MANAGEMENT

DETERMINANTS OF E-SHOPPING GRATIFICATION – A META-ANALYSIS

Dr. Benny J. Godwin
Assistant Professor
M.B.A. Department
Aloysius Institute of Management & Information Technology
St. Aloysius College (Autonomous) Mangalore

Dr. Beena Dias
Professor
M.B.A. Department
Aloysius Institute of Management & Information Technology
St. Aloysius College (Autonomous) Mangalore

Abstract

Electronic shopping attitude determines the extent to which an individual is gratified with the shopping experience. The purpose of this paper is to explore the impact of Consumers' e-Attitude towards e-Shopping Gratification. This paper also examines the role of e-Purchase Intention with regard to e-Shopping Gratification. A conceptual framework – "BeeBen e-Attitudinal Model" that excogitates the structure of the regarded conceptions is suggested after reviewing the extant literature. Random sampling technique was adopted to collect the primary data from a prominent IT company in South India. A standardized questionnaire was used as the research instrument. Data were collected from 153 employees of the selected IT firm. The research hypotheses are tested using Correlation, Multiple Linear Regression Analysisand Structural Equation Modeling (SEM) with maximum likelihood estimation. The managerial implications and recommendations for future research are discussed in the later part of this paper.

Keywords: *e-Attitude, e-Purchase Intention, and e-Shopping Gratification.*

Introduction

The exploitation of e-commerce has fundamentally transfigured the consumers' attitude by offering businesses and customers a powerful channel to communicate (Sumanjeet, 2010). By rendering plenteous information (Lee and Chan, 2015), heightening images (Lim, 2013), bettering business processes, and ameliorating the customer services (Oliveira and Toaldo, 2015). E-commerce has started out to reap tremendous market share. It is remarked by the recent investigators that the e-shopping gratification is determined by consumers' e-attitude and online purchase intention. It is also noted that there are only a limited number of research studies that have spotlighted the substantial forerunners of e-shopping gratification (Park, Ahn, and Kim, 2010; Warrington, 2002). Furthermore, in fact, it is also noted that the degree of contribution of these attributes towards electronic shopping gratification are not explicitly elucidated. Accordingly, this paper would crystallize these staggeringly authoritative but less researched spheres.The purpose of this paper is to devise a dianoetic understanding of electronic shopping gratification.After summing up on behavioural studies regarding online shopping experience, this paper provides the association between consumers' e-attitude and e-purchase intention with the instructive variables (Gehrt et al., 2012; Hsu, Chuang, and Hsu, 2014; Khalifa and Liu, 2007; Koo, Kim, and Lee, 2008).

Literature Review

Fishbein and Ajzen (1975) reported individual's attitude as a conditioned reaction that pertains to an individual's evaluation of an excogitation. Similar determinations are accounted by many subsisting research studies that consumers' attitude directly influences attitudinal intention to use an online shopping portal (Khitoliya, 2012; Makhitha, 2014).

Online purchase intention denotes to the conception that establishes the strength of a customer's intention to purchase products using etailers' services (Salisbury et al., 2001).Thamizhvanan and Xavier (2013) attempted to distinguish the epitopes of online purchase intention among youth in the Indian backdrop. The findings revealed that hedonic orientation, experience, and online trust significantly contribute online purchase intention. Chiu (2007) conceived a model based on an intermediating mechanism of relationship quality towards the apprehension of online purchase intention. It was found that perceived incentive, service quality, ease of shopping, and usefulness to influence customers' online purchase intention.

A profusion of researchers consecrated on empathizing the consumers' shopping gratification towards the internet (Lian and Lin, 2008; Srinivasan, Anderson, &Ponnavolu, 2002). Constructing on the cognitive substance of online shopping, the relationship among entertainment gratification, web irritation, and web atmospherics is observed to be largely disregarded. Gao and Koufaris (2006) remonstrated web irritation as the point of irritation felt by a consumer while shopping online. Lim & Ting (2012) suggested entertainment gratification in online shopping as the level of delectation which an individual assumes from online shopping. The ontogenesis of online shopping atmosphere accelerates the website design and its layout, such as: background pattern, hyperlinks, icons, interactive web applications, color scheme, music, typeface, and web borders (Lim 2013).

Objectives

The objectives of this paper are as follows:
(i) To investigate the role of consumers' e-attitude towards electronic shopping gratification.
(ii) To explore the impact of online purchase intention towards electronic shopping gratification.

2.3 Conceptual Framework

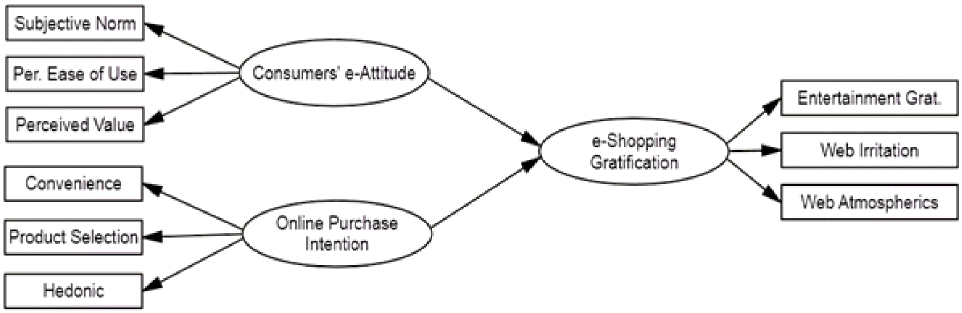

Figure 1: Conceptual Framework – "BeeBen e-Attitudinal Model"

Methodology

Primary data are collected from the respondents using a standardized research instrument adopted from Ajzen, 1991, Broekhuizen and Huizingh, 2009; Forsythe, Liu, Shannon, and Gardher, 2006; Lee, Kang, and Choi, 2009. Face and conduct validity is performed using 3-panel of experts. The convergent and discriminant validity is evaluated using Confirmatory Factor Analysis. The internal consistency of the data is measured Cronbach's Alpha- reliability test. The results of Cronbach's Alpha for the selected attributes are found to be over 0.7 (Nunnally, 1967). Thus it is empathized that each attribute has an adequate degree of internal consistency. Random sampling technique was adopted to collect the primary data from a prominent IT company in South India. Data were collected from 153 employees of the selected IT firm. The research hypotheses are tested using Correlation, Linear Regression Analysis and Structural Equation Modeling (SEM) with maximum likelihood estimation.

