices



Readers have also countered to the increased volume of digitally published books, papers, and news by skim-reading them. Business models and book styles have also adapted to changing reading behaviour, fiction has become shorter than before. Every major publisher is now experimenting with short stories, episodic fiction, compilations, and “e-only” books. The first encyclopaedias were written to solve the problem of reading too many books, in the 21st century, we are discovering new, quick reference tools on top of all literature which is spread across the internet. Now, you can simply select any word in your eBook reader and find its dictionary definition or encyclopaedia reference. If prose in a book appeals to you can switch on the highlight-sharing function and can see who else has highlighted it and liked it. In the last decade, academic study reports on major novels are less valuable than the Wikipedia pages created for them. The difference is that academic study guides are usually the work of a single, low-paid employee while the Wikipedia page contains the instant reaction of the masses: often wrong, but rarely worthless.

2. Literature is Very Easily Accessible Now

Gone are the days when one had to go to a library to find a book they were looking for. With search engines like Google and Bing, finding literary work is a matter of a few clicks. Internet works at the speed of thoughts. A significant percentage of literary content is available for free and the rest at a nominal cost. The cost of eBooks on e-commerce websites is almost always lesser than the print versions. Let's go through a few online resources which are changing the way we access literature:

- Gutenberg: Project Gutenberg offers over 57, 000 free eBooks. Their users can pick from free ePub books, and free kindle books, download them or read them online. You will find the world's great literature here, with a focus on older works for which copyright has expired.
- Amazon Kindle: Amazon Kindle is an e-reader designed and marketed by Amazon. Amazon Kindle devices enable users to browse, buy, download, and read e-books, newspapers, magazines, and other digital media via wireless networking to the Kindle Store. For the last few years, you can access Kindle books on your phone and tablets as well. Kindle now also provides subscription-based services like Kindle Unlimited where you can access over a million books for a paltry sum of money.



- Audible: Audible makes spoken audio books, information, and educational content. Audible sells digital audio books, radio and TV programs, and audio versions of magazines and newspapers.

As I see it, it isn't far-fetched to say that libraries will now be ranked based on services they provide and access they have to online resources rather than according to the richness of their own collections. As publishers engage in price wars and focus on selling higher quantity than quality, the depth of literary content keeps on reducing. No wonder, it will be very difficult to produce another Leo Tolstoy in this world, as passionate followers and readers immortalize an author!

3. Social Reading in The New In-Thing

In the paper-back era, the relationship which mattered was between a person and a book, i.e. one to one between a reader and the book. So many of us discovered the utter delight of getting lost in the pages of a good book. But this generation is hooked on social reading, i.e. one person reads, and others listen to his/her opinion about the book over the internet. The opinion of others helps a reader decide on what to read next.

Social reading has been evolving for some time now in the classrooms, book groups, scripture discussions, reading aloud, bedtime stories, author events, and literary festivals. Social reading is everything that surrounds the experience of reading electronic books (eBooks). Traditional books, physical paper books, are fantastic. You can read them cover to cover, bookmark them, do gear them, write notes in the margin, underline your favorite passages, treasure them, keep them, and lend them to your friends. eBooks let you do these things too. eBooks make sharing opinions easier: the bookmarks that you make, your notes, your progress through a book. And in addition, you can save, share, email and store your whole reading experience, and read along with friends, as in a reading group.

Here are some examples of Social Reading which are changing reader habits:

- While reading an eBook, you find a section you like and select the text and email, WhatsApp it to a friend.
- While reading an eBook, you choose to send the reading data to a social reading service. The service records all your bookmarks, so you can search and return to them later.
- In a classroom, a teacher makes annotations in an academic course eBook. She then exports them and sends it to her students, who can import them into their own copies of the book.

Social Reading is a powerful technique which is enhancing discussions around literary and academic work. It is an excellent use of Social Networking and can also be implemented in our classrooms. Good reads, an example of Social Reading, is a "social cataloging" website that allows individuals to freely search its database of books, annotations, and reviews. Users can sign up and register books to generate library catalogs and reading lists. They can also create their own groups of book suggestions, surveys, polls, blogs, and discussions. Next time try checking out a book review before investing time in reading it.

4. More Movies & TV Shows are now based on Literature

While books need sentences, movies must set up concrete imagery through the screen to make us feel and experience it. Cinema conveys a lot more than books do, even though they are telling the same tale. The relationship between these two art forms is infinite as they both directly deal with images and the world of promises. With the internet, we are consuming literature digitally as videos in the form of Movies & TV shows.

There are a sizeable number of great films (and bad movies too) which have been adapted from books and classics. Of course, we have all seen or heard of Ramayana and Mahabharata TV shows as kids. But now engaging TV series for adults are based on books. For example, Game of Thrones, a very popular TV show right now is adapted from George R.R. Martin's book series Game of Thrones or the Hindi TV show Stories by Rabindranath Tagore is adapted from the stories of Rabindranath. Even the Oscars have now created an award for Best Adapted Screenplay, showing evidence of a wide film production based on literature. Creativity in on-screen literature on-screen is not just about adapting existing books but also about the interpretations & additions of the Director to the author's writing. Some movies are also creating their own kind of literary style by focusing on a famous author's life or by adopting specific cinematographies, directions, dialogues or edits to create a literary or poetic aesthetic.



Stories by Rabindranath Tagore is a 2015 Indian Hindi television series directed by Anurag Basu

5. Conclusion

All literature, be it poems, essays, novels, or short stories are created to help us address human nature and understand circumstances which influence all people. We have understood through the prism of literary works - the need for growth in life, understanding doubts and fears of success and failure, the importance of friends and family, the infectious goodness of compassion and empathy, and the realization of imperfection. We learn that life must be lived to the fullest. We need literature to connect with our own humanity.

Literature also lets us hear the voices of the past and work with the present. It is the way for the present to connect to the possible future. With literature, we learn about history we didn't experience, customs & traditions which are not familiar. With what we read and imagine, we unlock the culture of the time and gain perspective on life. Literature allows us to interpret our own life and emotions and build relationships with the story. As humans, there are many limitations to our lifetime experience like the time we have, geography we are in, and point of view of our family, work colleagues and friends. Literature and reading transcends all these barriers and open a life full of possibilities. Literature has become more than just an art form, or writing deemed to have artistic or intellectual value. With the coming of Digital Media, literature has become synonymous with information and life heuristics. We are consuming a lot more information than ever before, we are reading on a lot of devices and spending a lot less time reflecting on the readings. This information explosion has opened for us a sea of new opportunities for the avid reader but repelled the amateur reader. Summarization is preferred by the new generation over reading full texts. The ease of access of information is helping a student to access a lot many more books and they are choosing to skim through them first. Over time, as they identify the depths of the readings, they go on to read the classics and traditional literature and nurture the joy of reading, even if it's e-books on their e-readers.

The advent of writing marked a great step in human civilization for many reasons such as transmitting knowledge, ideas, events and even feelings. Overall, the use of Digital Literature will also help us transcend the time and social barriers and offer insight of the human beings and the society as it also conveys emotions, experiences, and psychological explanations of human behaviours. With the use of technical innovations, a lot more value will be unlocked, usages will change, but I sincerely hope that Literature (even Digital) will continue to serve its most important objective – to open a world of possibilities for humans.

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A STUDY OF EDWARD ALBEE'S WHO'S AFRAID OF VIRGINIA WOOLF? (AS AN ABSURD PLAY)

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Abstract

The term 'The Theatre of the Absurd' was first coined by Martin Esslin for the plays written around the 1950s and 1960s. This term is derived from the essay 'The Myth of Sisyphus' which was written in 1942 by Albert Camus in this essay Camus for the first time described human life as aimless and absurd. This movement became more popular just after World War II when there was total emptiness in the lives of the people due to the annihilation; people lost their hope in human existence, old values and morals. This movement was actually an attempt to restore all those lost values through plays and enactments. Edward Albee (1928- 2016), an American playwright also belongs to this Theatre of Absurd movement. Who's Afraid of Virginia Woolf? is Albee's first three-act drama and is full of various characteristics of absurd drama. In this play, all the characters have developed some illusions individually and are always ready to cheat and humiliate each other. Their dialogues are vague and incomplete; all are selfish and never ready to face the reality. So this paper will aim at describing and discussing all those various elements which make it an absurd play such as the meaninglessness in the life of all the four characters, uncertainty, illusions, lack of morals and values, miscommunication, improper or repeated dialogues etc.

Keywords: *Absurd, Truth or Illusion, Moral, Values*

About the Play

Who's Afraid of Virginia Woolf? is an absurd play written by Edward Albee, an American writer? In his play, Edward Albee has followed the Absurdist movement of 1950s and 1960s. Through the drama *Who's Afraid of Virginia Woolf?* The play produced in 1962, has three acts, spread over a few hours from 2 am to dawn.

The first part of the play is known as 'Fun and Games'. It starts at 2 o'clock early in the morning as George and Martha have just returned to their home in the college campus at New Carthage. They have come from the party arranged by Martha's father who is the president of the college in which George works. Both are completely drunk and thus attack each other verbally. Soon George learns that Martha has invited Nick, a Prof. of Biology and his wife, Honey, to their house. Act one ends with Martha creating the illusion of a son and also blaming her husband.

The second act is named as 'Walpurgisnacht', a German word, which means- 'the night on which witches

ride on an appointed meeting place in order to hold revels with their master i.e. Devil'. In this act, George and Nick share their confidential matters with each other. Martha and Nick humiliate George, then George humiliates the guests and at the end of this act, Martha flirts with Nick.

The third and final act is known as 'The Exorcism', which means driving away ghosts. In this act, Martha humiliates Nick and finally, Martha is afraid to accept the reality. The title of the play, "Who's Afraid of Virginia Woolf?" is also symbolic. It means "Who is Afraid of Reality".

The Theatre of the Absurd and its Characteristics:

The term, Absurd was used for the first time in Albert Camus' book *The Myth of Sisyphus*. This book was written in 1942. In the myth of Sisyphus, Camus has given his view about the absurd as –

“In the universe that is suddenly deprived of illusions and of light, man feels a stranger. His is an irremediable exile ...this divorce between man and his life, the actor and his setting, truly constitutes the feeling of Absurdity”.

Page 1, 'A Glossary of Literary Terms'.

Later on, Albert Camus wrote a novel, *The Outsider* in 1943 and applied this absurd situation to humans. When this term is applied to drama, it shows that there is no purpose in the universe as well as it also reflects the view that human life is meaningless and futile. It shows that when a man lives in this condition his/her life becomes absurd. In absurd plays human beings are portrayed as they are in isolation from other, this situation existed in Europe, during and after the Second World War.

Martin Esslin was the first who discussed the features of the absurd drama in his book- *The Theatre of the Absurd* (1961). The absurd play doesn't have conventional plots, dialogues or characters. Even the dialogues are repeated. In the absurd drama, there are no accepted forms and the characters, their speech and action convey no meaning and logic. So, in the true sense, we can say that in the absurd drama there is the true absurd condition of man, whose existence is purposeless. The main theme of such a play is the failure of communication.

Major Characteristics of the Absurd Theatre:

- In absurd drama life is essentially meaningless, hence it becomes miserable. There is no hope because of the inevitable futility of man's efforts
- In these dramas reality is unbearable so, there are illusions
- There is no conventional plot in these dramas
- In these dramas dialogues are repeated
- There are no purpose and specific reasons because it doesn't solve any problem
- Its main theme is the failure of communication
- In absurd drama there is a mingling of comic and serious elements

How *Who is Afraid of Virginia Woolf?* is an Absurd Play-

1. Failure of Communication:

The main characteristic of the absurd drama is the failure of communication between characters. There is a breakdown of communication between individuals. This quality is found in Edward Albee's play *Who's Afraid of Virginia Woolf?* too. When we read the play, we learn that there is no communication between all the four characters. George and Martha always quarrel. They attack each other verbally. We also see that at the end of act two Martha flirts with Nick and also tries to commit adultery with him. But both can't get success in it because Nick has drunk a lot. Then in the beginning of Act Three Martha humiliates Nick and also hates him as he doesn't fulfill her sexual desire. The second example is Nick and his wife Honey. Nick and Honey also don't have a true love for each other. Before their marriage, both had relationships with each other. And later on, Honey tells Nick that she becomes pregnant with his child so, they marry each other. Nick also doesn't have a true love for his wife and he marries her for the sake of money only.

2. The Need to Face Reality:

One of the characteristics of the absurd drama is that reality is unbearable so there are illusions. We find this element in this drama. From the beginning of the play we see, Martha drinks a lot. Her life is too hollow and empty because she is childless. She fears to face reality so she lives in the world of illusion. She creates the illusion that she has a child, aged 16 and his eyes are like her only. In the act one, Martha tells Honey that they have a child and tomorrow is his birthday. Then George becomes angry with her as she opens the secret of their child and it causes a quarrel. But finally, George tells Martha that their son has died.

“George: Martha ... [Long pause]...our son is ...dead. [silence]
He was ... killed... late in the afternoon... [Silence]
[A ting chuckle] on a country road. With his learner's
permit in his pocket, he swerved, to avoid a porcupine, and drove
straight into a ...”

(Who's Afraid of Virginia Woolf? pp135)

This reality is unbearable to Martha. But finally, she has to accept it though she is afraid of it. The concluding lines of the play reveal the truth of the fact.

“George: Who's Afraid of Virginia Woolf...?
Martha: I ... am... George ... I ... am...”

(Who's Afraid of Virginia Woolf? pp140)

3. Alienation:

It is another aspect of the absurdist play. The characters in the absurd drama feel alienated from society and are highly affected by it. When we think about the readers, it becomes difficult to identify themselves

with the characters of the absurd drama. So, the readers laugh at them. According to Martin Esslin, the absurd drama speaks to a deeper level of the audience's mind. This is true when we look at the characters of *Who's Afraid of Virginia Woolf*. The characters feel alienated from each other as we see that they always quarrel with each other. Once, Martha starts talking about their son. She doesn't care about George's warning and goes on talking about their son so, George becomes angry and grabs her by her throat. Nick throws George on the floor in order to recluse Martha. Thus, George is humiliated by his wife and Nick. Later on Martha and Nick humiliate George and again Nick is humiliated by Martha. In this way there are lots of scenes, which show alienation. In the drama, the characters are highly affected by this alienation. They are childless and have no love for each other. They hate each other. Yet we laugh at them as their condition is absurd.

4. Mixture of Comic and Serious Elements:

Like an absurdist play, *Who's Afraid of Virginia Woolf?* has comic nature with serious aspects. For instance, the practical jokes created by George create comic situations. At one point, he aims a shot-gun at Martha's head but when he pulls the trigger, a Chinese parasol (umbrella) blossoms from the barrel of the gun. This creates comedy. Later, in the play George brings a large bunch of snapdragons, which he has stolen from the house of Martha's father. He also throws the flowers at Martha and Nick as if they are spears. Then the names of various games create much amusement among the readers. The first game is called as "Humiliate the Host". But George himself is the victim of the game. Martha and Nick humiliate him. He is so much hurt that he decides to take revenge upon his rivals. So, he suggests another game named "Hump the Hostess". It means that the male guest may seduce the female host. It is amusing that he tries to humiliate his own wife, Martha. He does so because he is annoyed by her efforts to flirt with young Nick. The next game is called as "Get the Guests". In this game George and Martha humiliate the guests and particularly, Nick. The humiliation causes much comedy for the audience. Next George's comment about Martha's father is also humorous as he calls him a large White mouse with Red eyes. In this way, there are lots of comic scenes in the play, which create comedy.

As we have seen above comic scenes in the play there are some serious elements too. The ending of the play is pathetic and the first two acts too contain tragic elements. For e.g. the story of the boy who kills his parents narrated by George is serious and pathetic because later on we learn that the boy is not other but it is he himself who kills his own parents. Then, in the play, there are humiliations of George, Martha and Nick, which provide much comedy. But in this humiliation, they all are actually hurt. This contributes the serious element in the play. Then ending of the play is quite pathetic and even tragic. It is concerned with the game "Bringing up the Baby". Martha and George are childless. So Martha and George both have created an illusion of having a child in their life. But Martha learns the truth finally when George makes her realize the truth of not having any child and she becomes pitiable as she has to face "Virginia Woolf" i.e. the harsh reality. In this way, in the play there is a mingling of comic and serious elements.

Conclusion:

The term 'Absurd', which came after the Second World War, affected the thinking of individuals, society and literature. As a result of it, one can find several changes or causes such as – breakdown of communication, hollow life, intolerable reality, illusions, fear, and defenselessness in the later part of the

20th century. In conclusion, we can say that these elements of the absurdist drama, which we have discussed above, are found in the play Edward Albee's *Who's Afraid of Virginia Woolf?* The study is done from the point of view of plot, characters, dialogues, situations, and illusions. Hence, the play belongs to the theatre of absurd. These elements show serious as well as comic effects on the spectators and readers. Last, the dramatic technique applied by Albee is appreciated as he used it very skillfully.