3.2 Research Hypotheses

H_1 There is a significant relationship between consumers' e-attitude and electronic shopping gratification.
H_2 There is a significant relationship between online purchase intention and electronic shopping gratification.

Results & Discussion

In order to examine the role of consumers' e-attitude and electronic shopping gratification, Linear Regression analysis is performed. The findings of the study disclosed a significant relationship between consumers' e-attitude and electronic shopping gratification. Furthermore, a stepwise multiple linear regression showed that the R Square value at 66.3%.It can be interpreted from the R Square value that the weighted combination of the predictor variables explains 66.3% of the divergence of dependent variable. It can be generalized that 66.3% variance in electronic shopping gratification is accounted by consumers' e-attitude.

The results of Karl Pearson's correlation coefficients between online purchase intention and electronic shopping gratification are found to be significant between all the online purchase intention sub-scales.From the results, it can be generalized that online purchase intention significantly leads to electronic shopping gratification.

The proposed “BeeBen e-Attitudinal Model” is examined employing AMOS (Arbuckle, 1997; Hancock and Mueller, 2006).The Chi-Square value of the proposed BeeBen e-Attitudinal Model is found to be significant. The other model fit indices are as follows: CMIN/DF value at 2.327, GFI value at 0.979, AGFI value at 0.944, RMR value at 0.022, CFI value at 0.923, IFI value at 0.907, and PCLOSE value at 0.000 –indicating satisfactory fit. Accordingly, the proposed BeeBen e-Attitudinal Model is accepted.

Conclusion and Managerial Implications

The present paper suggests that the consumers' e-attitude and online purchase intention are significant with electronic shopping gratification. The present research furnishes rule of thumb for enhancing electronic shopping gratification among the consumers. The proposed “BeeBen e-Attitudinal Model” is the staggering lyendued conceptual research model that incorporates the accentuating relationships of consumers' e-attitude, online purchase intention, and electronic shopping gratification. The findings of this paper bestow to the existing literature that ascertain the ascendants of electronic shopping gratification. In spite of the fact that the proposed “BeeBen e-Attitudinal Model” demonstrated an acceptable fitness, there is always a chance for a better conceptual framework to exist.

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SOAPS GOING RURAL THROUGH ADVERTISING: MANAGING COMPETITION IN TOILET SOAPS

Dr. Jyotsana Khandelwal
Assistant Professor
Jaipur National University

Ms. Anjali Sharma
Research Scholar
Jaipur National University

Abstract

In India, the toiletry cleanser division is apparent with warmed rivalry in urban enclosure. To deal with this extreme rivalry, the industry contenders are moving from urban to country scene. As rustic business sector infers Potential Market and greater part of Indian populace is dwelling in country towns. It is a lot of a need to convey provincial situation to principle frame. Numerous tremendous organizations have entered in the country market, upgraded their advertising systems and assemble advantages. Numerous organizations are totally setting up new unit with devoted group to figure out how to enter and catch this developing business sector. The advertisers are meandering in this new market to bait rustic shoppers to walk with urban gauges of purifying and cleanliness items. In any case, the difficulty is how to contact them before contender? Publicizing assumes a most pivotal part in uniting the shopper with the item; it is the most smoking method of the advancement blend to pull in the rustic buyers towards their can cleansers. It creates mindfulness among target buyers, stimulate their interest and intrigue, and make a yearning to possess it and eventually bringing about the sought activity of their acquiring the item. As an advertising idea, what see and hear is dependably a superior situating in the brain of shopper. Subsequently this paper talk about the profile of the provincial customers, their inclination towards distinctive can cleansers in view of diverse variables and versus the part of publicizing in advancement and determination of cleansers and overseeing rivalry procedure as conclusion.

Keywords: Advertising, Rural India, Market Segmentation, Consumer buying behaviour.

Introduction

Rural articles can be classified into FMCG, customer durables, services, agronomical input. Now added acquaintance and accretion assets akin of rural citizenry authoritative it as top befalling bazaar for FMCG. FMCG are boring and gradually accession and acutely biting in the fast growing rural market. In India a ample allotment of citizenry is active in villages and due to added purchasing ability rural customer is accessible to advancement their lifestyles. This addiction is aperture gates for FMCG producers to serve in the rural bazaar with abysmal penetration.

According to contempo Nielsen estimates, rural India accounts for added than bisected of sales in some of the better FMCG categories and burning in rural areas is growing at 1.5 times the amount in burghal areas, and today's $12 billion customer appurtenances bazaar in rural India is accepted to hit $100 (around Rs. 45735 crore) billion by 2025.

As per the Associate chambers of commerce & industry in INDIA, companies like HUL - Hindustan Unilever Ltd, Dabur India originates half of their sales from Rural India. If we take the FMCG category, half of the revenue of Hindustan Unilever and Colgate now comes from the rural market. Many other companies like Godrej, RCI, Marico, and SmithKline Beecham, too, reap 25 to 30% of their total sales from the rural market. Many corporate like Hindustan Unilever (HUL), Procter & Gamble (P & G), Godrej Consumer Products (GCPL), Indian Tobacco Company (ITC) etc. have entered in rural market. Many others, who have been achieving there for long, have intensified the efforts there. The Figure below is showing the Rural Urban composition of FMCG in India

- The Urban sector constitutes 67% of the total FMCG market and had a market size of USD 30 billion in 2013. Growth in Urban Segment- 8% (in 2013)
- The Rural sector constitutes 33% of the total FMCG market and USD 14 billion contribute in 2013. Growth in Rural Segment- 12.2% (in 2013)
- The Urban FMCG market grew 8% while Rural India expanded 12.2 % in 2013 as per AC Nielsen