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WRITING SELF, DOCUMENTING RESISTANCE : A STUDY OF RASSUNDARI DEVI'S *AMAR JIBAN*

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Abstract

*The genre of autobiography writing can be a significant device to conceive and paint an image of the self. While documenting one's own life narrative, autobiographies also record the time and space in which the text is located. While archiving the society and its various events, an autobiography not only highlights the past but also forms a sense of association with the time in which the writer/reader is located. Moreover, because of the shifting nature of the text, it remains relevant to the time that is yet to come. Autobiographies not only reveal the past while envisioning them in the present, but they also guide the reader and the society towards a tomorrow that may learn from the past. The paper will examine Rassundari Devi's autobiography *Amar Jiban* while exploring some of these issues.*

Keywords: *Autobiography, Self, Identity, Past, Memory, Agency*

Can one define one's life through writing? What does a text do? Can words sum up one's life? One may think about these questions and find it difficult to arrive at a particular conclusion. Can one represent 'self' through writing? How do we conceive the idea of self? One may say that self is consciousness. As Descartes in *Discourses on the Method of Rightly Conducting the Reason, and Seeking Truth in the Sciences* (1641) says in Latin "Cogito, ergo sum" translated into English as "I think, therefore I am". According to Descartes, one has to be aware of the existence of the 'self' to visualize a thought. The genre of life writing oscillates between imagination and facts. Traditionally life writing or autobiography, in particular, was perceived as a form to document historical facts and events. The present paper shall explore the genre of autobiography within the larger canon of life writing. Writing can be a tool, method, avenue as well as source to locate the historicity of place, time, and culture. Georges Gusdorf extends Descartes' point in his essay 'Condition and limits of Autobiography' (1956) and argues that autobiography writing is not a possibility in a cultural space where the consciousness of self does not exist (30). This paper will engage with the question of whether Life-writing can be an avenue to peep into the dominion of the present by writing about the past? Is it possible to further address the future by re-imagining the past through life-writings? What is the self? Examples will be drawn from Rassundari Devi's *Amar Jiban*. A part of the paper will explore the domestic space as a site of writing as well as resistance.

Life-writing provides first-hand narratives of individuals and their relationship with society, the past, and culture in general. Life writings project a thematic concern for 'life' or 'self'. The term 'Life-Writing' is broadly applied to all written documentation of memories. This includes biographies, memoirs, autobiographies, diaries, personal essays, blogs, a collection of letters etc. One writes about one's life to share one's thoughts and experiences with people in general. Life Writing is the ever-evolving device to document one's account and history. It can be a tool to locate one's voice. Moreover,

it can be an apparatus to question the hegemonic practices and connect the present with the past and future simultaneously in its resistance. Susan Green in the essay *Genre: Life Writing* writes: “Life writing is the shaping and constructing of life... generating effects of reality and truth. Life writing is a site of struggle in the representation of life and self, and is empowering because it enacts the authority to broaden and disrupt the traditional generic frames of text” (50).

As far as the discourse of the self is concerned, one could argue that the self is something that is always in the process of being. Like a text, it is multiple and shifting. Self cannot be confined to a particular time or space. Self as a text cannot be confined to one author and it cannot be singular as lives are not lived in isolation. One’s life often gets entangled with the lives of others too. The question which becomes rather important is how much an author compromises while documenting the self. Can the nature of ‘self’ change when it is projected for the public reception as well as consumption? Being plural in its nature, the self remains incoherent. Achieving a sense of coherence while writing one’s life account can be a desire which many writers/individuals may aspire for. However, one needs to understand that the dominion of life writing is incomplete without having to discuss memory and its pertinent role in remembering the past and in the act of remembering, it is important to talk about forgetting too. Why do we choose to forget certain days and moments of our life? Since there may not be any recollection of certain events, does this imply that those moments do not exist? Is memory an authentic device of recollection? Just life self, memory too can be fragmented. As far as the genre of autobiography is concerned, it can be an effective medium to foreground the existence of the subject as well as the relationship the subject shares with the past. Moreover, writing about the self can be a way to document everyday experiences. Rassundari in *Amar Jiban* (1876) mentions the domesticity of everyday life from cooking, cleaning, and supervising to worshipping the deity of the house. Gunnthorunn Gudmundsdottir in his work *Borderlines: Autobiography and Fiction in Postmodern Life Writing* (2003) mentions that “autobiography is inherently the genre of memory” (11). In the first chapter of the book titled “Memory and the Autobiographical Process: Lillian Hellman, Georges Perec, and Paul Auster”, Gudmundsdottir mentions that autobiography is about recollecting the past and the act of recollection is equivalent to an investigation. The author investigates the plethora of memories as well as how to arrange and write memories. Moreover, the author needs to find a balance between private and public memory and the relationship of the same with history (Ibid 12-13). As far as memory and the act of forgetting are concerned, Virginia Woolf in her work ‘A Sketch of the Past’ mentions that as much as we remember, there are things that we do not remember and they are as significant or maybe they are more important (69). What happens to the project of writing the self when it doesn’t include the days that the writer has completely forgotten about, the days that do not find any reference anywhere. We are what we are by the act of remembering certain events of our life that convey a sense of historicity to our existence. Is existence, then, a conscious act to weave a particular narrative that the person wants to remember? Furthermore, when one remembers a particular event of the past than does it belong to the past alone or does it have an impact on our present too? Is present and what we make of our present a continuation of our past or does the past exist as an independent separate entity. If our present is an extension of our past then the edges and borders, where these two worlds meet, might be difficult to trace.

Amar Jiban: An Account of All Times

Dinesh Chandra Sen in his introduction to Rassundari Devi's *Amar Jiban* translated by Enakshi Chatterjee (1999) writes that while the autobiography represents the author but it is as much a documentation of the life of Hindu women belonging to the 19th century. When one speaks of oneself then at that moment one also records the society of the time (11). *Amar Jiban* is essentially an account of Rassundari's struggle with reading and writing. The condition of women was quite deplorable in the 19th century. Women were not encouraged to educate themselves and if attempted then it was considered to be a matter of shame. Rassundari recounts that she used to tremble with fear all the time. She could not speak up against oppression as there was a normalization of coercion. Throughout part one of her autobiography, Rassundari laments that she was like a caged bird. She wanted to set herself free but one could not think of defying the societal norms in those days. Being a woman, one had to be passive and timid. She says: "People put birds in cages for their own amusement. Well, I was like a caged bird. And I would have to remain in this cage for life. I would never be freed" (37).

Tanika Sarkar in her translation of *Amar Jiban* titled *Words to Win- The Making of Amar Jiban: A Modern Autobiography* (1999) theorizes the struggle Rassundari had to go through. Sarkar writes that in the 19th century, orthodox Hindus did not want their women to get an education as there was a common belief that was quite prevalent in the society that women who received education were destined to be widowed. The efforts made by the Christian missionaries and Indian reformers toward the education of women led to a huge conflict within society. Education was considered to be a dominion of men. While the Hindu society wanted to incarcerate women through various constructs, Rassundari subverts the regressive power structure by teaching herself to read and write (3). Sarkar while talking about the genre of autobiography highlights the boundaries that exist between the word and the world. Words can be a way to create the world. "It was through writing a book that the life that she wanted to express, could take on life" (Ibid 10). In the first composition of her autobiography, Rassundari writes that she learnt many letters by observing the boys who would scratch out the alphabets on the ground and afterwards, the boys would loudly recite the letters (Ibid 143). This covert way of learning was an act of transgression. This was also a way to question the circulation of falsified notions around the discourse of women and education. While *Amar Jiban* is an account of power relations, it is also a reality that not much has changed when it comes to the issue of the liberation of women and their agency. The institution of patriarchy attempts to hegemonise the female body and its movement even now.

Rassundari in her autobiography problematizes the discourse of knowledge and its dissemination in society. Knowledge, which could be equated with power, was considered to be a male-centric sphere. Women were both encouraged and expected to confine themselves within the boundaries of domesticity. Women were treated as commodities. Women and the question of movement without any sense of restriction and fear is still an impossibility in many cultures and societies. Rassundari Devi was married off at the age of fourteen. This came as a shock to Devi as she never thought that she would have to leave her home to go to a new house with strangers. The transition of such a nature can be quite traumatic for a child who is just fourteen years old. Devi writes, "the bird was thrust behind the cage, the fish fell into the net...people have fun, taming birds in a cage" (Ibid 154). Moreover, this view was quite common that

1 Rassundari Devi (1810-1890)

women are meant for domestic chores. Women were supposed to be hardworking as well as meek, someone who doesn't raise any questions. This idea that women should be passive and submissive is a part of our social reality even now. Women were to do all the household work while having to keep their faces covered at all times (Ibid 160). Devi would work from morning to evening within the borders of her husband's house to make sure everyone is pleased. With eleven children to look after, there would hardly be any time left for Devi to do anything else. Kathy Mezei in her article titled 'Domestic Space and the Idea of Home in Auto/biographical Practices' mentions that ample research has been done on public space within Social Sciences, however, private spaces barely get any attention, even though such spaces play a pertinent role in shaping the everyday life (81). Mezei goes on to argue that domestic spaces can be a medium to investigate the self and subjectivity (Ibid 83). Moreover, the domesticity of objects and rooms leads to the 'double-voiced position of the self' that narrates the past while writing in the present (Ibid 90).

While personal spaces are overlooked by researchers, often fear is used as a device of control to restrict women within the domestic sphere. Rules are laid down and if you don't listen and follow the instructions then you must pay the price. You must be subjected to some kind of penalty for breaking the norm. Fear, by those who are in positions of power, is used, to manipulate different aspects of society. Devi writes that if she had to go somewhere to be a part of an occasion or a ceremony then she was expected to be back within a few days. She remarks, "I was like a prisoner let out on parole" (Ibid 167). Overcoming all hurdles, Rassundari does manage to break away from the cage to a great extent to materialize her dreams and desires. Through perseverance and strong will, she manages to learn to recognize letters but fear does not leave her. Even in her attempt to acquire, there was an inherent fear of performing something wrong, and this is exactly how a regressive power structure functions. Any act of defiance is ridiculed by such a structure. One could deduce that *Amar Jiban* primarily deals with the representation of women in the public domain. The text does manage to form a thread of connection between past as well as present (indicating now as well as the time when the book was published) and future too because the position of the reader keeps changing. Besides, the question of women and their non-restrictive movement in society remains a big question mark. The institution of patriarchy continues to thrive across countries as well as cities, normalizing oppression in the name of customs and traditions. *Amar Jiban* in its present location acts as a connecting link between the past and the future by not only archiving the everyday experience of a woman in a phallogocentric set-up but also by conveying the importance of resistance if we are to change the dominant narratives of society. One has to subvert to bring about a change.

Amar Jiban is not just a reflection of the time and life that has long gone by but it is as much about the present social structure which is full of disparities. Moreover, the autobiography conveys a route to map the fight against the oppressive parochial systems. To conclude, one could remark that life-writings attempt to project narratives and histories which are closer to reality. The sole aim of writing about one's life is not just to write about one's life but to represent the times in which both the writer and the text are located. Since life/self is always in the process of being and thus is the nature of a text. A text belongs not only to the past or present but can also provide a lens to peep into the future. Furthermore, as Gusdorf mentions that autobiography is never a finished product or a complete image because human life is always a doing, a making. While conversing with oneself, an author does not give a final meaning to life but attempts to understand and embrace the journey of one's being and existence (Ibid 47).

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HARRY POTTER : ANCIENT MYTH WITH A MODERN TWIST

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Abstract

“The Gospels contain a fairy-story . . . But this story has entered History and the primary world.” These are the words quoted by Tolkien, the myth maker for JK Rowling’s Harry Potter. It is no surprise that J.K. Rowling got inspired by ancient myths and legends. Global, myth, folklore, and legends offered stimulation for the vast assortment of vivid creatures and fantastical elements that fill the pages and the silver screen of the alluring, magical world of the Harry Potter authorization. For many readers, the Harry Potter stories may have been their first peek at creatures from ancient myth – even though with a modern twist. Rowling is adroit at combining elements from some of the world’s oldest and greatest legends – tales of heroic journeys, tests of courage and strength, good vs. evil, friendship, love, pain and heartache, all rolled up in an enchanting world where nature and magic blend. The familiarity with these aspects makes the operating themes elite, but they are given a brand-new layer of paint. Some of the more famous creatures from a classical myth which appear in the story include: unicorns, mer-people, dragons, a sphinx, ghosts, elves, witches, wizards, and giants – this is a magical world after all. But there are also some lesser-known beings which show up, and others which played such a role that it is worth noting how they were adapted from ancient tales into a more modern wizarding world.

Keywords: *Myth, Fantasies, Histories, Folklore, Retelling, Classic, Enchanting, Wizards*

Introduction

J.K. Rowling, the best selling author of the *Harry Potter* series, uses mythology to add layers of meaning to her own creative storylines, provide insight into the characters and plot, and foreshadow events to come. Rowling reinvents the old myths referred to in her text by creating surprise twists that are a reversal of the reader’s expectations. In her *Harry Potter* series, Rowling has made use of Greek and Roman myths. The paper attempts to delve into the use and description of age-old myths by the writer of the current era. The author’s use of myth to reflect contemporary concerns is explored.

J.K. Rowling, the author of the well-known series of *Harry Potter* books, draws heavily from mythology, legend and folklore, expressing modern ideas and social morals to the newest generation of readers. She reinvents the old myths through a pattern of surprise twists and a reversal of expectations that ultimately reveal the author’s own perspective and contemporary ethos.

The term myth has broad applicability. In its simplest definition, a myth is a story with traditional roots that uses symbols and imagery to express ideas, mysteries and truth. Although today’s western cultures

do not interpret myths literally, they are still believed to hold real meaning metaphorically, morally and symbolically. Eric Caspo states in 'Theories of Mythology', "Myth is one of the most important media for ideological work. Most ancient myths survive because they operate at the highest ideological level: they participate in the creation of a unifying general ideology" (301)

Rowling acknowledges the substantial role played by classical mythology, history and language. She uses them in various ways. She has drawn her inspiration from a broad range of literary and historical sources. She has a special attraction for names. She chooses them from history and classics of the past and if she fails to get out of her own choice, If she is unable to find a name for her character she invents on her own, basing them on ancient myths, she tries to give the names a modern twist. The most famous villain of the series, Voldemart, can trace his name to the French phrase meaning "flight of death" The name of a Rowling character can draw upon specific myths that provide the character with a kind of history, imbue the character with significant character traits, and relate to the character's role in the stories. Rowling often alters some aspects of these mythological references, twisting them into something unexpected. A closer look at these changes often reveals how they support the larger ideas that are at work in the text. Assigning mythic names to characters is a clever writing device too, for it allows Rowling to link her characters to mythological characters of the same name. Ultimately, such connections imply something about the nature of the characters. Argus Filch, the grumpy watchman of Hogwarts School of Witchcraft and Wizardry, is a good example of this. In Greek myth, Argus is the name of another watchman who was covered in eyes. He was chosen by the goddess Hera to guard Io, a young girl whom Hera had transformed into a cow out of jealousy. In Aeschylus' *Prometheus Bound* Io describes her terrifying guardian:

I'm frightened when I see the shape of Argos,
Argos the herdsman with ten thousand eyes.
He stalks me with his crafty eyes: he died,
But the earth didn't hide him; still, he comes
even from the depths of the underworld to hunt me:
he drives me starving by the sands of the sea. (569-574)

Ovid tells us in, *Metamorphoses*, that it was nearly impossible for anyone to get past him unnoticed as he never closed all of his eyes at once. Even when he slept, some eyes were ever watchful:

...Argus

Who had a hundred eyes; two at a time,
No more than two would ever close in slumber,
The rest kept watch. No matter how he stood,
Which way he turned, he always looked at Io,
Always had Io in sight. (629)

Apollodorus says in *The Library of Greek Mythology*, the writer who compiled a comprehensive guide to Greek mythology during the first or second century AD, does not specifically describe Argus the watchman's many eyes, but he calls him "Argos the All-Seeing" in reference to the well-known trait.(59) Zeus, smitten with Io, sent clever Hermes to rescue her. Eventually, Hermes managed to bore Argus so

thoroughly with long, drawn-out stories, that all of his eyes closed in sleep. Hermes then killed him. Naming the Hogwarts watchman after this formidable watchman of Greek mythology is humorously misleading. Rowling's Argus, who is called Filch by the students, certainly tries to be ever watchful and all-seeing. He is overzealous in his mean-spirited attempts to catch students violating curfew or breaking any other school Myth, folklore, and legends provided inspiration for the cosmic range of vivid creatures and fantastical elements that fill the pages and the silver screen of the enthralling, magical world of the *Harry Potter* authorization. For many, the *Harry Potter* stories may have been their first glance at creatures from ancient myth – albeit with a modern twist, where did they arrive from, the dragons, unicorns and hippogriffs of the *Harry Potter* universe? Monsters and mythical beasts execute a role in JK Rowling's work which goes beyond that of world-building: they append symbolic and psychological profundity, as well as repeating to us again and again that we are visiting a magical place. Rowling is both an inventor and archivist of fantastical animals, colonizing her universe with a mixture of what one might term 'classic monsters' (trolls, centaurs, merpeople) and folklore staples (bowtruckles, erklings), flanking her own inventions (dementors).

Some of these collected monsters are hugely better known than others: grindylows and boggarts, for example, have origins in Celtic and English folklore, but they are hardly domestic names. These relatively minor creatures often have a less-than-fantastical backstory: grindylows live in shallow water and threaten to grab at children with their green, reed-like arms. It isn't difficult to see here both an explanation for the existence of the grindylow – it shares many characteristics with water plants, which are usually mobile and thus have their own disquieting appearance – and an explanation for why such stories might thrive – as a warning from parents to their children to keep away from a potential hazard, even if the risk was more likely to come from drowning than a malevolent water sprite.

But the enormous preponderance of Rowling's favourite monsters has shifted their way from the ancient world to her modern, magical one. The description of Fawkes, the Phoenix is not only an extraordinary fiend, skilled in auto-regeneration; he's also a historical one. His colour – red and gold – is the same as that of the phoenixes revealed by Herodotus in his *Histories* from the Fifth Century BCE. Herodotus is known as the 'father of history' and, by his critics, as the 'father of lies. He reports what he is told by people he meets on his travels, often without the presentation of further evidence. In this instance, he's told that phoenixes live in Egypt, so he relays this information to his readers. He does add that he hasn't seen the creature himself; only through pictures, he is able to describe one.

Even the more critical Roman historian, Tacitus, reports on a phoenix-sighting, again in Egypt, during the reign of the emperor Tiberius in the First Century CE. Tacitus found some disagreement about the bird's lifespan but says it is generally held to live for around 500 years. His sources are unanimous on the subject of the bird's beak and the colour of its plumage, however: all agree that it differs from every other bird, and is sacred to the sun. Interestingly, Tacitus and Herodotus suggest not that a phoenix is reborn from its own flames, but that a young phoenix will carry the body of its parent bird some considerable distance and then bury it. Though even as he tells us the story, Herodotus describes this particular element as unbelievable. Another *Harry Potter* animal that has undergone changes to its fantastical nature is the multi-headed dog. Cerberus, the dog who guards the entrance to the Underworld in Greek myth, is a dog of many talents but no fixed number of heads. The poet Hesiod reckoned he was a fifty-headed beast, and Pindar was more ambitious still, suggesting a hundred heads. Later Greek and

Roman writers usually go for three, although vase painters – there's a beautiful example of Cerberus on a vase in the Louvre – often depict him with two. Perhaps two heads are better than three when it comes to painting them. However, many heads he has, Cerberus has one thing in common with Fluffy, the three-headed dog in the first *Harry Potter* novel: both are distracted by music. Cerberus is a discerning dog, and it takes the lyre-playing of no less a musician than Orpheus to paralyze him (as Virgil tells us in *The Georgics*), holding his three mouths agape. Fluffy is an easier audience and can be lulled to sleep by a mere enchanted harp. In a nod to the Cerberus myth, Rowling employs Fluffy as a guard-dog, lying atop the trapdoor which leads Harry, Ron and Hermione on their search for the philosopher's stone. Are we meant to wonder if the children are entering the gates of hell? Certainly, they undergo trials which wouldn't be out of place in the underworld of Greek myth: the torturous puzzles, the physical peril, the emotional trauma.

Rowling plays a contriving role in global myth making. The philosopher's stone itself has its ancestry in both myth and history: Nicolas Flamel, Dumbledore's friend and the stone's inventor, was a real etch who lived in Paris in the 14th Century. It was after many years after Flamel's death that he was believed to have discovered the secret to eternal life: later writers accredited alchemical skills to him but there is no evidence to suggest he actually possessed these. Nonetheless, he has a street named after him in Paris today (as does his wife Pernelle), which is a kind of immortality, at least. Even dragons – who have twin mythic histories in Europe and Asia, as Rowling observes with the shorter snout and protuberant eyes of her Chinese Fireball dragon – take their name from the Greek word, drakon. And the basilisk which dwells inside the Chamber of Secrets has also taken his name from the Greek: a diminutive form, meaning 'little king'. Rowling kept the part of the basilisk myth which sees it capable of destroying everything in its path with its toxic force. Happily, for her readers, she abandoned the fatal flaw which is detailed by Pliny the Elder in his *Natural Histories*: for Pliny, the basilisk can be destroyed by the mere smell of a weasel.

Perhaps the most enigmatic monsters at Hogwarts are the centaurs that live in the forbidden forest. They seem to be direct descendants of the centaurs which were believed to have lived on Mount Pelion in Thessaly, in central Greece. Rowling's centaurs also preferred a woodland home, although they had a reputation for lascivious behavior which the noble Firenze and his companions have avoided. Firenze himself, with his passion for astrology and education, owes something to the celebrated centaur, Chiron, who was teacher to Achilles, Theseus and other Greek heroes, and was also a renowned astrologer. There is a beautiful fresco, originally from Herculaneum, in the archaeological museum in Naples, which shows Chiron teaching Achilles to play the lyre. His back legs are curled behind him, almost like a dog, while his front legs support his weight and his hands pluck at the lyre strings. It's a beautiful reminder that human beings have been thinking of mythical beasts for as long as we have been writing, painting and thinking.

Rowling like other children's literature writers has richly and realistically used magic and metaphor in her series of *Harry Potter*. Beasts made up of two species – centaurs, and merpeople (merpeople are sentient beasts that live underwater) – are a common part of folklore. But even more complex species-mingling occurs sometimes. The hippogriff is a relatively modern creation, dating back to an Italian poem of the early 16th Century. But the combination of a griffin (itself a combination of an eagle and a lion) and the horse is predicted centuries earlier. In his *Eclogues*, Virgil describes a scene in which all the usual

rules no longer apply: griffins will mate with mares, he says, and fearful deer will drink next to hounds. The very existence of a hippogriff is presented as an impossibility, not because of their fantastical nature, but because of the well-known animosity (to Virgil's audience, at least) that existed between horses and griffins.

One interesting point is to consider the monsters and beasts which Rowling has not used, most notably the satyrs and nymphs which populate so much Greek myth. (The French witch Fleur mentions that wood nymphs are used as Christmas decorations at the Beauxbatons School, but they seem to have no other role). It's this as much as anything that makes us think about the symbolic purpose of the mythic creatures in *Harry Potter*. Harry's world – perhaps surprisingly for one filled with teenagers – is largely devoid of sex: there is some kissing, but the predation which satyrs represent is absent. Even the girl who shares a name with the passive Greek nymphs, Nymphadora Tonks, shares little else with them, besides an ability to change appearance (and usually when this happens to a nymph, it is because she is trying to avoid a lusty satyr, rather than battle evil). Other creatures serve allegorical purposes too: elves have been much grander elsewhere than in Rowling's work (think of the superiority and otherness of the elves in Tolkien's work, for example). Rowling's house-elves are a clear reminder of slavery and servitude. Similarly, centaurs and giants suffer under Umbridge's domination of Hogwarts, since they are regarded as less than human. Species-ism stands in for racism very easily. It is worth noting that although dragons and basilisks put Harry and his friends in physical peril, the scariest creatures in the Potter universe are the dementors – creatures Rowling invented herself. These may bear some physical similarity to wraiths, and the Black Riders in 'The Lord of the Rings', but the psychological and emotional damage they cause is their own. Rowling has linked them with her own experience of depression, reminding us (if such reminders were necessary) that the darkest monsters most of us will face are those in our own minds. (Natali, BBC)

Rowling has a degree in Classics, so it's easy to see where she pulled her inspiration for some of the creatures, names, and symbols in her most famous work. Although much of the *Harry Potter* series' world-building can be attributed to the author, she was also inspired by stories from all over the world.

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BRICOLAGE OF HISTORY, FICTION AND GENDER CONUNDRUMS - A STUDY OF ELEANOR CATTON'S *THE LUMINARIES*

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Abstract

*Ms Eleanor Catton created a veritable storm in the literary world by having two remarkable feats to her credit viz. winning the famed Booker prize in 2013 at the youngest age and for the lengthiest work ever to have been awarded the coveted prize. The initial reactions to the publication of her book were critical and judged her on gender principles of what is expected out of women's writing rather than individualistic parameters. The *Luminaries*, which is Ms Catton's second work, delineates 12 characters on the basis of the 12 signs of the zodiac and their chance encounters and common concerns mirror the astrological phenomenon and planetary positions in the year 1866. The text, besides foraying into the genre of historical and experimental fiction, has numerous astrological references and surprisingly contrasts the capitalist enterprise with the working of fate. Set in the town of Hokitika during the New Zealand gold rush, the text is populated heavily with gold diggers and goldsmiths, fortune hunters, inn-keepers, ambitious politicians, jailers and chaplains, with only two women finding a place in the form of Lydia Wells and Anna Wetherell. The latter is the pivotal point around which the entire text revolves. Arriving to make and mend her fortunes in the land of gold and opportunity, Anna is beguiled and reluctantly becomes a 'member of the oldest profession' while willingly adopting opium to assuage her conscience. The *Luminaries* has been chosen as a text for this research paper since it gives an insightful account of the lives of women in mushrooming urban spaces during the 19th century, especially places where they were cornered and at the periphery rather than the centre of the action, and offers a wonderful bricolage of historical fiction and gender perspectives holding contemporary relevance in identifying stereotypes of female presence in public spaces as well as examining the motivations behind the Capitalistic enterprise.*

Keywords: *Gender Stereotypes, Enterprise, Astrology, Historical Fiction, Neo-Victorian*

“History – is at once a site of fact and fiction, consensus and contestation, ideology and materiality – has provided a particular and powerful imaginative resource for writers over the past few decades” wrote Nadine Boehm-Schnitker and Susanne Gruss in *Introduction: Spectacles and Things – Visual and Material Culture and/in Neo Victorianism* (2011).

Besides its role as a pivotal point of convergence of diversity, history also has importance in making contemporary life more diversionary, analytical and fruitful. History seems most fruitful when studied and analyzed through the prism of truth but fictitious representations of history are also multitudinous.

Truthfulness or eye wash in historical writing is the subject matter of some of the fiercest contemporary debates in our world so the presentness of history is as important as its pastness.

In the context of the ongoing debate on preserving the sacrosanct objectiveness of history, Mark Twain had ironically and memorably written, “The older one gets, the more vivid the recollection of things that have not happened.” A similar idea is explored in Fowles’ narrative as he states-

“You do not even think of your own past as quite real; you dress it up, you gild it or blacken it, censor it, tinker with it...fictionalize it, in a word, and put it away on a shelf - your book, your romanced autobiography. We are all in the flight from the real reality. That is the basic definition of Homo sapiens.” (Fowles 97)

Asserting the imperative desideratum of attaining historical precision, Edward W. Said wrote in *Culture & Imperialism*,

“Appeals to the past are among the commonest strategies in interpretations of the present. What animates such appeals is not an only disagreement about what happened in the past and what the past was, but uncertainty about whether the past really is past, over and concluded, or whether it continues, albeit in different forms, perhaps. This problem animates all sorts of discussions – about influence, about blame and judgment, about present actualities and future priorities ... Past and present inform each other, each implies the other and, in the ... ideal sense intended by [T. S.] Eliot, each co-exists with the other ... [H]ow we formulate or represent the past shapes our understanding and views of the present.” (Said 1994 pp. 3)

In the midst of this ongoing debate about history, historiographic metafiction is a fast-emerging sub-genre in modern fiction which self-consciously adopts the notion of history and simultaneously problematizes its historical understanding. According to Linda Hutcheon who coined the term, “postmodern historical fiction is the type of fiction that self-reflexively and paradoxically makes use of the notion of history and simultaneously denies its truthfulness.”

In the realm of literature, the result of growing interest in historiographic metafiction has been the proliferation of historical novels which thematically and/or structurally resemble, reflect or reconstruct Victorian literature. According to Hutcheon, novels classed under this term are “intensely self-reflexive and yet paradoxically [laying] claim to historical events and personages.” (Hutcheon 5)

William Dalrymple’s tryst with Mughals in *The White Mughals* and *The Last Mughal*; Hilary Mantel’s *Cromwell trilogy*; Rushdie’s *The Enchantress of Florence* and Amitav Ghosh’s *Ibis trilogy* are all recent examples of authors fueling their imagination by a prism-like and chimerical viewing of the past.

Eleanor Catton’s *The Luminaries*, if bracketed generically, would also fit the bill as a piece of historiographic metafiction with a neo-Victorian lineage. Set in 1866, the text juxtaposes the pinnacle of conservative Victorian sensibilities with the binary of liberal colonial adventurism while tackling the primeval issues of human existence namely – love, fortune, Fate and living.

With reference to the sobriquet of Neo-Victorian text, Mark Llewellyn and Ann Heilmann suggest in their book *Neo-Victorianism: The Victorians in the Twenty-First Century, 1999-2009* (2010), “the ‘neo-Victorian’ is more than historical fiction set in the nineteenth century. To be part of the neo-Victorianism, [...] texts (literary, filmic, audio/visual) must in some respect be self-consciously engaged with the act of (re)interpretation, (re)discovery and (re)vision concerning the Victorians.” (4)

But the categorization of Ms Catton’s text is not so easy and expedient. Besides being an interesting piece of Neo-Victorianism and historiographic metafiction, the text is also a bildungsroman with multiple omniscient narrators and authorial intrusion throughout the text. The text is Dickensian in its leisurely character depiction and the keen eye on bringing out the eccentricities in each character. The narrative is a bricolage of diverse themes- gender, astrological phenomenon, the motley temperament of human characters, the movement of human history and giving voice to the subaltern, the geographically antipodean perspective with a fine description of planetary movement and zodiac signs making human action predictable. Prof. John Scheckter opines that the text is “framed by a heavy armature of astrology” (123) while simultaneously carrying multiple levels of meaning “symbolism, allegory, irony, scientific method, legal process, ” sailor’s lore etc. while detailing the avarice for gold which has formed the subject matter of many important treatises on human need and greed.

The text can easily be labelled as on its way to becoming canonical since the author Ms Catton created a veritable storm in the literary world by having two remarkable feats to her credit viz. winning the famed Booker prize in 2013 at the youngest age for the lengthiest work ever to have been awarded the coveted prize. The initial reactions to the publication of her book were critical and judged her on gender principles of what is expected out of women’s writing rather than individualistic parameters. Commenting on her gendered conundrum, she confessed in various interviews that she was largely asked about her *emotions* rather than her *opinion*, working on the presumption that women’s writing was all about *experiencing* rather than *thinking*. "I have observed that male writers tend to get asked what they think and women what they feel.... The interviews much more seldom engage with the woman as a serious thinker, a philosopher, as a person with preoccupations that are going to sustain them for their lifetime" she says.

The subtle and methodical inter-connection between geographical location, planetary movement, human actions and mathematical and nautical calculation of destiny set on the vast landscape of gold-digging down under, was a canvas too vast for many critics who had the conventional notion of women’s fiction writing being repetitive polishing of *2 inches of ivory*.

The Luminaries, which is Ms Catton’s second work, delineates 12 characters on the basis of the 12 signs of the zodiac and their chance encounters and common concerns mirror the astrological phenomenon and planetary positions in the year 1866. The text, besides foraying into the genre of historical and experimental fiction, has numerous astrological references and surprisingly contrasts the capitalist enterprise with the work of Fate. Set in the town of Hokitika during the New Zealand gold rush, the text is populated heavily with gold diggers and goldsmiths, fortune hunters, whoremongers, inn-keepers, ambitious politicians, jailers and chaplains, with only two women finding a place in the form of Lydia Wells and Anna Wetherell. The latter is the pivotal point around which the entire text revolves. Arriving to make and mend her fortunes in the land of gold opportunity, Anna is beguiled and reluctantly becomes a ‘member of the oldest profession’ while willingly adopting opium to assuage her conscience.

The Luminaries gives an insightful account of the lives of women in mushrooming urban spaces during the 19th century, especially places where they were cornered and at the periphery rather than the centre of the action, and offers a wonderful bricolage of historical fiction and gender perspectives holding contemporary relevance in the context of identifying stereotypes of female presence in public spaces as well as examining the motivations behind the Capitalist enterprise. The novel has a total of 18 male characters and only 2 females. A largely articulated charge against cataloguing the annals of the past is that it is (His) story and not (Her) story and Ms Catton has attempted to belie this charge by making Anna Wetherell the cynosure of the town of Hokitika in spite of her dishonourable profession and scandalous lifestyle.