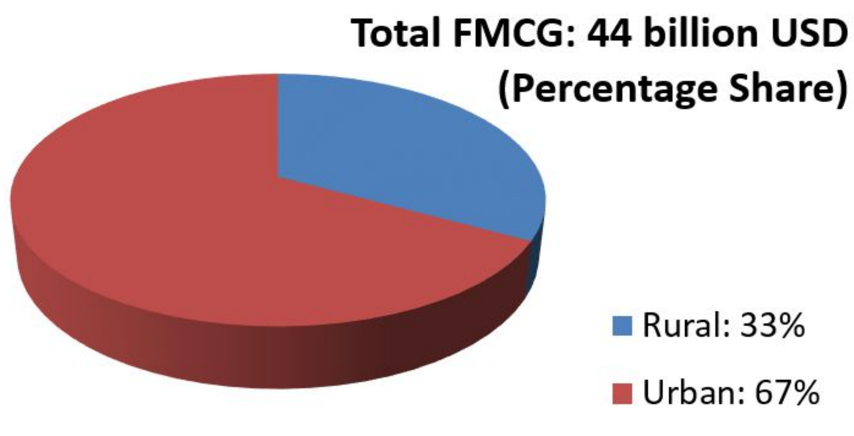

Fig. 1: Ratio of Urban and Rural users of FMCG.
Source: The Hindu Business Line, Business Standard, Aranca Analysis

Foundation of study: The toilet chemicals business territory is evaluated at 530,000 TPA including little imports. Hindustan UniLever is, plainly, the business region pioneer. The business region is littered over with a couple, driving national and general brands and a clearing number of little brands, which have obliged markets. The understood Brands in the typical scopes solidify Lifebuoy, Lux, Cinthol, Liril, and Nirma, Santoor. Latrine chemicals, despite their disparate brands, are not all around detached by the buyers. It is, thusly, not clean on the up chance that it is the brand unwavering quality or experimentation deluded by high volume media battle, which support them. A result is that the business division is separated. It is clear this must prompt a particularly compelling business range. Restroom synthetic, once just a urban miracle, has now entered inside and out that truly matters all degrees including remote typical zones. The incremental interest streams from masses develop and move being used standard affected as it is by a more basic affectability toward cleanliness. Amplified plans pay rates would in like way create from up level of worth or per unit respect. As the business fragment is constituted now, it can be allotted into four worth bits: premium, unmistakable, rebate and economy chemicals. Premium chemicals are evaluated to have a business portion volume of around 80,000 tons. This unravels into an offer of around 14 to 15%. Regardless, by quality it is as much as 30%.

Market Segmentation: Soaps are in like way coordinated into men's chemicals, women's chemicals and central chemicals. There are a couple recognizing quality chemicals as immediate Glycerin chemicals, shoe cleaning operators, especially arranged chemicals, cured cleaning specialists and adolescent cleaning operators. Solid point chemicals are high respected yet recognize just a little share of the business division in worth terms.

The business part is making at 7% a year. This surmises the incremental interest time is 5% far past the masses change. With developing respect for hygienic measures, the business region could make at a rate higher than 8% yearly. Interestingly, 60% of the business section is quickly sourced from the provincial part. This surmises the change between the two sections is not liberal. Since upper-end business part center is the urban degrees, edges begin from the urban reach.

Variables influencing getting conduct: Price is the most fundamental section which influences the purchasing conduct of purchaser, by which a customer goes for the particular territory of compound like premium, standard, sub-famous and carbolic which are for the most part picked by the cost consider and fat substance the concoction. The procuring rehash is either month to month that is finished by the families or if there should develop an occasion of single people it is more than once in a month. The events when premium chemicals are gotten are regularly when there are merriments and limits. Moti Soaps are regularly exhibited amidst merriments and events for presents and gifts. The novel techniques support deals. Differing methods like the quality off's, purchase one get two free, free endowments and particular game plans support deals in short run other than help in clearing stocks. One of the key focuses a compound marketing expert ought to note is that the cleaning operators are consistently acquired by ladies in urban areas as a considerable piece of the common utilization of individual thought things are made by ladies. A point to note is that ladies utilize more individual thought thing than men do and along these lines premium chemicals are for the most part drawn in at them. Men as a rule settle on buy choices in country spaces. From this time forward the patron needs to get diverse strategy for such a business part. Preferences searched for by diverse customers from distinctive brands are:

Greatness – Lux; Freshness - Liril, Cinthol
Trademark - Medimix, Margo
Youngster - Johnson and Johnson, Doy
Cream - Dove, Doy Care (soaking)
Quieted - Dettol, Savlon,
Glycerin - Pears, Emami

Penetration: One of the segments, which impact the enthusiasm of chemicals, is the passageway, which the things have in business part. In the occasion of chemicals this has not been a paramount issue as the passage in the common zone is as high as 97% and that for urban zone is around 99%. In this way the generally the passageway is around 99% for general India.

The expense of the premium piece things is twice that of economy segment things. The economy and surely understood bits are 4/5ths of the entire chemicals market. The penetration level of can chemicals is 88.6%. In any case, the per capita use of chemical in India is at 460 gms for every annum, while in Brazil it is at 1,100 gms for each annum. In India, chemicals are available in five million retail stores, out of which, 3.75 million retail stores are in the provincial reaches. In this way, openness of these things is not an issue. 70% of India's people stays in the common reaches; subsequently around half of the chemicals are sold in the provincial markets.

Improvement: With extension in disposable wages, advancement in nation interest is depended upon to increase in light of the way that purchasers are climbing towards premium things. Regardless, in the later past there has not been much change in the volume of premium chemicals in degree to economy cleaning agents, in light of the way that addition in expenses has driven a couple of customers to scan for less costly substitutes. The genuine players in individual wash (Soap) business area are HUL, Nirma and Godrej.

Review of Literature

The task has come to 110 million nation Indians since it began in 2002. Awareness of germs has extended by 30% and chemical use has extended among 79% of people and among 93% of youths in the extents concentrated on. Chemical use has extended by 15%.

The campaign got affirmation for its advancement and sufficiency, winning Silver in the Rural Marketing Advertisers Association of India rewards in 2006, and the brilliant prize at the Asian CSR respects 2007. It was furthermore seen by the Indian government who made an exceptional variant postal spread dedicated to the campaign. .[1]

Publised in Business.in.com by Sawmyaroy on August 18,2009 - Godrej No. 1. is a hit on the other hand, from the stables of Godrej Consumer Products Ltd. It affirmed the number three spot in the lavatory chemical arrangement for the quarter completed June 2009, eating into business area pioneer Hindustan Unilever's (HUL) bit of the pie.