In an age and time when the by-word for depicting our civilization is decadence, the creation of a new world and settlement of a colony are large themes unexplored. It is at the periphery of human civilization, away from Big Brother's looming eye that savageness becomes rampant, but in the newly founded town of Hokitika preservers of the intangible social contract of civility and civilization are aplenty. The town is in fact a microcosmic replica of the old world with a cemetery, a church, and a jail to anchor prospectors who think that they have left civilization behind.

Away from familial ties and beckoned by the sheen of unprocessed yellow metal, 'antipodean estrangement' is a term which clearly depicts the struggle of all who have left their birthplaces to try their hand at 'Gold Prospecting'. Quick fixes to garnering fortunes were as aplenty then as they are today for all stragglers who hope to make it big overnight.

In spite of luck playing a pivotal role in gold prospecting, Ms Catton emphasizes that one of the main themes of *The Luminaries*, as she sees it is 'the paradoxical relationship [...] between fate and the will' (Eleanor Catton in Conversation with Robert Macfarlane 63 min 57).

"Throughout Catton's narrative, there is a continuous chain of different paradoxical relationships: between fate and the will, the bounded and the boundless, the past and the present, and the relationship of the self with the self." (Donovan 60)

Besides the thematic crux, the narrative style employed by Ms. Catton also requires close analysis and comparison. A critic C.K. Stead wrote in *The Financial Times* regarding Ms. Catton's dense imbroglia and bemoaned that the text "doesn't allow me to forget, even for a moment, that *this is fiction* - the novel as game." As against a style of fiction with high level of reader involvement, to quote James Boyd White's perception regarding reading Jane Austen's *Pride & Prejudice* which

"Is meant to teach the reader how to read his way into becoming a member of an audience it defines-into becoming one who understands each shift of tone, who shares the perceptions and judgments the text invites him to make, and who feels the sentiments proper to the circumstances. Both for its characters and readers, this novel is in a sense about reading and what reading means."

The omniscient narrative perspective in *The Luminaries* with multiple authorial voices doesn't permit the reader to envision himself as a part of the text's journey and always keeps him at arm's length as a spectator and never as a participant.

The shift from a single authorial voice in Victorian fiction to multiple narrators with multiple viewpoints unveiling varied stances towards the self-same event is a chief hallmark of Ms Catton's stylistic innovation.

“The narrative method is suggestive of a kind of re-working of what T. S. Eliot famously named, in an essay on James Joyce's *Ulysses*, the 'mythical method'. The action of Joyce's great, difficult novel takes place on a single Dublin day in June 1904 but its celebration of the quotidian is ironized and intensified by self-conscious structural similarities with Homer's *Odyssey*.” (Tate)

Expanding upon her own authorial intention, Ms Catton said:

“I wanted to know whether I was up to the challenge of writing a story firmly located in time and space.... I started reading, beginning with gold-rush history, which led me to the nature of wealth, which led me to confidence tricks and scams, which led me to fortune-telling, which led me to the stars.”

In expanding upon her own theoretical beliefs and intellectual framework through fiction, she said "It is in my view a much better vehicle for philosophy than syllogisms and logical constructs."

Astrology and the planetary phenomenon form an inseparable part of the framework of the novel and 12 characters are moulded around the zodiac Signs with seven others forming the planetary framework. This bold modern forage into what is largely regarded as a primaeval, superstitious instinct forms one of the most challenging aspects of the text for a critic or reviewer who might assent to the author's view or reject it as savage and backward.

In fact, Ms Catton's very act of writing an old-fashioned tome of 830 pages with the assistance of astrological computer programming and Google Maps, in the age of Artificial Intelligence and Live Streaming, is itself like taking 4 steps forward to take 8 steps back to retreat into an age where the primeval instincts of man were a puzzle and it was a necessity to decode it to make sense of our lives today. This notion of being unable to write the novel without computers is a paradox in itself viz. that she is using the benefits of the digital present to write about the past, using a computer programme to watch the past unfold in the skies.

The structure of the text was also evolved with mathematical precision with each progressive chapter-length being the half of the previous one with the result of a 350-page first chapter and just 2 pages in the concluding chapter. Each chapter introduced the astrological chart for that particular day or time and Ms Catton's passion for the layout of the text *mise-en-page* showed great concern and expertise applied in designing the actual feel of the book.

Catton's *The Luminaries* has been an iconoclastic novel having challenged and overturned many stereotypes—whether it be regarding historiographic metafiction or the content and format of women's writing; whether about the rejection of the environment as only an agent and not an actor or about the magnificent sky overhead which illumines also and lights up our way; whether women are handmaidens or guardians of

destiny; whether about uncharted territories being dystopian outposts or utopias; and whether historical understanding is static or fluid and can we alter our past?

Robert Macfarlane, Chair of judges for the 2013 Man Booker Prize said of *The Luminaries* that it is ‘a book you sometimes feel lost in, fearing it to be ‘a big baggy monster...but it turns out to be as tightly structured as an orrery’ so in spite of the text rousing so many contradictions, it stands majestically in the glow of its own *Luminosity*.

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THE 'WHITE WOMAN'S BURDEN' IN *PLAIN TALES FROM THE HILLS*

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Abstract

While the bulk of research on Kipling's work focuses on Masculinity, the Empire, and Nineteenth-century power politics, less light has been shed on the role of Anglo-Indian women in British India, and their portrayal in Plain Tales from the Hills. Although there are several characters worthy of close scrutiny, this essay shall analyse the Anglo-Indian female characters who assert their identity and exert their influence over members (strictly male) of the Indian bureaucracy and military. The essay is not a feminist reading of Kipling's Plain Tales, rather, it hopes to study the inter-dependence of the male and female members of the Anglo-Indian society who saw the need to portray themselves as citizens of Britain and not merely as settlers on the fringes of an 'extraneous accretion'. (McBratney 2002: 3)

There was an increasing number of English women visiting and living in India due to faster means of transport when Kipling wrote his Plain Tales (ibid. 2002: 21). It is not surprising, therefore, that the young Kipling, lately returned from his 'home' country, would glean from social intercourse, the ironic and yet, vital presence of Anglo-Indian women in the empire. While working as a journalist, and living with his socially well-connected parents, the young Kipling was exposed to genuine Anglo-Indian life and people, which would serve as excellent fodder for his narratives. (Khanum 1998: 16-17)

Keywords: *Masculinity, Empire, Nineteenth century, Anglo-Indian, Identity*

While the bulk of research on Kipling's work focuses on Masculinity, the Empire, and Nineteenth-century power politics, less light has been shed on the role of Anglo-Indian women in British India, and their portrayal in *Plain Tales from the Hills*. Although there are several characters worthy of close scrutiny, this essay shall analyse the Anglo-Indian female characters who assert their identity and exert their influence over members (strictly male) of the Indian bureaucracy and military. The essay is not a feminist reading of Kipling's *Plain Tales*, rather, it hopes to study the inter-dependence of the male and female members of the Anglo-Indian society who saw the need to portray themselves as citizens of Britain and not merely as settlers on the fringes of an 'extraneous accretion'. (McBratney 2002: 3)

There was an increasing number of English women visiting and living in India due to faster means of transport when Kipling wrote his *Plain Tales* (ibid. 2002: 21). It is not surprising, therefore, that the young Kipling, lately returned from his 'home' country, would glean from social intercourse, the ironic and yet, vital presence of Anglo-Indian women in the empire. While working as a journalist, and living with his socially well-connected parents, the young Kipling was exposed to genuine Anglo-Indian life and people, which would serve as excellent fodder for his narratives. (Khanum 1998: 16-17)

Through the analysis of ‘The Rescue of Pluffles’, ‘Consequences’ and ‘Kidnapped’, the essay will touch upon the role of women who come across as subservient and ornamental, while actually fulfilling a very key purpose that shall be explored through the essay. Through these select short stories, the essay means to look at the women who are thoroughly in control. While using indirect means of power, like gossip and rumour, these Anglo-Indian women seem to hold the reins, not of the Empire, but how it is seen in the eyes of the natives and the fellow British at ‘home’. The Indian Government is seen as less of an official body, and more of a social one, making it easier for women to be the ones in charge. Kipling portrays Anglo-Indian women as transgressors of the European model of womanhood, one that Ledger and Luckhurst in their *The Fin de Siècle*, typify as someone who has ‘a penchant for self-sacrifice, a talent for home-making, a willingness to defer to men.’ (Ledger 2000: 75). These ‘efficient angel(s)’ (Ingham 1996: 22), who were the backbones of ‘society’, managed to steer, in fact, puppeteer the men in-charge into believing in their own Patriarchal authority. The women in the stories aforementioned are strong and self-willed and, socially, at the top of the ladder, they use their gender, sexuality and matriarchal authority to influence the top rung of men in a serpentine, indirect way. It is only suitable, therefore, that the men, the ‘official’ rulers of the Empire, take the help of women, even for official business.

Kipling investigates this power of women without displacing the image of normative masculinity¹ of the strong patriarchal Imperialist male². His portrayal is subtle and yet, the idea seems to be that in posing as the subservient ones, the women actually help to reinforce the propagandas of progress, portraying their settlements as a home away from home and complimenting the ideal Victorian man- ‘an earnest, mature, hard-working, morally upright pater familias, frock-coated and (in that decade) full-bearded (Deane 2014: 4). Their seductions and contrivances are part of the Imperial charade.

This ‘acting’ on the part of the Anglo-Indian women is important as a narrative form as well, interloping with theatre, they manage to wrest the narrative out of the power of the shape-shifting persona of the ‘official’ narrator, and through that, Kipling. Analysing these themes, this essay shall delve deeper into the lives and behaviour of the Anglo-Indian women, who are set against the background of their favoured ‘hunting- ground’, the hill station of Simla. And Kipling’s rationale behind highlighting the contradictions and inadequacies of the official agents of the Empire is to seek a remedy for and, defend the system by publicising its weaknesses (McClure 1981: 5).

The Hill Station in Contemporary Imagination

Hill stations, a perfect replacement for the homeland, served as an escape from the Indian summer heat and discomfort. The English settlers were delighted by the similarity between the hill stations and England, and with more and more settlers flocking to the hill stations during the ‘season’ that lasted from April to October, Simla, like other hill stations often became a flurry of socials. (Pradhan 2017: 1 of 125 paras)

Soirees, dinners and dances organised by socially well-placed members of the settler community, gave hill stations the ambience of a ‘play-space’. (Shields 1991: 55). In several of the stories Kipling illustrates

¹ (Deane 2014: 49)

² The phallic narratives of empire (the athleticism, hardness and combative manliness of the imperial hero) are normative not descriptive. (Knights 2004: 35)

the different aspects of Anglo-Indian social life, whether it be picnics in 'False Dawn', archery tournaments in 'Cupid's Arrows', or balls in 'Consequences', he has covered the social landscape quite efficiently and completely. In the stories under close study, interactions between characters happen over social engagements which were governed by a strict social etiquette (Kennedy 1996:108).

It is therefore interesting that Kipling chooses the centre of *cultural* and social activity to set some of his stories. Being a member of that very community and the son of people of high profiles, Kipling uses the hill station, not only as an inspiration for the 'plain tales' that he tells but also as the backdrop for the stories to be set against. Simla is the perfect habitat for the well-to-do. It is a place of leisure, and therefore, flooded with gossip and *gup* that has fuelled Kipling's semi-factual, fictional rendition of hill life. (Kanwar 1984: 215)

In the short stories that the essay narrows down on for further exploration, one can see Kipling's use of the cultural landscape. It is in this hotbed of social activity where the slight ambiguity behind the truth of a tale can be built. The hill station is the land where all social possibilities and improbabilities become possible, without a great stretch of the imagination, as the wide information gap about the activities of people like Mrs Reiver and Mrs Hauksbee occurs not solely due to censorship but also because the intended audience would understand the meaning of those loaded silences and unexplained coincidences (Chemmachery 2013: 40):

Plain Tales from the Hills will teach more of India, of our task there, of the various peoples whom we try to rule than many Blue Books. Here is an unbroken field of actual romance, here are incidents as strange as befall in any city of dreams, any Kor or Zu Vendis, and the incidents are true (Lang 1971:48).

Gossip and Rumour: Subversion and Defence of the Empire

Known for their official papers and red tape, it is hard to imagine British Imperialists lending their ears to gossip, but such was the case in Simla and other popular hill stations, where leisure and official business would find a common platform (Kanwar 1984: 216). Although far away from the centre of business and control, the hill stations were ripe with news of the goings-on in the rest of Colonial India. In his book, *The Rumour: A Cultural History*, Neubauer gives thoughtful insights into the idea that history can be changed by the 'voice of rumour':

Whether they travel from the periphery to the centre or the other way around, rumours provoke panic and pogroms, fear of war or ecstatic triumphalism, that is to say, they make history. (Neubauer 1999: 1)

It is necessary, therefore, to look at the workings of this artful technique that builds upon its ambivalent power to reinforce or subvert the 'official' wielder of authority. Neubauer goes on to say:

'Even in a rumour one is not alone; that is its ambivalent promise. It is always connected with the fears, hopes and expectations of people. (Neubauer 1999: 4)

And, according to Ralph L. Rosnow and Gary Alan Fine in *Rumour and Gossip: The Social Psychology of Hearsay*, ‘rumours seem most often fuelled by a desire for meaning, a quest for clarification and closure; gossip seems motivated primarily by ego and status needs. (Rosnow 1976: 4) Kipling’s Anglo-Indian female characters certainly identify the power of gossip and rumour. In ‘Consequences’, Mrs Hauksbee prides herself on being able to do anything she turns her mind to. By what seems to be a fortunate coincidence, some ill-directed official papers come into her possession that strengthen her influence over the Viceroy. It isn’t made clear as to how, but Mrs Hauksbee obviously goes out of her way to acquire the necessary information to fulfil the favour that she owed to Tarrion. In another story, ‘Kidnapped’, Mrs Hauksbee is influential in changing Mr Peythroppe’s matrimonial plans: whatever the objection to his intended, Miss Castries, she is considered quite an ‘impossible’ (98) match from the start. In this case, Mrs Hauksbee connives to break the engagement between Peythroppe and his fiancé, assuring his availability for someone more suitable. The reader is later informed about his ideal future, with a socially desirable wife and many official connections. The reader is made to believe, without the dissemination of any details that Mrs Hauksbee is capable of orchestrating official and personal liaisons through her dubious influences:

For whoever masters the social technology of the rumour, whoever can speak with the voice of hearsay, with the voice of the loophole, has mastered the high art of mastering. It is the art of being able to say something without being identified as the author, the art of being someone who can drive a stake into the eye of an opponent while remaining the one who remains without a name. (Neubauer 1999: 80)

Therefore, Kipling’s Anglo-Indian women come across as people who understand human nature and the ways of the hills. They use their powers to subvert official authority by their indirect means, only to re-establish the official figures of authority by obtaining the right kind of results. However, they may utilise this power, the intent is never seen as malicious, even though Kipling ironically states: ‘Anglo-Indian ladies are in every way as nice as their sisters at Home.’ (44)

The Anglo-Indian Matriarch

Similar to their ability to control what’s being said about whom, several Anglo-Indian women also exert their maternal influence over the men in the stories. The matriarchal figure often uses her maternal power, to play the part of a puppet-mistresses in the *Plain Tales*. This may have much to do with the ‘exemplary’ nature of Kipling’s mother, on whom the character of Mrs Hauksbee is roughly based. (Seymour-Smith 1989: 70). In the stories that have been chosen for close consideration, the reader can perceive explicit instances of the matriarchal behavioural traits of the Anglo-Indian women. Mrs Hauksbee in ‘The Rescue of Pluffles’, snatches “the boy” away from the coils of Mrs Reiver. (46) Kipling reveals that Mrs Hauksbee ‘began to talk to Pluffles after the manner of a mother, and as if there had been three hundred years, instead of fifteen, between them.’ (46) The very fact that she ‘had seen an earlier generation of his (Pluffles’s) stamp bud and blossom, and decay into fat Captains and tubby Majors’ (46), emphasises her ability to nurture the men in her life to one day become successful members of the bureaucracy or military. Even Mrs Reiver’s ‘schooling’ or ‘training’ of Pluffles, is an indication of her superiority as a mother, to him. (44)

In ‘Consequences’, ever tactful and helpful, the respect Tarrion has for Mrs Hauksbee as one wise and

superior is akin to the regard a son has for a mother. As Tarrion does her a favour by forging an invitation card, the host, a senior member of the Indian bureaucracy 'really thought that he had made a mistake... realised that it was no use to fight with Mrs Hauksbee' (76).

Later in 'Kidnapped', Mrs Hauksbee is trusted to the task of separating a man from his ineligible fiancé. It is because of her wisdom, in the matters of the heart and the matters of careers that her friends of Peythroppe believe she is the only person who can be entrusted with the task. She is the one who comes up with a solution that suits all parties and that causes the least embarrassment or scandal.

Even in 'Three and—an Extra', Mrs Bremmil who must reclaim her husband, first physically attracts her husband by dressing and dancing 'divinely' and later flirtatiously scolding him for his behaviour, she 'shook her finger at him, and said laughingly, 'Oh, you silly boy!'" while her husband looked like 'a naughty little schoolboy' (14-15). In this story, the appearance of motherly correction and the need for moral guidance in the child through gentle disciplining is made an example.

The irony is strong when we realise that imperial subjects were often seen as children in constant need of supervision and that the white man was seen as the father, regimenting and controlling their chaotic impulses. (McClure 1981: 24)

Enacting the Empire

Men speak the truth as they understand it, and women as they think men would like to understand it; and then they all act lies which would deceive Solomon, and the result is a heartrending muddle that half a dozen open words would put straight.' (Kipling 1887: 2 of 23 paras.)

In this witty sentence, we get a clear idea of the social life in British India was, as Kipling sees it, mimesis (McBratney 2004; 22), for, 'Only as fiction—as a lie or as jest—can truth escape censorship, be it self-imposed or otherwise, a tale 'escapes the control of censorship precisely by being subversive in the costume—the print petticoat or the jester's garb—of its fictiveness.' (Hai 1997: 620)

This perspective helps us understand Kipling's own shape-shifting persona of the narrator (McBratney 2002: 7) and the ability of the women in perspective, to change their 'costume(s)' as the situation demands. Mrs Hauksbee changes from playing the role of a mother, seducer, confidant, etc. in the various stories in which she appears. Mrs Reiver too goes from a nonchalant lover to a fierce defender of her admirers when at risk of losing them. Several other women in the *Plain Tales* face the need to create an illusion of themselves to get what they desire while avoiding strict moral surveillance and social judgement. Yet, their aim in doing so is not to subvert the official hierarchy upon which the administration of the Indian Empire resides, or to propel themselves above it, rather, 'with little freedom to explore the word on their own' and being 'confined in domesticity to the role of companion', women would act alongside these set structures of the Empire to portray a picture of harmony. (Nagai 2011: 77)

Empire and Masculinity

Hence, the need for the white woman to carry her burden as a counterpart to the white man, is what this part of the essay shall discuss. The need for this comforting and very able figure in Anglo-Indian life

springs from the inadequate and inappropriate methods of upbringing. Kipling himself was 'sent away to England at the age of six, mistreated, all his favourite things taken away. Locked (him) in the cellar where he would imagine himself as Robinson Crusoe, the archetype imperialist' (McClure 1981: 11). What one concurs through such a dreary image of the English male child's upbringing is that being 'psychologically crippled' (ibid.: 56), men needed the homely support of the woman to complete and substitute for the overwhelming 'sense of inadequacy' of the Imperial officers who saw themselves, 'not as powerful rulers but as isolated and impotent exiles.' (ibid.: 31)

It is in stories like 'The Rescue of Pluffles', that Mrs Hauksbee deems it her duty to stand in as the buffer between the easily persuaded Pluffles and Mrs Reiver. It is also Mrs Hauksbee, (championed by the narrator) who stands in for the highly desirable Matrimonial Department in 'Kidnapped'. It is made obvious that the beautiful Miss Castries would be an inappropriate match for the young Peythroppe simply because she would not serve to complete the perfect picture. It is only the wise and experienced members of the empire who would understand the insignificance of love and the importance of submitting to the colonial ideal. At the end of the story, the reader does get a glimpse of this highly desirable ideal future, one where Peythroppe, the archetype for the young imperial servant, goes on to 'marry a sweet pink-and-white maiden, on the Government House List, with a little money and some influential connections, as every wise man should'. (101)

In 'Consequences', Mrs Hauksbee decides to do the newcomer Tarrion a good turn. She uses her mastery over the social scenario to cement the foundations of Tarrion's career. Furthermore, in 'Three and an Extra', Mrs Bremmil steps out from a state of depression to win back her husband. The satisfactory ending and Mrs Bremmil's 'swansdown cloak' (15) suggest the sexual purity of the union, another completion of the Anglo-Indian ideal. (Karlin 1989: 6)

Even the social antagonist to Mrs Hauksbee, Mrs Reiver and many other women who are merely mentioned in the stories act as catalysts for one another. They help one another in creating a perfect tableau of Anglo-Indian life. And although it is often seen in a negative light, Kipling seems to suggest that the social distractions were necessary for the development of the Empire.

Through these instances, one can conclude that the motivations of these women were benign. Unlike their male counterparts, their motives were not founded on the military and violent aspects of Imperialist propaganda, but rather, on creating a picture of Anglo-Indian life that was wholesome and aided the men's ability to rule. Like the famous (infamous?) lie Marlow tells Kurtz's intended, the need to propagate the idea of domesticity, as opposed to the "horror(s)" of the Empire, is necessitated.

Conclusion

Since Kipling inferred from his life in India that there is a 'huge variety of human behaviour' and that 'people behave as they do for deep reasons' (Havholm 2008: 15), one can only conclude that since his work challenged the image of the colonist as 'manly, fair, and supremely self-confident' (McClure 1981: 4); owing to which came the need for the Anglo-Indian women to help balance the unpleasant reality that they came face-to-face with. If women were the ones ahead of the men in the social sphere and if they were the agents of control in the hill station socials, it becomes obvious that they did so through clever means, still pretending to be subservient. Since the Imperial officer is often seen in a fatherly manner,

and the natives as children, in constant need of supervision, it is only logical that the White woman would share the 'White Man's burden' and be his help-mate. Ironically, there are instances where he is seen as someone who in turn requires supervision, and in need of maternal guidance. Nonetheless, however overt the methods used by the women, to solidify the ideal of and the 'viability of Empire', women never act as direct propagators of the violent "horrors" of Imperialism. (Chemmachery 2013: 38) They are the ones who vex the rules of subversion, knowing the rules, yet breaking them. Kipling tends to be misogynistic and yet, a flatterer of women, he knew that they were the more 'deadly' than men and yet, mothers, were ranked high up in his life's considerations (Seymour-Smith 1989: 12). That Anglo-Indian women exercised a kind of psycho-sexual power over the white men may hardly be very different from the flirtations of women back in Britain. But the fact that White men outnumbered White women three to one, might pertain to the fact that the paucity of female company might have changed power-relations between men and women. (Sen 2000: 13)

Kipling's contemporary, Flora Annie Steele had likened the Anglo-Indian home to the Empire and believed that the proper running of the household was as necessary as the proper administration of the Empire, but Kipling goes a step further by creating a scenario where Mrs Hauksbee enters the strictly male-only realm of the running of the Empire. (ibid.: 16-17) Kipling like other male writers writes about women like he does not understand them (Sherwood 1919: 45). Though they are less convincing than their male counterparts, Kipling's women are strangely enough, better equipped to take on the duties that their gender roles force them to play.

Taking the 'anthropological view', Kipling has made certain assertions about the women whom he encountered in everyday Anglo-Indian life (Thrilling 1964: 88). Using the means of certain short stories, the essay has attempted to develop the idea that while placed at the periphery, with a diminished status in comparison to men, women still had to assert themselves for the sake of the Empire. Moving away from the bare necessities of the colony, to constructing an idea of Britain as an international power," while constantly remembering that, '[t]he English woman has to this day remember—too many Indians she represents all they know of England. We in India may not be flowers of our kind, but by us will our kind be judged'. (Fitzroy 1926: 214)

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EMERGING DIGITAL LITERATURE IN NEW MEDIA : IMPACT ON MODERN CONTEMPORARY WORLD

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Abstract

Authors and other creative workers today are faced with the revolution of digital technology and media that slowly change and challenge the way they create, disseminate, and preserve their work. The purpose of this paper is to explore the sector of emerging digital literature in new media, nature of media shift in literature and their impact on modern times. With technological advancement and with the emergence of plethora of media platforms, literature has acquired a brand new form, today we have more writers and readers than perhaps we ever had with in the past. The changing trends in literature have set in a new era which has been hailed whole-heartedly by masses. It will not only address the various new media platforms and their role in booming literature studies but also the importance to acknowledge this moment in literature by seeking to gain perspective on electronic/ digital literature.

Keywords: *Digital Literature, New Media, Literature, Social Media Platforms*

Introduction

New media is a digital form of communication. It is a catch-all term used for various types of electronic communications that are conceivable due to innovation in computer technology. New media is comprised of social platforms, websites, online video/audio streams, online education, email, online communities, online forums, blogs, web advertisements, and much more in contrast to old media, which incorporates newspapers, magazines, books, television and other such non-interactive media. New media includes:

- Websites
- Blogs
- Email
- Social media networks
- Music and television streaming services, etc

Today, the development of digital media, which has influenced the world, has greatly influenced the development of literature as well. From Instapoetry to BookTube, contemporary literary cultures and practices are increasingly intertwined with new media platforms. Media and literature are entwined yet distinguishable, complementing each other and bringing about the same result in different ways. It has changed and transformed the traditional view of literature as a whole because of transition to the new age – Digital Age.

Methodology

The methodology of this research will be retrospective study on the basis quantity and quality of the listed social media platforms to deduce the impact on modern world. The various new media platforms studied in this paper are Twitter, YouTube, E-readers and online journals which will include different literature works which came into action through these digital platforms. This paper also seeks to assess the impact of digital literature in new media on modern world.

1. Digital Literature

Digital Literature is a genre of literature encompassing works created exclusively on and for digital devices, such as computers, tablets, and mobile phones. According to writer Simon Groth, the intention of digital literature is to “showcase innovation and creativity in storytelling for digital media and new directions in contemporary literary practice informed by technology.” The video poems on YouTube, short stories on Twitter or a hypertext story are all forms of literature, digital literature to be precise. The effect of the digital tools for learning the literature is that due to its present ubiquity it reduces inequality and promotes inclusivity. In a country like India, plagued by poverty and dearth of learning resources and access to centers of excellences in learning in a democratic fashion, digitization has become a great tool. According to a study conducted by the ICF (2015) it is indicative that digital tools and resources can help to reduce gaps in subject attainment if implemented effectively.

2. New Media catering to Digital Literature

2.1 *Twitterature*

Twitter was launched in the year of 2006, and the first Twitter novels appeared in 2008. Twitterature has been called a literary genre but is more accurately an adaptation of various genres to social media. Literary classics are retold on Twitter in tweet format, often in modern language using slang or by characters' tweeting and interacting. Twitter fiction, has been embraced by authors like David Mitchell, Jennifer Egan, and Teju Cole. In 2009, Alexander Aciman and Emmett Rensin published *Twitterature : The World's Greatest Books Retold Through Twitter*. In 2010, a group of rabbis tweeted the Exodus, with the hashtag #TweetTheExodus. In 2011, the Royal Shakespeare Company and the English game company Mudlark tweeted the story of Romeo and Juliet. *Epicretold*, by author Chindu Sreedharan, is another noteworthy work in this genre, it was an attempt to simplify the lengthy epic and make it accessible to the new generation—both in India and abroad. Similarly, *Black Box* is a science fiction short story published in May 2012 by Pulitzer Prize winning American writer Jennifer Egan. It was released as a series of tweets on The New Yorker's Twitter account.

2.2 *E-books*

An electronic book is a book made available in digital form containing a body of text and images displaying on screen of any electronic device in a manner similar to a printed book. The industry for buying and selling e-books first emerged as a mainstream business in the late 1990s. Rocket eBook and the Soft Book Reader were the earliest e-readers launched in 1998. They were the first attempts

to bring together written content from books, magazines, and newspapers on dedicated reading devices. Later in 2007 first Kindle was launched. E-readers allow you to carry hundreds of titles around with you at any one time, all safely tucked away behind an easy-to-read screen, and in a light and compact electronic format. The format in which books come to them has also evolved- the fonts can increase, screens can be backlit, the flipping and scrolling is ergonomically designed, bookmarks are in place and it even costs less than buying a physical book. E -books will not be the final nail in the coffin of printed books but rather a complementary product that should ultimately benefit the readers. The only thing that will kill print books is when people stop reading altogether.

2.3 YouTube

Today You Tube is the largest online social media website in the world. It has 122 million active users daily and 1 billion hours of content is watched across the world every day. It is an emerging platform for sharing and posting literary articles. It provides a forum for people to connect, inform and inspire across the globe. One social media platform that is often overlooked by authors to market and promote their books is YouTube. YouTube features a gigantic pool of audience which can become potential readers of their books. There is a whole community of authors sharing content on YouTube. This group is known as “AuthorTube”. These authors aren’t just promoting their books; however, they’re also sharing writing advice, prompts, insights, and tutorials. Some of the more popular AuthorTube channels have over 100K subscribers. YouTube is full of tremendous amount of literary content. All those people who enjoy added audio and visuals can head on over to YouTube to watch book review, fan girl/fan boy about the latest literary adaption, and study classic literature.

2.4 Online Journals and Journal Database

Online journal databases like sagepub.com, project muse and jstor.org, host a number of journals, books and primary sources in different disciplines including English Literature. These are sites are not free and they contain within them databases of scholarly journals which are accessible for users on subscription based fee or on pay per view basis. In most cases, these online journal databases can be accessed through college or university libraries that pay an annual fee in return for an account and password. The libraries successively hand over these details to their readers who in turn access the information they desire.

Apart from these online journal databases, there exist online journals on English literature. These are professional bodies that publish scholarly articles that are peer reviewed While a number of them charge fees for publishing, some are free to publish and some pay royalty to the authors which may be in the form of a one-time honorarium. The Research Journal on English Literature (rjeal.com), The International Journal of English and Literature (IJEL), The International Journal of English Language, Literature and Translation Studies (IJELR) are some examples online publishers of research articles with open access. These journals come with the International Standard Serial Number (ISSN) for their recognition. Researchers and Students are now able to quickly publish their articles and papers easily through such electronic media through such online journals.

Impact on Modern Contemporary World:

New media platforms have proved to be a launch pad for several writers. In today's fast-paced life when it is difficult to manage time to meet friends and relatives, the social media provides a good platform to bring forth the Shakespeare within you by driving you to outpour your creative spurt of feelings. New media is viewed as beneficial in an age where sharing thoughts and ideas are important for innovations whether in literature or business. Media makes communication convenient and effective. As a result many people use these different websites this enables the possibility of wide spread information quickly. A piece of literature can spread virally online because of social net working sites. There are many websites that have free E-books. Social Media functions are advancing as the digital age continues to grow and flourish. With the arrival of the digital age starting from the early 90s, the expansion of English Literature in terms of reading and hearing is no more confined to the libraries and class rooms. The advantage of digitization of the books of English Literature is that it helps in creating a society that is well informed and knowledgeable. It is undeniable that e-books have a democratizing effect on learning.

With digitization and access to the electronic self-publishing (or e-publishing), any one with inclination for writing can have his or her aspirations fulfilled by resorting to self-publishing. E-mails and blogs are popular methods for one to express one's thoughts and feelings in writing and the whole networked world becomes the instantaneous audience for such publications. Fiction, non-fiction, essays, poems and all manner of writing find an immediate avenue for publishing in this digital age. It is more advantageous to publish online. To go by the statistics, 2.2 million books are published each year and apart from these books in print we have on-line literature in the form of PDF, blogs, vlogs, FB, Instagram, Twitter, You Tube etc. For instance, Brenna Aubrey self-published her debut romance novel *At Any Price* on the Amazon Kindle on 9 December 2013. Similarly the contemporary popular trilogy *Fifty Shades of Grey* by E.L. James was originally published online as Twilight fan-fiction before the author decided to self-publish it as an e-book.

Conclusion

Digital literature in new media is the subsequent step in the world of literature in which people can share faster and to a broader audience, but many critics oppose to the new move. The literature of contemporary times is much faster than the literature of old times. Faster in terms of propagation and creation. It has crossed all barriers of time. Every day we see thousands of new creations which are circulated through different on- line platforms and thus it reaches the audience in a jiffy and the writers also get instant responses from their fans in the form of likes, shares and comments. New media literature has become literature of instant gratification. It goes without saying that literature, in the current times, has been engulfed by new media as it has much greater and much faster on people and its domain is way broader than literature. New media objects serve as a perfect representation not only literary values and ideas, but the digital novel provides the opportunity for scholars across disciplines to come together in the pursuit of knowledge. Therefore, the sector of literary studies should seize upon this recent advent in technology and welcome the digital literature.