It is at present the third most hoisted offering chemical behind Lifebuoy and Lux. Lifebuoy and Lux, both HUL things and business division pioneers, saw bit of the pie diminish by practically 2 percent to 16 and 15.4 Santoor moreover stakes case to the number three spot. The ACNielsen Repot shows Godrej No. 1 in the number three opening, yet pretty much to the extent volume. Since it is a markdown brand, it tumbles to number five to the extent worth. Santoor and Dettol take the third and fourth spots on the Neilson Report Table.

Can chemicals have ascended as the most advanced thing in the individual thought characterization in the initial half of 2009, forsaking summer skewed class top picks' like talcum powders and prickly warmth powders/creams by an amazing edge. The fundamental 10 rundown saw three of the brands from toilet chemicals - Lifebuoy Swasth, Chetna 07, Godrej No.1 Papaya Lotus and Lux Pink Soap.

The alteration in example is in light of the fact that standard summer orders like talcum powder has come to stagnation due to buyers' work day towards distinctive classes like the antiperspirants. The development from talcum powders to restroom chemicals in the midst of summers is furthermore because chemicals too are dynamically being arranged as a quality included, restorative class which could promise persisting aroma, smooth skin and even fairness now and again. According to industry gages, the chemical segment is one of the best FMCG classes in India with washing and lavatory cleaning agents constituting around 30 for each penny of the chemical business division..

Hindustan Unilever (HUL) is the best support in the individual thought class across over print and TV media. Restroom Soaps had a 1/fourth share in the entire individual thought advancing in print, while the order drove the publicizing with 30 for every penny offer on TV. HUL plugged with 42 brands in which Lux chemical, Fair Lovely Multivitamin and Pepsodent Complete Germi Check had the most amazing share.[2]

GCPL is the second greatest shower chemical creator in India, after Hindustan Unilever. The association ensures its Godrej No.1 brand is the top of the line Grade 1; toilet chemicals ,have a higher fat substance than washing bars) and the business division pioneer across over north India. Provincial arrangements' dedication to total salary has extended to 42%, and GCPL has grabbed a rate point each in bit of the general business of hair shading and chemicals. Godrej extended its Market Share with the Advertising in Rural Areas with their Discount Schemes. GCPL reliably have been generally focusing on "Change thing and correspondence; build affirmation through presentation; gather verbal trade for the brand; and fabricate access through progression and a shrewd appointment channel." Conventional learning says natural customers need revamp things planned to suit their requirements, their conditions and their wallets. In any case, they similarly require things like those available in urban markets, such an assortment of trust, to the point that little deals in thing quality are palatable. "Provincial buyers require the same thing as urban clients. In case you deal on quality to make it sensible now, they will maintain a strategic distance from your picture when their pay levels increase.

The game plan lies in changing the measure of the offering, not the thing itself. GCPL has done as of late that, showing tinier groups of the same things, at worth centers common clients can oversee. Humbler bars of chemical, home developed henna groups for 10 pennies, sachets of powder hair shading and talcum powder for 20 pennies go about as section centers for nation customers, who return for greater packs when their money related arrangements permit. Offers of customer things in natural markets best immediately after the harvest and in the midst of festivities and the wedding season (September through December), when a substantial number of India's 600,000 towns are in a have-cash will-spend mind-set.

Gone are the days when the natural client was content with using mustard oil and plain chemical. Today, he/she is searching for unprecedented checked things for consistently skin and social protection needs. Rural purchasers across over pay segments are exhibiting a checked partiality towards spending on premium first class things, which are upheld by strong brand values, For event, take sustenance things. Not simply has the enthusiasm for cream rolls gone up in commonplace markets, the offer of minute noodles, too is growing twice as snappy in the nation business division diverged from the urban one. In addition, in every six nation buyer of hair shading now utilizes tints other than dim something, which would have been named charity 10 years former. In reality, even obviously urbane brands in orders like antiperspirants and purging operators are said to be growing much speedier in nation India than urban. [5]

Objectives of Study

As the primary objective of the research, we have intended to study the impact of advertisement on consumers buying behaviour, particularly for Toiletries in rural areas. To know about the impact of the advertising on the buying behaviour of rural consumers in toilet soaps.

Research Methodology

We have made an attempt to describe the variables like brand awareness, brands preferences, price, brand image, impact of advertisement, and various promotional tools etc. which make an impact on rural buying behavior. Target population of this research is rural consumers of India. The Profile of the Respondents and their professions have been shown in the table below:

Profile	Number of Respondents
Male (Elderly : 35+ Yrs)	65
Female (Elderly : 35+ Yrs)	62
Male (18 - 34 Yrs)	71
Female (18-34 Yrs)	76
Children (<18 Yrs.)	69

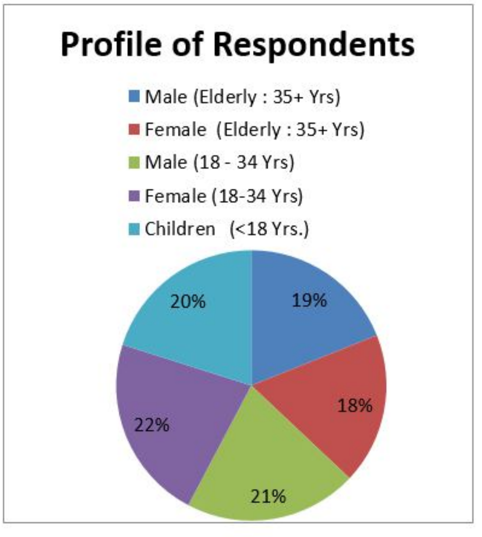

Fig.2: Profile of Respondents Accounted for Survey

Profession	Number of Respondents
Business (Manufacturing)	54
Business (Service Industry)	127
Salaried/Employed	119
BPL/Student/No Fixed Income	43