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MADAME BOVARY - AN IDENTITY CRISIS

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Abstract

The paper aims to explore various instances and perspectives in Gustave Flaubert's Madame Bovary that proves that the main protagonist of the novel, Emma Bovary is missing the crucial element of being a character- A True Identity. The paper intends to bring this to light by, addressing this absence of identity, on the basis of three main divisions – character and roles; language; and, psychology and sins. The character foils of the three Madame Bovary to each other, the various roles that Emma plays in her short life, and the absence of a real voice or any dialogue given to her will be crucial elements that would be explained further in the paper. Moreover, Emma's choices, her needs and also her behaviour towards things and other characters of the story will be taken into account to strengthen the claim. The paper will also talk about her psychological sense of self and then ultimately losing that sense, her need for constant approval and praise, and so on. The paper concludes on the point that taking away Emma's voice in the narration and showing us her story from two blocks away takes away any sense of identity that we might have used to recognize or describe her as the female protagonist that she is. A book that carries her name as its title fails to provide her an identity of her own.

Keywords: *Identity, Female Voice, Feminism, Female Presence*

Madame Bovary: moeurs de province (Madame Bovary: Provincial Customs) is a novel written by the French writer Gustave Flaubert in 1856-57. Flaubert altered a straightforward story of adultery into a work of profound humanity. His protagonist is Emma Bovary, a beautiful young girl who deeply desires romantic love, wealth, and social status that she is unable to acquire due to her marriage to the poor doctor, both metaphorically and literally, Charles Bovary.

Her discontent leads her to several extramarital affairs, ugly heartbreaks, illnesses and ultimately to a painful death from them. The climax occurs when Emma's creditor, Lheureux, obtains a court order to seize her property because she had been unable to pay her debts. Emma unable to acquire financial help from anywhere eats a handful of poison to escape the situation that she had created for herself. After Emma's death, Charles becomes very poor, discovers her infidelity and dies leaving their daughter Berthe, now an orphan, to work in the cotton mill.

The themes that are constantly explored in this masterpiece of Flaubert are desire, boredom, love, lies, fidelity, women and femininity. Emma is obsessed with romantic novels and is probably in love with the 'idea of love' as portrayed in these novels rather than being in love with her husband or lovers. Her idea of 'true love' is attached to the materialistic world and has a superficial characteristic to it. She truly believes that love is about getting flowers and poetry rather than having a deep emotional connection with another person. She feels betrayed and depressed when her lovers are unable to fulfil her materialistic

desires and she has no hope for Charles who in fact loves her very much and tries to fulfil all her wishes without a second question but lacks the charm she has idealised.

The beauty of Madame Bovary as a book lies in the fact that all these themes work as a translucent veil to a more important theme that flows like a constant river under the text- the theme of identity.

Identity defines a person as who and what they are. Emma, the protagonist, of the story lacks a properly defined identity. She lives a blurred life juggling between several roles and perceptions and ultimately loses herself without gaining a true identity or true love for that matter. The paper aims to address this theme of 'a true identity' from the lens of - character and roles; language; and psychology and sins.

To start with, in the novel we are introduced to not one but three Madame Bovary(s). The first Madame Bovary that we are introduced to is Charles' mother, Madame Bovary Senior. She is an overly protective mother, and an unhappy wife, who is jealous of Charles' affection for his wife and wants to control her son's life to make up for the fact that her married life was in shambles. At a time in his life, Madame Bovary senior was the pivot around which his life had revolved around. Then we are introduced to the second Madame Bovary, a widowed Madame Heliose Dubuc, who is married off with Charles under his mother's pressure as she had a lot of property. She "...was ugly, as dry as a bone...had no lack of suitors." She was dominating, possessive, strict, capricious, attention-seeking, and suspicious. She died of a heart attack when she found out that her lawyer had stolen away all her property.

The last Madame Bovary that we are introduced to is the novel's protagonist Emma Bovary. She is at first overshadowed by the pseudo presence of the first wife, in instances where she sees the first wife's bridal bouquet still hanging in Charles's bedroom. Even though she is a complete contrast to the old, grumbling first wife, for a certain time period in the novel she is a victim of heavy comparison. She is also fighting to establish her singular presence and identity in Charles's life and has to fight with her mother-in-law, the senior Madame Bovary to gain that identity. The title 'Madame Bovary' is shared by three different ladies in the novel and it's hard for Emma to take that as an identity of her own. So, even though she is the protagonist in whose favour the novel of the title is drawn, it is still attributed to three different characters' foils.

Emma Bovary's identity is again foggy for the reason that several roles are ascribed to her character. She plays the role of a daughter, a wife, a daughter-in-law, the mistress of the house, a lover and a mother. She is in great debt and has to, on one occasion; almost sell herself like a prostitute to gain monetary favours that would save her and her household. When she is a daughter, her life is dark. When she first meets Charles, she is sitting in the shadowed corner of the kitchen, with empty glasses on the table signifying the absence of love in her life. As a wife, she tries to not get bored with the mediocrity of the life that Charles lives. She tries to uphold the image of a dutiful wife in all aspects.

As the mistress of the house, she does a lot. Even though they don't have enough to spend, she buys golden candle holders, and other new upholstery to bring light to the dull house of Charles Bovary. She is charming to all the visitors and patients that Charles gets. She gets along well with the house maid, Felicite.

As a lover, Emma who was extremely fond of romantic novels that she read while in the convent, expected love letters and poetry from her lovers. She was not happy in her marriage with Charles because she did not feel the connection with him that she thought true love would bring. She was obsessed with the ideas of love portrayed in the novels that she read as a young girl and she wanted to feel the same way. She wanted to be a princess, wear jewels and fashionable dresses, attend to balls and be the life of the room. But her marriage to Charles never provided her with such opportunities. So, when Leon came around with his appreciation of Emma's beauty and his poetry, she thought she had found true love. A conflict ensues in her already fragmented identity - she in her head wanted to feel like a dutiful wife and so she 'sacrifices' her love to remain true to Charles or so she likes to believe.

When Emma meets Rodolphe, a Casanova, she can't help but fall into the trap of his charm and ends up being his lover without realizing that he was just using her for her beauty and sexual favours. She falls in love with him and with his wealth too. She dreams of running away with him and living in luxury at some country estate of his. This dream is shattered when Rodolphe breaks all ties with Emma and goes away, leaving her physically sick. In some weird twisted way, Emma even romanticises the idea of meeting her lover secretly and falling sick when they break up. She kind of enjoys all these, as it brings a change into her dull life.

When once again she meets Leon she thinks its fate that has bought them together and she gets involved with him and this time expects him to save her from her debt and when he refuses to do so, she leaves him saying that all men are the same. Emma as a lover is both, highly romantic and highly insecure. She needs constant praises and fire in the relationship or she gets bored of them.

As a mother, Emma is barely affectionate towards her daughter. In an instance of a strange reversal of Oedipus complex, Emma wanted a beautiful son and when a daughter is born to her, she gets disappointed and refuses to take care of her child properly. She shuns away her daughter when she is heartbroken, once even pushing her child away with such force that Berthe hits a wooden edge and starts bleeding and then Emma acts as if it was an accident. The absence of the motherly love and affection from her identity is also highlighted by the fact that she is selfish in taking her own life, not even thinking about her daughter's future. All that matters to her is her pain and her problems, and in keeping them as a priority she ignores the fact that another living soul needs her utmost affection and care.

In all these roles, whether a wife, a lover or a daughter. In All These Roles, whether wife, a lover or a daughter. Emma Nerve Emerges as True character. She is always overshadowed by her selfish behaviours in the projection of her affection towards anyone and anything else.

Flaubert never uses the first-person narration in "Madame Bovary". Emma is never given her own voice and thus never has an identity of her own. She has no dialogue in the whole novel that is ironically based on her own life. Her voice is never heard and is a product of her inferiority to the other characters and their actions. She never gets an opportunity to really express herself through her own voice and thus her pain, her dilemma; her problems go unheard by the other characters of the story. This narration technique leaves Madame Bovary to only be read as a recollection of a story that may or may not has taken place.

The reader gets little chance to establish a connection with the protagonist of the novel as her thoughts are never threaded out to us. All we experience is her gloom and her static nature through a third-person narrative which distances us from her by two blocks. Her identity never emerges as her thoughts are never out there and we get no chance to form a real opinion of her or her action. We never get to hear her side of the story and it diminishes the glitter that this novel offers us by a rather large amount.

This takes us to the feministic point of view where even though the main protagonist is a woman, her voice is suppressed, her actions never get a chance to be explained and she only gets judged by male voices and their point of view. Gustave has rendered his heroine to the position of an object or an animal by taking away her voice from her, taking away her identity.

Through the psychological window, Emma loses control of her life and her mind by the end of the novel due to her various heartbreaks and boredom, her impending debt and the severity of what might come her way. She suddenly doesn't recognize herself or her near ones, she steps down to even selling herself. She has lost her own identity in her mind. There is the destruction of her own identity in her mind. This accounts for another idea that proves that *Madame Bovary* is a novel, where the protagonist fights continuously throughout the novel for a social identity but instead ends up losing her 'sense of self' by the end.

According to Maslow's Need Hierarchy Theory, a person's priority needs usually ascends in the order – of physiological, safety, Belongingness, needs of Esteem and Self Actualization. In the case of Emma Bovary, her

Need for belongingness becomes her highest priority, followed by esteem needs and she never gains her full potential and thus never achieves self-actualization. Her need priorities are disrupted, she ignores her safety needs, when she goes to meet Rodolphe at his estate in broad daylight, when she meets Leon in her garden at night or when she goes to the town to get together with Leon, she keeps her need of feeling loved and sense of belongingness above everything else. She is desperate for an identity, even if it is that of a lover outside marriage.

An alternative identity that has indeed been accredited to Emma's account is that of her sins. Readers may not remember Emma for anything but her sins. The sins of lust, greed and pride, and her selfishness will be the only describing points that we might use in future to describe her personality. She is accused of all these sins, no doubt, and she never takes a chance at salvation, except perhaps at the beginning of the novel, where she tries to be a faithful wife to Charles. Her identity has been broken down to only resemble her as her mistakes and her sins and not as a woman, or even another human being. Her story isn't her own; it's merely a recollection of her actions through the eyes of a male.

In conclusion, Gustave Flaubert's masterpiece, a highly acclaimed French classic, *Madame Bovary* is a cry for real identity. The protagonist Emma Bovary spends her whole life without one, and it leads to a painful end. Emma has no social identity, other than being a mistress to someone else, or a bad wife and mother. She has no identity in her own household where her title is shared by two other equally silent yet overpowering women. She doesn't even live up to the concept of self-identity. She tries to find pieces to complete her and to feel something throughout the story. She is desperate for love and for identity. She

tries to make up for the lack of a voice by dressing herself and her house in order to gain some sort of pseudo-identity that would attract others to her, to make herself feel important and more importantly to make herself feel real attimes.

Even though she plays various roles, she is unable to stand up sincerely to even one of them. Her constant need for love and approval and praise from the people who love her shows us that she is really insecure about her self-image, especially from her lover's point of view. She has lost a sense of self because she indulges in extramarital affairs, in plain sight of the whole town, without caring about the impact on her identity, gaining love becomes more important to her by any means. Emma is robbed of her voice, her thoughts and an identity of her own.

To conclude the novel is a satire on the hypocrisy and artifice of the society that has men like Casanovas and lovers who have everything in the world but destroys the identity of their own counterparts on Grounds that they are women - voiceless and faceless.

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HAMLET'S MADNESS : PSYCHOLOGICAL ANALYSIS

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Abstract

Hamlet is a play by Shakespeare, who is considered the greatest playwright of all time. The paper revolves around the all-time conflict of the madness of Hamlet. The paper deals with Hamlet's madness in the light of the psychological analysis of his real and absolute need for madness with regard to the theories of Psychosis and Neurosis. Psychosis and neurosis are two theories that revolve around the idea of illusion and reality respectively. The theory of neurosis is much suited to the conflicted madness of Hamlet. With the deception of madness, both real and pretended, the tragedy shows how sick and twisted such a world actually is, because only madness seems to be truthful and adhere to the ideals of the society but that often results in insanity or death.

Keywords: *Psychosis, Neurosis, Madness, Tragedy, Conflict*

Introduction

"Let a man mimic madness as perfectly as Hamlet, and be summoned to court on the trial of his sanity."

The conflict between readers and critics about the idea of Hamlet's madness being real or feigned has been one of the major reasons why this old tragedy is still relevant and fascinating even after more than 400 years. Apart from revenge being the major theme in Shakespeare's plays madness has never failed to be part of the list of themes easily noticeable by the readers and one of the conventional plot elements that Shakespeare uses so skillfully.

This paper deals with how Shakespeare portrays his protagonist in an: "antic disposition" to fool his adversaries which later on was turned into a real demonstration of unpretentious madness.

Madness

To define true madness--

"what is it?"

To be nothing else than mad"

When being mad one can be nothing else. This corresponds to the definition of what is called psychosis. According to the National Institute of Mental Health, psychosis is a serious mental disorder in which a person loses contact with reality and experiences hallucinations or delusions. When one loses contact with

reality it is not possible to function normally in any area of life at the same time. This obviously is not an adequate description of Hamlet, in modern terms: 'Neurosis' is a - mental or emotional disorder that may involve anxiety or phobias but does not involve losing touch with reality.

It is also important to look at how madness was regarded in Shakespeare's time. In Shakespearean times unlike recently the mad were not locked up instead they were secluded and still viewed as part of society. They were offered communion as a token of God's appreciation, after all, their state of mind was seen not as a fault of their own but as a result of divine will. The same could be observed in Shakespeare's Hamlet, that Hamlet in spite of showing evidence of having not a stable state of mind, neither was secluded nor looked down upon but was only pitied. This was partly because of the fact that he was the only heir to the dead King Old Hamlet and partly because of the fact, how mad men were treated in 16th century England as discussed above.

Hamlet & Madness

Apart from the themes, of madness and revenge being prominent in the play, the writer skillfully plays with the sub-theme of doubt, that surrounded everybody & everything in Denmark. The very first line of the play by Bernardo "Who's there?" reflexes upon the uncertainty, deceitfulness and the difference between what seems and what really is, i.e., the truth and the illusion is seen throughout the play, especially in the character of Hamlet.

Neurosis and Psychosis are used to define the conditions or illness that affects mental health. Both of these occur from repression, depression and hallucination. But the latter is the extreme stage of Neurosis. It happens because either the sexual instinct or unacceptable elements and ideas are not at rest in the unconscious mind. They always attempt to invade the conscious and this is repressed by the Ego. Thus, a conflict occurs and it results in the clash of Id and Ego, termed Neurosis. A neurotic person suffers from the inability to reconcile his thoughts with his action. In Psychosis, its later stage, the unconscious takes over altogether by expressing itself directly and, many a time by being violent and rude. Both of these take the person away from reality, but the difference lies in their mode of acting, one acts in the mind of the person and the other is exhibited through the actions that follow.

Neurosis and Psychosis can both be applied to the personality of Hamlet and his actions at one or the other level. Hamlet is obviously suffering from a neurotic disorder which is a result of his repression and the trauma of his father's sudden unnatural death along with the changing circumstances after it. Hamlet's Oedipus Complex proves the existence of his repression. He has to repress his unlawful and unacceptable desires for his mother. As a result, his Id gets into conflict with his Ego. Along with it, Hamlet's father's unnatural demise and his ghostly orders to avenge his death create a traumatic experience within him. His incapability in believing the ghost adds to the trauma. Here, one thing needs to be mentioned Hamlet was not a traditional warrior. Rather, he was a scholar and philosopher. The incident thus becomes a reason for his conflict. These two major conflicts, along with some minor ones result in Hamlet's neurotic disorder.

The neurotic disorder in Hamlet is accompanied by his mental state. He suffers from anxiety and depression. The main cause of his depression is the sudden death of his father under mysterious

circumstances and the untimely as well as the hasty marriage of his mother, Gertrude with his uncle, Claudius. Thereafter, the events of his close and trusted friends, Rosencrantz and Guildenstern, being employed to spy upon him by his uncle by telling him a lie and lastly kill Hamlet, further increases his depression.

Thus, he falls into being psychotic and he remains so throughout the play. His mentally disturbed mind once says, "The time is out of joint! O cursed spite, that ever I was born to set it right" (Act I, Scene V)

Hamlet experiences hallucinations which is a sign of being neurotic. He met the ghost more than two times in the play whereas only one of his accounts with ghosts can be termed as real. Especially, the second encounter of Hamlet with the ghost is hallucinatory as only he can see it. This hallucination is not because of some problem that's external, but because of the trouble going on in his mind and soul. He suffers terribly from mental confusion and frustration. He cannot make clear decisions about whether he should believe in the ghost and its sayings or not. His soliloquies are clear indications that he is gripped tightly by indecisiveness and that his capability to take action is negligible contrasting to his strong ability to think. This gap between forming and framing an idea to taking a decision and acting on it makes Hamlet fall under the category of neuroticism. Hamlet's sense of self-worth is really low. He himself is not sure of himself. Through his soliloquy,

"To be or not to be? That is the question", not only his incapability to act is visible, but the loss of confidence is also seen in Hamlet. He has lost confidence in himself and his consideration of the world is also a sign from the very deep of his mind. The way Shakespeare portrays the psychotic complexities of Hamlet, this play has become a lucrative text to the critics, "How weary, stale, flate and unprofitable seem to me all the uses of this world!"(Act I, Scene III)

The sadness and melancholy expressed in the above lines can only come from a psychotic mind. But Hamlet is by no means insane. Insanity, in simplest terms, is the state of being seriously, or mentally ill, i.e., madness. Hamlet, throughout the play, shows some signs of being insane but it is proved at the end that he was sane. Insanity is nearest to Psychosis because it is like a psychotic that an insane loses its connection with the reality.

In the case of Hamlet, he was forming a parallel world reality for himself and was not able to accept the actual reality that confronted him. Hamlet never loses his touch with the real and practical world, except in his very temporary hallucination. His staging of the drama to prove his doubt right, smart escape from being killed and using Ophelia as a weapon to take revenge are all performed in a very twisted way. Therefore, the signs of being psychotic are not clearly visible and he does not suffer from a psychotic complexity.

So, Hamlet is not psychotic. Rather, he is a neurotic, who is cut off from the reality in his unconscious mind but is not as mad as he portrays to the world. He pretends and at last, succeeds in doing so.

Social Reasons

In Elizabethan times, social reforms were such that when the king died due to unnatural reasons, it was the duty of his rightful heir to avenge the old king's death and gain the power to the throne.

Considering this, we can observe in the play that Hamlet was trying to avenge the death of his father. Similarly, Laertes wanted to achieve the same for the cruel death of his father and sister.

What can be depicted in Hamlet's trial of avenging his father's death is the conflict between paganism and his formal education. Being a man of noble lineage and educated, he was taught to be sophisticated, ethical and civilized. His father's ghost apparition led him back to the pagan way of plotting and revenge. He was taught to be ethical and civilized but when he was confronted with the present scenario, it led him to go back to the ideals of paganism, belonging to the wilderness and giving in to the temptation of desires, leading him to murder his uncle.

Political reasons

Aristotle quoted that "Art is an imitation of life" and Shakespeare unknowingly became an avid follower of the sayings of the great Greek dramatist. Aristotle's beliefs are aptly displayed in the play.

At the time of the reign of Queen Elizabeth, first of all, the whole state of England was as rotten as the state of Denmark.

"Something is rotten in the state of Denmark"(I, iv).

As madness in some sense is an illness and decay of the mind, the imagery also serves to connect the theme of madness with the theme of deceit in the play. Gambling, drinking and celebrations lead to the decay of the country and thus, it is called a rotten state was clearly reflected in the play, Hamlet.

The play Hamlet has varied similarities with the history of Elizabethan times. There were several murders planned for the killing of Queen Elizabeth and the same was reflected in the text. The murder of old Hamlet by Claudius, Laertes's plan of killing Hamlet to avenge his father's and sister's death and the killing of King Claudius by Hamlet were a time representation of 1600 England.

Conclusion

In conclusion, Hamlet's madness is questioned by the reaction of others and his feigned madness. William Shakespeare leaves us with Hamlet's words, actions and others' reactions to interpret his madness with our own perception. In a crazy world, sometimes one has to be insane to oneself in order to achieve their goals, which in this case is revenge. He played his antic disposition perfectly, not only fooling King Claudius but the readers too.

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TRANSCENDING BOUNDARIES : A CONTEMPORARY PERSPECTIVE ON POETRY IN THE DIGITAL ERA

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Abstract

Much has been written about the challenges associated with understanding poetry. The dominant model of teaching poetry through printed text sometimes focuses on finding a single meaning that limits and narrows one's view of the literary text. However, in the digital era, different modes of expression- audio, visual, gestural, and facial- come together in one single environment, broadening the scope of poetry and making it accessible to a broader audience. Words can be deeply touching, whether read on a book page or on a monitor screen. It simply remains a matter of preference. But with the world moving toward digital reproduction, it becomes essential to analyze poetry's vibrant future and the technological implications for how art, especially poetry, is created and received. The present paper focuses on two upcoming sub-genres of poetic expression, viz. Spoken Word Poetry and Video Poetry. These two forms of poetic mediums have distinct elements that set them apart as the new faces of visual and performance poetry. By examining four audio-visual poems, the paper attempts to explore the convergence of poetry and new media and looks at what happens when the pedagogical ideals are expressed by aspiring poets digitally.

Keywords: *Poetry, New Media, Transformation, Digital Reproduction, and Implications*

Introduction:

“The most important thing is to publish in people’s hearts – and there are many ways to people’s hearts.”
– Benjamin Zephaniah (qtd. in Claire Askew)

Digital media has transformed how literary texts are created, received, and read today. The emergence of technology has paved the way for literary scholars to explore the connection between literature and new media. In this modern-day age of cutting-edge technology, it is not unreasonable to question where poetry might fit in with the ongoing technological revolution. This study attempts to examine the multimodal, digital culture on literature, especially poetry, and the new media treatment of the poetic text. Through analysis of the four audio-visual poems taken from YouTube clips, the paper explores the idea of what might make poetry different when it is experienced in a digital environment.

Poetry occupies a central place in our lives for the profound pleasure it provides and its ability to connect and awaken our senses. It has become more than merely a vehicle of expression; it is a way of knowing, securing, and developing communication between ourselves and the rest of the world. Earlier, people used to write poetry by hand and submit it to magazines and publishers for publication. However, this is not the case today. The widespread use of digital media is fast transforming how poets compose their work and how they preserve it

Now, Literature that is born on social media is accessible; at a single click beside the canonical pieces of poetry that are readily made available all across the globe. From Shakespeare to Sylvia Plath, poetry is no longer limited to the physical media- books, printed journals, magazines- but has moved away from such constraints towards digital platforms, adding newness through the use of light and sound as opposed to the traditional use of words, ultimately giving this medium touch of unique human expression.

Digital poetry, in its purpose, is not much different from classic poetry. This form of literature displays a wide range of approaches to poetry- hypertext, visual poetry, code poetry, and like. But what makes it different from conventional literary text is its use of third dimension space- colours, images, music, clipart, and symbols- giving the readers a chance to experience the real-time emotions of the poet and his work.

Creativity has woven its knits in every sphere, so much so that poetry has become one of the finest mediums that appeal to readers' minds. This paper intends to discuss two primary yet widespread forms of poetry, i.e., spoken word poetry and video poetry.

Spoken word poetry is a type of performance where the speaker uses his elaborative style to express his feelings and emotions through his voice. The voice orbits around the emotional appeal and encapsulates the meaning to be delivered. It is one of the emerging trends of poetry because of its freestyle, which does not allow the poets to put their emotions in a specific structure but instead gives a helping hand to shape their undefined sentiments. It has become a platform for democratic engagement and sharing discrete points of view. This form of poetry is in demand due to its flexibility and openness to the common mass. Video poetry is another new age of e-poetry that depicts those behaviours which were not spoken earlier.

Thus, the New Age Digital Poetry yields an immense platform for exposure; it gives the liberty to express without disclosing the identity by letting a person be anonymous; this quality brings wide recognition from the present generation. Digital media has given a new shape to the traditional medium of expression.

An Analysis of Digital Poems:

To understand the implications of the digital environment on poetry, the paper examines four audio-video poems. "From Up There" by Jon Jorgenson is a video poem that discusses a person's aspirations and encourages the audience to not give up on their goals in times of difficulty and hardships. What makes the poem unique is its visual quality and the way text is embedded in the form of an image

rather than simply printed letters. The poet's comparison of being on a plane and looking at the bigger picture of life catches up the attention of the listeners:" From up there, I see... A city is perhaps a synapse of God's brain...Lighting up where connections are being made with the Almighty' (Jorgenson, 01:48- 01:55).

Phrases from the poem's text are incorporated into a slow and steady movement as they appear and disappear on the screen so that it becomes easier to read the verbal text. This poem is also accompanied by sound effects to emphasize the message that life is not all about winning the game. Through rhetorical questions, 'what if' and 'how many, ' the poet can directly reach the audience's hearts (Jorgenson, 02:15-02:22).

Similarly, in "can we Auto-Correct Humanity?" by Prince Ea, the musical endeavours a message to have a meaningful steadiness in life. The repetition of 'I' emphasizes how people have become selfish by being socially active (Ea, 01:09-03:27). The video explains a broader picture that we are incapable of actually doing so despite being in a digital world trying to connect. And we only land up saying that yes, we are okay, and the irony to it, no one can see the bitter truth because we are touchless.

A peculiar linguistic quality of such digital poems is their noncompliance with traditional punctuation rules. "If the World was a Movie" is a Covid-19 spoken word poem by Hannah Flores in which she talks about the 'phobia being a toxin in itself, 'driving people to become selfish (Flores, 02:10- 02:15). The poem depicts mankind's inner turmoil and inter-relationships during the Covid-19 pandemic. Another poem, "I'm Okay," by Melissa Paiz, is a lyric that delivers a very subtle question simultaneously a recurrent emotion. The poet calls it an 'automatic response, 'To an extent, it's true because our body is so conditioned to look okay, whether it is on a superficial level or not, that's not the concern (Paiz, 0.06). The poet calls it 'fake it until it feels natural, the poem focuses more on the psychology of the human mind and how we try not to be vulnerable and pretend to be okay, but in reality, we are not (Paiz, 0.56).

The poems' narrative style, symbology, and aggressive delivery provide a real-time experience that may otherwise not be possible if spoken in the physical presence. The anger and urgency conveyed by the use of intonation and voice inflection ('not cancelling hope...love...and life') and the use of silence as a background score as a medium of delivery – compels the viewers to be deliberate, understand, and appreciate the weight that words carry through an audio-visual medium (Flores, 05:05- 05:07). The poet's idea to remain with the audience is, thus, very well accomplished.

In the context of the apparent dichotomy of print-based texts versus e-texts, the present paper is not in favour of any two or against. Instead, the present paper tries to be egalitarian and brings forth the context that things need to transform as per the need of the changing times. The Digital Age has brought significant transition, primarily positive, as it has given a platform and exposure to new thinking without any danger of being neglected or rejected. The paper tries to engender a harmonious relationship between the two leading concepts. This new age has given way to numerous subjective interpretations and opinions stating that e-texts are an imitation of the authentic form of literature. There is undoubtedly a loss of the traditional and purity, but the paper believes that this metamorphosis from real to reel to digital is required

as time demands but certainly not the end of an indigenous form of literature.

This digital form of literature has several pros and cons, such as difficulty in screen navigation and positive aspects being available in every possible environment. There are both sides to it, and the present paper believes that technology brings development and definitely printed text has its own appeal and a sense of satisfaction that cannot be replaced. But it is also proven that literary awareness has increased twofold with the dawn of the digital age. Therefore, the present paper totally agrees that affordability and accessibility to e-literature will give rise to greater awareness and an ever-growing well-read population.

Conclusion

Poetry is an integral part of creativity and, for that matter, literature as well. The paper focused on the different aspects of digital poetry and how it impacts and influences the readers and gives way to other possibilities for poets in this era. The analysis of four audio-visual poems clearly states that this new age has manifested the original thoughts that earlier were not said. More anonymity and intuitive expressions are coming out, which will make the literature more accessible to the coming generation.

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CASH TO CASHLESS COMMON MAN - A DIGITAL INDIA

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Abstract

The barter system has been used for centuries and long before money was invented. People exchanged services and goods for other services and goods in return. When the concept of money came into existence, it was defined as a circulating medium of exchange as demarcated by the government. Now we have the facility of financial transactions not conducted with money in the form of physical banknotes or coins, but rather through the transfer of digital information. Electronic commerce (e-commerce) has a continuous impact on the global business scenario, but mobile applications and technologies have also begun to focus more on mobile banking, digital wallet, m-commerce and the wireless web. Against the various backdrops, the digital wallet (e-wallet) has emerged as a new channel of distribution, without much research being devoted to its adoption. Therefore, the present studies analyse most of the previous studies done on mobile banking and digital wallet adoption. It also emphasises the customers' attitude towards the adoption of e-wallets. This topic also helps us to know about demonetization and how it has been helpful in increasing or decreasing the Indian economy? This paper discusses the benefits and drawbacks of cashless transactions. This study makes several suggestions for further research in this area of digitalization as well as demonetization.

Keywords: *Demonetization, Demarcated, Electronic Commerce, Mobile Banking, Digital Wallet*

Introduction

A cashless economy is an economy where maximum transactions are done without using the physical cash but through plastic money or digital means like credit cards, debit cards, e-wallets and electronic fund transfers (ECS, NEFT, RTGS, USSD, UPI, Aadhar-based payment system etc.). Cashless economy is a new buzzword aimed by many economies around the world. It is one of the trending and emerging concepts, which is regarded by eminent economists as the best form of the modern economy. The concept of a cashless economy in India is focused on the objective of transforming the country into a society, which is digitally enabled and empowered by various modes of cashless transaction. The idea of a cashless economy is to keep the usage of cash at a minimum. India is one of the few countries where the usage of cash is the most. It is only after demonetisation most people have started using plastic money in the form of debit cards/credit cards etc. The government has been taking initiatives to promote e-payment, plastic transactions and cashless payment. The cashless transaction brings greater transparency, ease and convenience to monetary transactions. At the same time, non-cash transaction reduces the flow of black money to some extent and also increases liquidity in the banking system which will eventually lead to the development of the Indian economy. With the expansion of telecommunications, the increased number of smartphone users and innovations of a large number of digital payment platforms like Paytm,

UPI APPs, mobile wallets, smart cards etc usage of non-cash transactions have increased. India is in transition to become cashless society. However, Indian retail sector is still ascendant over cash transaction. A large number of small and medium scale retailers still prefer cash transaction. The participation and willingness of retailers to adopt cashless transaction is of prime importance in the movement towards cashless economy as the volume of monetary transaction in the retail sector is very high.

The Digital India program started by the government of India is a flagship program visioning Indian transformation into a digital economy. “Faceless, paperless, cashless” is the main role of Digital India. Thus, to strengthen the program, the government of India went on for financial inclusion linking the bank accounts of people with their salaries and opening of bank accounts linked with Aadhaar accounts under Jan Dhan scheme. In addition, the step of demonetization equally attributes towards making India move forward on the path of becoming cashless.

Types of Cashless Modes and Payment

- **Mobile Wallet:** It is basically a virtual wallet available on our mobile phone. We can store cash on your mobile to make online or offline payments. Various service providers offer these wallets via mobile apps, which are to be downloaded on the phone. We can transfer the money into these wallets online using credit/debit cards or Net banking.
- **Plastic Money:** It includes credit, debit and prepaid cards. The cards can be issued by banks or non-banks and they can be physical or virtual. These can be bought and recharged online via Net banking and can be used to make online or point-of-sale (POS) purchases, even given as gift cards. Cards are used for three primary purposes—for withdrawing money from ATMs, making online payments and swiping for purchases or payments at POS terminals at merchant outlets like shops, restaurants, fuel pumps etc.
- **Net banking:** We can do it through a computer or mobile phone. Log in to your bank account on the internet and transfer money via national electronic funds transfer (NEFT), real-time gross settlement (RTGS) or immediate payment service (IMPS), all of which come at a nominal transaction cost. The RBI classifies every mode of cashless fund transfer using cards or mobile phones as a ‘prepaid payment instrument’. They can be issued as smart cards, magnetic stripe cards, Net accounts, Net wallets, mobile accounts, mobile wallets or paper vouchers. They are classified into four types: Open Wallets, Semi-Open Wallets, Closed Wallets, and Semi-Closed Wallets.

Types of Plastic cards

1. **Credit Cards:** A Credit Card is a plastic card bearing an account number assigned to a cardholder with a credit limit that can be used to purchase goods and services and to obtain cash disbursement on credit.
2. **Debit Cards:** Debit Cards are substitutes for cash or cheque payments in much the same way that credit cards are.