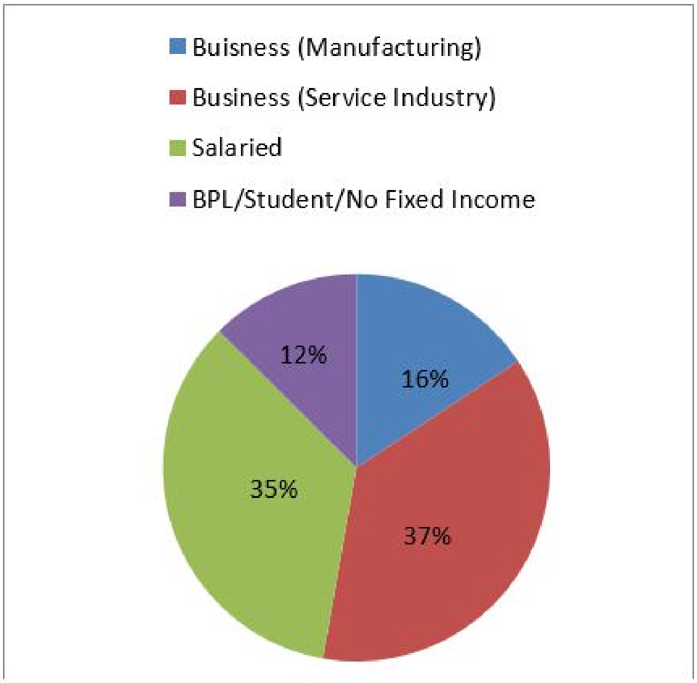

Fig.3: Profession of Respondents Accounted for Survey

Findings and Analysis

For the research, the sample was exposed to a variety of questions related to brand preferences. The questionnaire with 50 questions was distributed to the sample and primary data was collected. The following are the findings of this research with respect to brand awareness, preferences & factors of influence directing teenagers towards buying of a product. The most general questions (regarded to be of exclusive importance) in our questionnaire survey was:

I am influenced by advertisements. Here , I = Respondent
I remember advertisements while buying any product.
I prefer TV/Online ads more than Newspaper/Offline Ads.
Advertisements don't change my (respondent) decisions of buying a particular brand.
In recent days, rural consumers have been pulled with interest for advertorial products?

The survey has been analyzed to produce the aforesaid below results, evidencing that there is a great impact of advertisement on rural consumer buying.

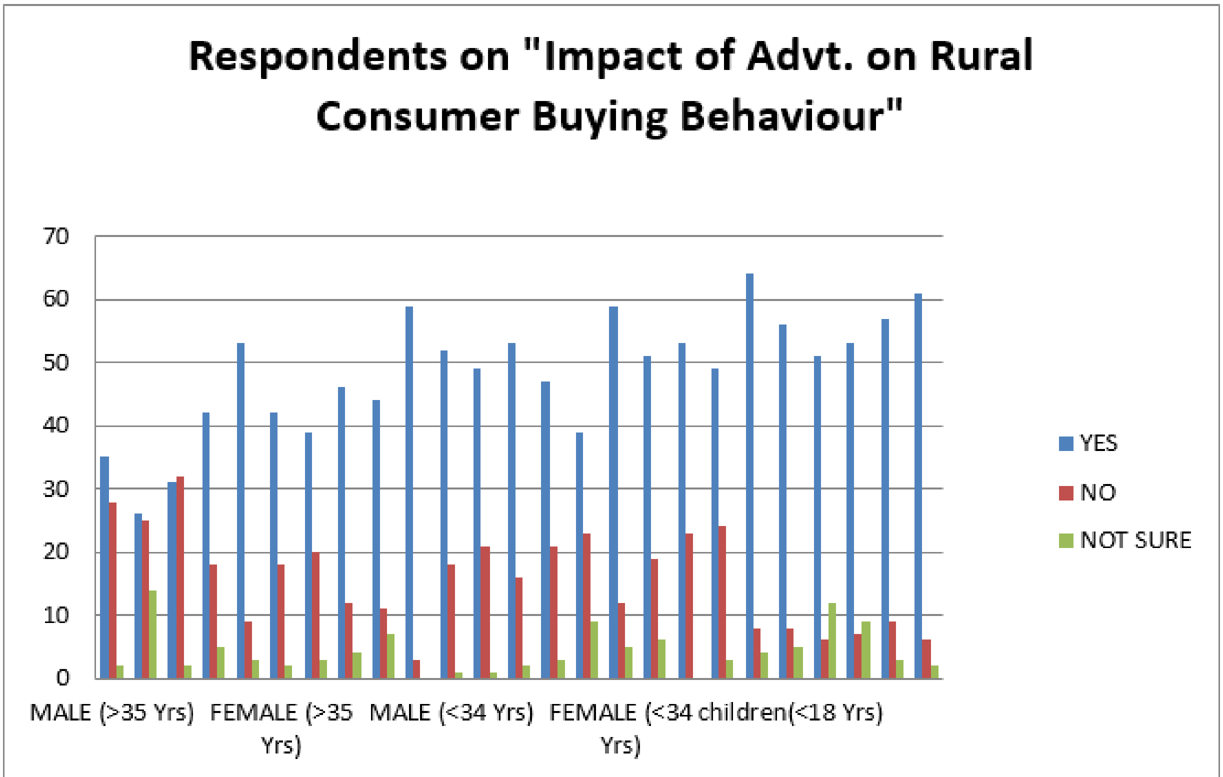

Fig.4: Analysis of the "Impact of Advt. on Rural Consumer Buying Behaviour"

Conclusion

It is evident that Advertisement influences the purchasing of lavatory Soaps in Rural India. As for the Rural Market, people are more attracted towards security. TV Media is the Most Effective Media in light of the way that greater part of the respondents said that they are impacted by TV warning's instead of some other Media. Offers acknowledge a basic part in influencing the clients and different affiliations have been beneficial by giving particular offers to the last client, the offers may be Discounts, Coupons, etc. The Frequency of the warning influences securing Behavior of the Customers .i.e, when the same Advertisement is shown again as it would influence clients to purchase the Product. The Jingles, Tagline also plays a vital role in buying Behavior as individuals in rustic areas would effortlessly relate it with the brand. Progressions, Campaigns with Celebrities and mascots influence individuals in rural market in purchasing the product. The survey has been analyzed to produce specific results, showing that there is a great impact of advertisement on rural consumer buying.

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TRAINING AS AN EFFECTIVE HR TOOL TO EMANATE CHANGE: A CASE STUDY

Ms. Preethi Keerthi DSouza
Research Scholar,
Assistant Professor,
Department of Post Graduate Studies and Research in Commerce,
Mangalore University,

Ms. P.V Sumitha
Research Scholar,
Assistant Professor, Department of Business Administration,
AIMIT, St.Aloysius College, Mangalore

Abstract

The pace of change is intensifying exponentially. Change occurs in every part of our personal and professional lives. Change can be planned and sometimes in planned events changes ensue. The result is seen and experienced. Organizations are focusing on change management wherein it is an approach to transitioning individuals, teams and organizations to a desired future state. Training is an effective HR tool and professionals agree that training is a complex human resource practice that can significantly impact any desired change. There are various factors like training, motivation, technology, management behavior, working environment where each factor contributes to overall performance of individuals both in an organization and even in society. There is positive relationship between the individual's performance and training followed by motivation that a person receives. Thus training has a positive impact on work and achievement of individuals.

Present paper deals with the transitioning of individuals. The paper explains the change that is found in individuals who underwent planned training. The training program by the name Persona: Education is Progress (EIP) was conducted for adult learners interested in personality development. After the training of three months that was conducted for six hours weekly by the authors on various aspects of personality development, the change in these individuals was measured and results notify that these beneficiaries have done exceptionally well in their walk of life. Although the future state of change was not planned by the trainers in this Persona series, results shown after the training program indicate drastic positive change. Thus the authors emphasize the fact that training is a tool to ensue change and if change is planned and desired results are structured then training; an HR tool can be effective to bring about change that is desired.

Key words: Training, Persona, Change, beneficiaries, Personality Development, Transitioning.

INTRODUCTION:

Competencies must be acquired by all in society in order to perform better. One of the ways to enhance individual competencies is by attending workshops that give training and are development oriented. Training and development are the two sides of a single coin. Through training and development, learning takes place and it will have a relatively permanent impact on the life of individuals which will be shown in their work and other work related aspects. Thus it is a fact that training and development helps in optimizing the utilization of human resource that further helps the individual to achieve the organizational goals as well as their individual goals.

Training and Development helps in inculcating the sense of team work, team spirit, and inter-team collaborations. It helps in inculcating the zeal to learn within individuals. It helps in improving upon the quality of work and work-life. Training and Development helps in developing leadership skills, motivation, loyalty, better attitudes, and other aspects that successful workers and managers usually display.

The question arises as to why these skills are required and why they need to be updated by individuals. The reason is quite obvious. It is the continuous changes that act as a force to keep individuals on their toes and they need to be equipped. Change is constant and these changes are here to stay.

At its most basic level, change is a movement out of a current state (how things are today), through a transition state and to a future state (how things will be done). Change happens all around us - at home, in our community and at work. Changes can be internally motivated or externally motivated. The change can be a dramatic departure from what we know or it can be minor. Changes can be anticipated or unexpected. But in all cases, the fundamental nature of change is a movement from the current state through a transition state to a future state.

However, change management is necessary because organizational change - moving from an organizational current state to an organizational future state - ultimately impacts how people do their jobs (likely many people).

While change is about moving to a future state, change management is about supporting individual employees impacted by the change through their own transitions - from their own current state to their own future state that has been created by the project or initiative.

To bring this change on of the most productive tool of HR is training. Training is the action of teaching a person a particular skill or type of behaviour.

'Training' implies putting skills into people, when actually we should be developing people from the inside out, beyond skills, i.e., facilitating learning. Thus the focus is on facilitating learning, not imposing training. Emotional maturity, integrity, and compassion are more important than skills and processes. Thus talk about learning and focus on the person, from the inside out, not the outside in; and offer opportunities for people to develop as people in as many ways as possible.

LITERATURE REVIEW:

According to **Raja et al (2011),** training and development is a very important tool for an organization to compete in this challenging and changing world. His empirical study revealed that there is a positive relationship between training design and organizational performance. Importance of training has been documented for variables other than organizational performance. However, many of these additional outcomes are related to performance indirectly. Training and development is basically directed at employee but its ultimate impact goes to organization, because the end user of its benefits is the organization itself.
Training and development has been acknowledged to be a very important component of organizational performance. However, it is not an end goal rather training is characterized as a means to an end – the end being productive, efficient work organizations, populated by informed workers who see themselves as significant stakeholders in their organizations' success (**Byrne, 2009).**

Training will have the greatest impact when it is bundled together with other human resource management practices and these practices are also implemented following sound principles and practices based on empirical research **(Abang et al, 2009).**

Herman and Kurt, 2009 studies garnered support for the benefits of training for organizations which includes improved organizational performance (e.g., profitability, effectiveness, productivity, operating revenue per employee) as well as other outcomes that relate directly (e.g., reduced costs, improved quality and quantity) or indirectly (e.g., employee turnover, organization's reputation, social capital) to performance.

PERSONA PERSONALITY DEVELOPMENT SERIES :

Persona is a personality development series which is initiated by the Freston Knowledge Foundation. It is a platform that encourages adult learning. It has a motto called as EIP that is education is progress. Enthusiastic purposeful learners come to this forum and attend personality development classes. There is no fee charged. In the personality development classes of persona topics are structured on the need of the individuals. They decide on the topic to be discussed in the next week however broad guidelines of the topic are given well in advance. Some of the issues that are discussed are motivation, communication skills, presentation skills, reading and writing skills, body language, personal and interpersonal effectiveness, public speaking, decision making skills, savings and investment patterns, tax management, national peace and harmony, cultural differences, parenting skills, creativity, group discussion and many more. The pedagogy practiced in the series range from lectures, role play, group discussion, exchange of views using multimedia tools. Individuals come to the sessions on their own free will and interact with all during the sessions.

RESEARCH METHODOLOGY:

Statement of the problem:

Present study focuses on the impact training has on the facets of personality of the respondents. The respondents of the study voluntarily joined the training series and underwent weekly six hrs of training on various aspects of personality development ranging from basics to advanced facets. The immediate output/impact of the training was evaluated through various test sheets with the total score out of hundred. The study also measures the partial advanced impact of this training series on the lives of respondents.