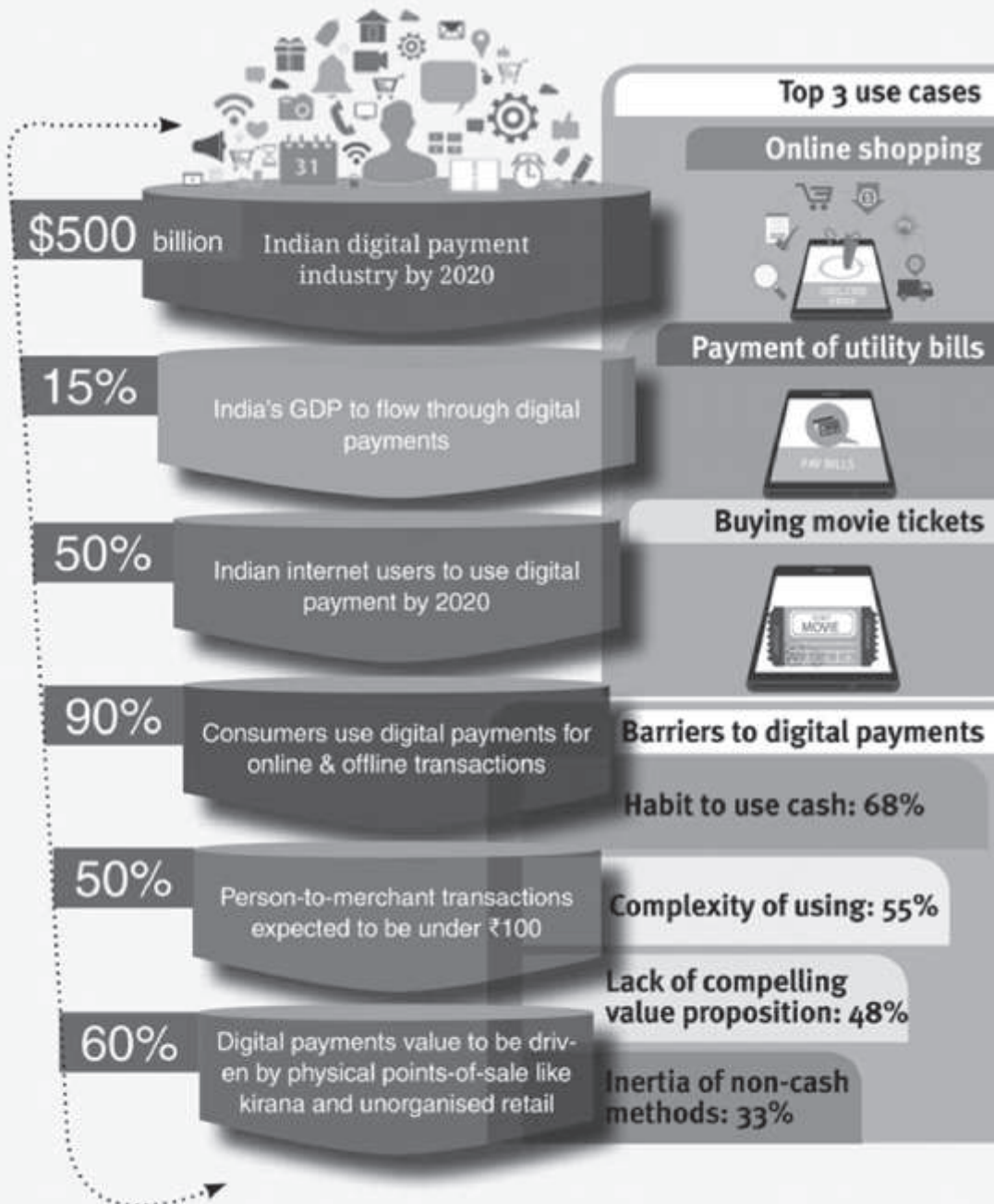
3. **Charge Cards:** A charge card means obtaining a very short-term loan for a purchase. It is similar to a credit card, except that the contract with the card issuer requires that the cardholder must each month pay charges made to it in full there is no minimum payment other than the full balance. Since there is no loan, there is no official interest. A partial payment results in a severe late fee and the possible restriction of future transactions and the risk of potential cancellation of the card.
4. **Amex Card:** International visa and master cards are commonly used by travellers to bear their expenses on their trips. Believe it or not, most travellers finance their trips with their business credit cards. One of the major reasons because of why this practise has become common among travellers is currency. It becomes difficult for travellers to go to currency exchange bureaus and exchange their currencies at very low rates. Therefore, when American Express was founded in 1850, its growth was very rapid because of the demand of international travellers for American Express cards.
5. **Master Card Worldwide:** Master Card Worldwide is a multinational corporation based in purchase, New York, the U.S. Throughout the world, its principal business is to process payments between the banks of merchants and the banks of purchases that use its Master Card brand debit and credit cards to make purchases. Master Card Worldwide has been a publicly-traded company since 2006. Before its initial public offering, Master Card Worldwide was a membership organization owned by the 25000 financial institutions that issue its card.
6. **Master Card:** A smart card is a plastic card embedded with a computer chip that stores and transacts data between users. This data is associated with either value or information or both and is stored and processed within the card's chip, either a memory or microprocessor. The card data is transacted via a reader that is part of a computing system.

Plastic Money



Digital Payments 2020

The Indian digital payments industry is set to grow 10 times by 2020. According to a survey by Google and Boston Consulting Group (BCG), around 66% users have cited convenience as the primary factor for making digital payments. Here are the key findings:



Review of Literature

Manpreet Kaur (2017) has studied his research that demonetization is a memorable experience and is going to be one of the economic events of our time. Its impact is felt by every Indian citizen. Demonetization affects the economy through the liquidity side. Demonetizing is a progressive shift to a cashless economy with a greater focus on electronic transactions is being used. The rising use of credit/debit cards, net banking and other online payment mechanisms will be another positive effect of demonetization, as these would not only lower transaction costs but some of these could help earn some fee income as well.

Tax Research Team (2016) in their working paper stated in favour of demonetization its main objective is to analyse the impact of demonetization on the Indian economy. This paper shows the impact of such a move on the availability of credit, spending and level of activity and government finances.

P. Manivannan (2013) in his research paper “Plastic Money a way for cash Less Payment System” examined that Plastic Money which is the usage of Debit cards and Credit cards was measured as a luxury, and has become needed.

Zandi et al. (2013) have studied in the research whether the long-term shift to credit and debit cards stimulates economic growth in 56 countries worldwide. They discovered that electronic card payments can increase efficiency and boost the consumption of the economy.

Mieseigha & Ogbodo (2013) Moreover, the adoption of electronic transactions is essential for transparency, accountability and reduction of cash-related fraud. This will lead to fundamental elements of economic growth and development.

Ashish Das, and Rakhi Agarwal, (2010) in their article “Cashless Payment System in India- A Roadmap” Cash as a mode of payment is an expensive proposition for the Government. The country needs to move away from cash-based toward a cashless (electronic) payment system. This will help reduce currency management costs, track transactions, check tax avoidance/fraud etc. enhance financial inclusion and integrate the parallel economy with the mainstream.

Alvares, Clifford (2009) in their reports “The problem regarding fake currency in India.” It is said that the country's battle against fake currency is not getting easier and many fakes go undetected. It is also stated that counterfeiters hitherto had restricted printing facilities which made it easier to discover fakes.

Annamalai, S. and Muthu R. Iiakkuvan (2008) in their article “Retail transaction: Future bright for plastic money” projected the growth of debit and credit cards in retail transactions. They also mentioned the growth factors, which leads to its popularity, and important constraints faced by banks and summarized with bright future and scope of plastic money.

Jain, P.M (2006) in their article “E-payments and e-banking?An Analysis of Growth Pattern of Cashless Transaction System”. Taking the fullest advantage of technology, quick payments and remittances will ensure optimal use of available funds for banks and financial institutions. He also pointed out the need for e-payments and modes of e-payments.

Objectives

1. Awareness of small and medium-sized retailers regarding digital payment and their attitude towards cashless transactions.
2. Benefits and problems of using the digital payment method.
3. To assess the customer trust and confidence in Cashless Transaction System.

Research Methodology

The study is based on secondary sources of data/ information. Different books, journals, newspapers and relevant websites have been consulted in order to make the study an effective one. In addition to this, my personal observation has also been significant to strengthen this study. The study attempts to examine the effect and impact of demonetization on the Indian economy as well as the strategic decision of the Indian economy to become cashless.

Advantages of Cashless Economy:

- **Reduced Tax Evasion:** Reduced instances of tax avoidance because it is a financial institutions-based economy where transaction trails are left. Reducing the use of cash would also strangle the grey economy, prevent money laundering and even increase tax compliance, which will ultimately benefit the customers at large.
- **Curbs Black Money:** It will curb the generation of black money and will reduce real estate prices because of curbs on black money as most of the black money is invested in Real estate markets. Usage of cashless mechanisms would also ensure that loopholes in public systems get plugged in, and the intended beneficiaries are able to avail the benefits.
- **No more bulky wallets:** We can get rid of those bulky wallets. Deposit your cash into the bank and join the millions who are enjoying the ease of digital transactions using credit cards, debit cards, mobile wallets, UPI apps and USSD Banking. Having these also means that you don't need to stand in the long queues of ATMs anymore. Just swipe your plastic money or flash the QR code while making payments for your purchases.
- **Ease of Transactions:** Once you get hang of the digital payment and transactions system, you are sure to become a fan of online shopping. Digital and cashless transactions have paved the way for e-commerce where you can shop for any object right from the comfort of your home.
- **Easy way to Track Spending:** Cashless transactions executed digitally have this unique feature of leaving a trail. Most times this is done through the indigenous technology of the humble SMS. Also, if you decide to go cashless, then you can easily track your spending through the various statements that you receive from your bank and wallet operators at the end of the month. This way you will exactly know where your money went and kick it away.

- **No hassle of Odd Change:** Well, as an Indian, a major benefit of going cashless would be to not worry about the odd change. The beauty of cashless transactions is that you can make the exact payment to the last paisa, be it 0.90 Rs. or 0.01 Rs.
- **Less Risky:** Imagine a situation where you are travelling a broad and all of your cash gets stolen. You are stranded in an alien nation with no money. What will you do then? Cash once stolen hardly ever comes back. The money is lost forever. But if you get robbed of your debit or credit cards, you can easily block them remotely and be assured that you will face no loss of money. That is a major plus of going cashless. With the continuous improvements being made to financial digitization technology, soon we will have cards which will be enabled by our biometrics, and then it will become extremely difficult for anyone to rob us of our hard-earned income.
- **Cleaner and Greener:** While this reason may not amount much, going cashless does contribute to a cleaner and greener country. More people joining the cashless revolution would mean a reduction in the volume of paper money to be produced. This would definitely help the environment and our surroundings as less paper requirement would mean lesser trees being cut. Going cashless would mean coming in contact with less of such unhygienic currencies. Thus, we see it makes one truly healthy, wealthy and wise.

Disadvantages of Cashless Economy

- The biggest disadvantage of the cashless economy is that not everybody has the knowledge of doing digital transactions and hence its reach is limited to urban and semi-urban centres only therefore it is very difficult to implement a cashless economy in the big country where many sections of the society in rural areas is illiterate and poor. Hence the lack of proper infrastructure and education among citizens about the cashless economy is a concern.
- Another disadvantage of the cashless economy is that although it is easy to do digital transactions at the same time it is very risky as compared to cash-related transactions. Hence people having half-knowledge of digital payments are exposed to cyber fraud and lose their hard-earned money to online scams and hacking of bank accounts hence it is better to do cash transactions rather than doing digital transactions if one is not fully aware of the online medium of transactions.
- Another demerit of the cashless economy is that digital mode of payments like the credit card, wallet payments, and internet banking involves some transactions fee which is not the case with cash transactions hence any individual thinking of doing online transactions will take into account these transaction costs and will not favour online medium of transactions. Hence the presence of transaction costs is a hindrance to a cashless economy finding acceptance among the people of the country.

Cashless Challenges in India

There are many challenges facing the introduction of a cashless system of payment in the Indian economy. They are as follows:

- **High Cash Dependency:** India has a high cash penetration in almost all of its transactions that happen as B2C transactions. India's Gross Domestic Product (GDP) contracted by 7.3% in 2020-21.
- **Lack of Digital Infrastructure** is a major hurdle in setting up a cashless economy. Inefficient banking systems, poor digital infrastructure, and poor internet connectivity. The remote areas still do not have the banks at their doorstep. There are no ATM facilities in the remote areas. In 2014, there were just 18 ATMs and 13 commercial bank branches for every 100, 000 adults – in comparison; the number in Brazil was 129 and 47 respectively. From 2015 to 2020, debit cards grew twice as fast as the number of POS terminals and the number of ATMs has increased only 20% from 1.70 to 2.02 lakh, and a stand-off between banks, ATM companies and cash logistics firms on sharing costs are holding back investments. The banks need to be fully equipped to handle the surge in e-transactions.
- **Financial Inclusion:** About 60% of the country's population has bank accounts. Still, a large number of people is not having bank accounts. More than 228 million accounts were opened under PMJDY (Pradhan Mantri Jan Dhan Yojana) scheme until July 2016. 252 *Inspira- Journal of Commerce, Economics & Computer Science: Volume 04, No. 01, Jan.-Mar., 2018*
- **Cyber Security Issues:** Another mounting challenge in digital payments is cyber security issues, with the magnitude with which digital transaction-taking place after demonetization the risk of online fraud, leakage International Journal of 360 Management Review, Vol. 07, Issue 01, April 2019, ISSN: 2320-7132 524 of confidential information, cyber-crimes, malware and virus attacks has been raising. This is the biggest concern to deal with in order to popularize digital payments.
- **Low Literacy Rate** hinders the accessibility of banking services. Citizens should not only know how to read and write but also possess basic ICT literacy to fully enjoy the benefits of e-payments.
- **Costly Swipe Machines:** Swipe machines are also not subsidy-free. Rich shopkeepers can only afford it. It cannot be expected from an auto driver or a normal grocery seller to afford swipe card machines. Besides, many street vendors and shopkeepers do not know how to use swipe machines.
- **Few Banks in Villages:** There are less bank branches in villages. More the banks, more the cash deposits in accounts. Banks in villages should be helpful in teaching the residents the process, usage and benefits of plastic cards. A cashless economy helps in curbing the generation of black money.
- **Reduce The Cost of Printing Money:** Printing money is the direct cost that affects the bank (Reserve Bank of India). In the cash system of the economy where a maximum number of people will work on the cash transaction, the government has to produce more and more cash notes.

- **Safe and Secure:** Both it is safer for banks and customers as well; it keeps a high degree of secrecy. If stolen, it is easy to block a credit card or mobile wallet remotely.
- **Improved Economic Growth:** Shopping online gets easy as one can use a number of payment options; from credit and debit cards to net banking. In addition to this, going cashless also has health benefits. With physical currency, the chance of spreading germs is more.
- Control of Black Money and check for Anti-money laundry. Even transactions can be done through e-banking but it can be traced while it is very difficult to trace the transactions in cash. There is certainly a check also in depositing and withdrawing money through bank accounts. Hence, it will definitely control black money and money laundering in the days to come.
- **Higher Revenue:** A derivative advantage of transparent transactions is collection of tax will increase. This generates higher revenue for the government, this, in turn, will be converted into public welfare policies and schemes.
- **Saves Money and Time:** Presently banking is required a good number of staff to attend to and redress the complaints at different stages. They can reduce costs, as they no longer need the manual accounting work to be done.
- **Transparency:** It is not just the easiest way to transact but also brings about a lot more transparency in the financial system, which helps to curb the generation of black money.
- **Reduced Red-tapism and Bureaucracy:** With cashless transactions through electronic means, the wire transfers are tracked and people are accountable which in turn reduces corruption and improves service time. International Journal of 360 Management Review, Vol. 07, Issue 01, April 2019, ISSN: 2320-7132 526
- **Benefit to Government:** The government will benefit from the cashless economy in the area of adequate budgeting and taxation, improved regulatory services, improved administrative processes (automation), and reduced cost of currency administration and management.

Conclusion

The need to move towards a cashless economy in India is immense. Firstly, it will save a huge amount of money that is spent annually on printing and maintaining currency. Currently, less than 1% of all consumption expenditure is incurred through cashless instruments. The arrival of malls, multiplexes, online shopping stores and shopping complexes encourage the customers to make use of plastic cards. The government needs to take the necessary steps and make some policy considerations when they are preparing for a cashless economy. The payment systems have to be protected from cyber-attacks. Going cashless provides a lot more benefits than just convenience to people, businesses and the government in particular. Increasing use of electronic payments boosts consumption and GDP. These moves by the Government along with the implementation of the GST will eventually make the system more accountable and efficient. The whole demonetization scheme was considered a good initiative but lacked in the

implementation part. This impacted the whole of the Indian market especially consisting of the unorganised sector where the majority of dealings take place in cash. There was a huge fall in the demand due to liquidity and unawareness of digital payments. Organisations benefiting from this scheme were the payment intermediaries like Paytm and e-wallet apps as there was no option left for the customers and retailers to make the dealings. It was also a good initiative to make India move to warda cashless economy and curb the problem of unaccounted incomes, counterfeit notes and illegal transactions. The cashless transaction system is reaching its growth day by day, as soon as the market becomes globalised and the growth of the banking sector more and more people move from cash to cashless system. The cashless system is not only a requirement but also a need of today's society. All the online market basically depends on a cashless transaction system. The cashless transition is not only safer than the cash transaction but is less time-consuming and not the trouble of carrying and trouble of wear and tear like paper money. It also helps in the record of all the transactions done. So, it is, without doubt, said that the future transaction system is a cashless transaction system.

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