Scope of the Research:

The scope of the study was restricted to respondents who were the participants who voluntarily joined the Persona Personality Development Series during April to June 2014. Respondents who undertook all the test at varied periods were the sample of the study.

Objectives of the Study :

(i) To study the impact of purposeful learning.

(ii) Examine whether trainees enhance their work efficiency after undergoing training.

(iii) To assess the impact of the training on the skill set of individuals

Research Design:

The present study is exploratory in nature. This also includes the descriptive study which involved the researcher in collecting the primary data by making use of the scores of the research instrument to a very large extent for the purpose of the study.

Sampling Design:

Sample design is a plan for drawing the samples from the population. Following steps were followed in the sampling design.

- **Sample Unit:** Individuals who voluntarily joined the Persona training series were the respondents for the study.
- **Sampling Frame:** The study was restricted within the city limits of Mangalore.
- **Sample Size:** As per the decided sampling frame, the sample sizes obtained for the study were 50 respondents. However, three individuals were not available for continuous assessment and hence the sample size is restricted to 47 in total.

Limitations and Implications for Future Research:

- As the respondents of the group were heterogeneous in their demographic profile, the overall impact of the training programme cannot be evaluated. However, only individual growth and development of the respondents can be highlighted.
- The training programme was a semi-structured one and only interested individuals joined the same. Hence the motive and purpose of they joining this series is varied.
- The research instrument used to assess the impact of training programme at various intervals was independent, wherein the assessment was from basic to advanced levels.

TABLE 5.1 : SOCIO-DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Gender		Marital Status	
Options	**Frequency**	**Options**	**Frequency**
Male	34 (72%)	Married	29 (62%)
Female	13 (28%)	Unmarried	18 (38%)
TOTAL	**N=47**	**TOTAL**	**N=47**

Occupation		Age		Qualifications	
Options	**Frequency**	**Options**	**Frequency**	**Options**	**Frequency**
Students	6 (13%)	15 years - 24 years	5 (11%)	Up to 10 Std	3(6%)
Businessmen	21(45%)	25 years - 34 years	9 (19%)	10 Std to PUC	8 (17%)
Private Sector Employee	11(23%)	35 years - 44 years	17 (36%)	Graduate	14 (30%)
Govt. Sector Employee	3(6%)	45 years - 54 years	8(17%)	Post Graduate	1 (2%)
Housewives	4(9%)	55 years - 64 years	7(15%)	Vocational/ Technical	19(40%)
Retired	2(4%)	More than 64 years	1(2%)	Others	2 (4%)
TOTAL	**N=47**	**TOTAL**	**N=47**	**TOTAL**	**N=47**

Interpretation: Demographic profile of respondents highlight that larger sector of respondents in the sample were males (72%) and a large percentage of the respondents were married(62%). Regarding the type of occupation, majority were businessmen (45%). Almost 36% of the respondents belonged to the age group of 35-44 years, followed by 19% of respondents in the age group of 25- 34 years. The distribution on education revealed that most respondents in the study were Vocational/Technicalqualified (40%) followed by about 30% being graduates.

TABLE 5.2 : DEPENDENT SAMPLE T-TEST:

Table 5.2.1 : Paired Samples Statistics

		Mean	N	Std. Deviation
Pair 1	Before the training program (On April 1st 2014) (Period-1)	60.40	47	11.723
	After the training program (On May 15th 2014) (Period-2)	66.38	47	9.405
Pair II	Before the training program (On May 15th 2014) (Period-2)	66.38	47	9.405
	After the training program (On June 30th 2014) (Period-3)	74.19	47	8.19

Interpretation: Above table labeled Paired Samples Statistics gives descriptive statistics in two pairs of data. When period-1 and period-2 are compared based on the average scores, it can be concluded that the average score after training (66.38) is higher on an average as compared to before training score (60.40) highlighting the lower standard deviation (9.405).

When period-2 and period-3 are compared based on the average score, it can be concluded that the average score after training (74.19) is higher on an average as compared to before training score (66.38) highlighting the lowest standard deviation (8.19).

Thus it can concluded that Persona training programme has a lasting impact on the personality facets like body language, motivation, communication skills, intra and interpersonal effectiveness, human relation skills, creativity, problem solving, decision making and analytical thinking.

Table 5.2.2 :Paired Samples Correlations

PAIR	N	Correlation	Sig.
PAIR-1 {Period-1 & Period-2}	47	.639	.000
PAIR-2 {Period-2 & Period-3}	47	.653	.000

Interpretation: The above table labeled Paired Samples Correlations gives the value of the correlation coefficient between the two variables and significance level for the two-tailed test to assess the hypothesis that the correlation coefficient equals zero. Correlation value indicates that there exists high degree of correlation between scores before & after training & since p-value $0.00 < 0.05$, correlation coefficient is also significant.

Table 5.2.3: Paired Samples Test

Hypothesis:

Ho: There is no significant difference in the ability of trainees after a specific training.

H_1: There is significant difference in the ability of trainees after a specific training.

PAIR	Paired Differences		t	Df	Sig. (2-tailed)
	Mean	Std. Deviation			
PAIR-1 {Period-1 & Period-2}	-5.979	9.223	-4.444	46	**.000***
PAIR-2 {Period-2 & Period-3}	-7.80851	7.40634	-7.228	46	**.000***

**Indicates that the values are highly significant at 5% l.o.s*

Interpretation: The above table labeled Paired Samples Test gives the results of the analysis. Observing the two-tailed p-values for both the pairs (pair 1 and pair 2) are < 0.05, the null hypothesis (H_0) is rejected at 5% significance level and it can be concluded that there is significant difference in the ability of trainees after a specific training which means that the average output of the respondents has changed after attending the training program.

Conclusion:

The study identifies the impact training can have on adult learners who are in reality focusing on purposeful learning. Present study deals with the transitioning of individuals. The paper explains the change that is found in individuals who underwent semi-structured training. Majority of the respondents expressed that there is change in the outlook towards life and have benefitted from these training sessions and the impact is felt. With the increase risk taking propensity and challenging decisions, few of the respondents have changed the outlook of their life and have succeeded by leaps and bounds in their personnel and professional life.

The findings of the study indicate that Persona-Education is Progress (EIP) series was highly effective and significant between the periods of study. Thus the authors emphasize the fact that training is a tool to ensue change and if change is planned and desired results are structured then training; an HR tool can be effective to bring about change that is desired.

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AN EMPIRICAL INVESTIGATION OF HERZBERG'S HYGIENE AND MOTIVATION FACTORS AMONGST GOVERNMENT MEDICAL PRACTITIONERS

Dr. Harsh Purohit
Professor, FMS-WISDOM
Chair: ICICI Bank Chair for BFSI,
Banasthali Vidyapith, Banasthali

Ms. Anshika Yadav
Assistant. Professor
Banasthali Vidyapith, Jaipur

Ms. Sonakshi Goyal
Research Associate
Banasthali Vidyapith, Jaipur

Abstract

The present study deals with an empirical investigation of relationship between motivational and hygiene factors as defined in Herzberg's two factor theory amongst the medical practitioners employed in government hospitals of Jaipur city. A questionnaire containing items related to two major motivational and hygiene factors each was distributed amongst 65 government medical practitioners. The study attempts to test the underlying assumptions of the two factor theory. Hygiene factors- working conditions, company policy & administration, and motivational factors-responsibility and work itself, need for recognition and advancement are taken into consideration for the present study. Pearson's correlation is used to analyze the relationship between overall hygiene and motivational factors, and also to study the interrelationship between various motivational and hygiene factors. The results of the study suggest that the motivational and hygiene factors taken into consideration for the government medical practitioners are not mutually exclusive variables.

Keywords- Job Satisfaction, Herzberg's two factor theory

Introduction

Herzberg et al. (1957) has truly quoted that, 'The satisfied worker is, in general, a more flexible, better adjusted person who has come from a superior family environment, or who has the capacity to overcome the effects of an inferior environment. He is realistic about his own situation and about his goals. The worker dissatisfied with his/her job in contrast, is often rigid, inflexible, unrealistic in his choice of goals, unable to overcome environmental obstacles, generally unhappy and dissatisfied.'

Job satisfaction and factors underlying job satisfaction are the areas of keen interest to various psychologists. A remarkable contribution to this field in explaining the motivation to work was promoted by Herzberg et.al (1959). Herzberg propounded the two-factor theory- also called motivation-hygiene theory. Hygiene factors are characterized by the conditions surrounding the job such as quality of supervision, pay, company policies, physical working conditions, relations with other and job security. On the other hand, motivation factors are characterized by the factors associated with the work itself or with the outcomes directly derived from it such as promotional opportunities, opportunities for personal growth, recognition, responsibility and achievement. According to Herzberg, motivation factors contribute to job satisfaction, where as hygiene factors lead to job dissatisfaction.

Brooke, Russel and Price (1988) described job satisfaction as a positive feeling about a job, resulting from an evaluation of its characteristics. A person with a high level of job satisfaction holds positive feelings about his or her job, while a dissatisfied person holds negative feelings. Pestonjee and Mishra (1999) advocated that job satisfaction refers to a set of attitudes that employees have about their jobs. It is the disposition of people towards their jobs, and this involves numerous attitudes or feelings. According to Luthans (1992), while taking into consideration the subject of job satisfaction five dimensions- wage, quality of job, working conditions of individuals, management policies and working trends can generally considered. Baack (1991) Job satisfaction has several aspects, of these components satisfaction with supervision, with chances of advancement, and satisfaction with the task itself may be affected by the development and implementation of company policies.

The present study deal with an empirical investigation of relationship between hygiene and motivation factors as defined in Herzberg's two factor theory of job satisfaction amongst government medical practitioners in Jaipur city. The study aims to-

1. Test the underlying assumption of Herzberg's two factor theory of motivation that the hygiene and motivation factors are distinct.
2. Identify the relationship between hygiene and motivation factors of job satisfaction according to demographic variables gender, age and income.
3. Identify the interrelationship between the two hygiene factors –working conditions and company policy & administration according to demographic variables gender, age and income.
4. Identify the interrelationship between the two motivation factors- responsibility & work itself and need for recognition & advancement according to demographic variables gender, age and income.

5. Identify the relationship between working conditions and responsibility & work itself according to demographic variables gender, age and income.
6. Identify the relationship between working conditions and need for recognition & advancement according to demographic variables gender, age and income.
7. Identify the relationship between company policy & administration and responsibility & work itself according to demographic variables gender, age and income.
8. Identify the relationship between company policy & administration and need for recognition & advancement according to demographic variables gender, age and income.

Literature Review

Miryala and Thangella (2012) explored the factors influencing job satisfaction amongst doctors working in various governments, corporate & private hospitals. The paper identifies the descriptive factors that bring in job satisfaction in a much detailed form. The findings of the study presents six factors which include Human resource practices, personal contentedness, Work delegation, human resource policies, pride & recreation facilities & retirement benefits that contribute to job satisfaction amongst doctors.

Aasland, Rosta, Nylenna (2010) examined the trend in job satisfaction from the year 2000 to 2006 among 1600 Norwegian doctors. Also, the study aimed to identify the impact of healthcare reforms on job satisfaction on the sample taken under consideration in the study. The findings of the study suggest that the overall job satisfaction among the Norwegian doctors has been high from the year 2000 to 2006, which shows increasing job satisfaction. Also, it has been found that the job satisfaction among the older doctors was higher than the younger doctors but no gender differences was found on job satisfaction amongst the doctors.

Mallik, Seleem & Ahamad (2009) studied the correlation of job satisfaction with the concepts of work-life balance, turnover intentions & burnout level of doctors. The instrument was administered over 175 qualified doctors across Pakistan. The findings suggested that work-life balance is one of the major contributors affecting job satisfaction. Also, level of job satisfaction among female doctors was higher as compared to the male doctors. Further, workers burnout has an impact productivity, job satisfaction & intentions to leave the organization.

Rosta, Nylenna, Aasland, (2009) conducted a study to compare job satisfaction amongst 484 Norwegian and 1448 German hospital doctors aged between 33-65 years in the year 2006. It has been found that Norwegian doctors had significantly higher level of job satisfaction than German doctors. The study suggest that the factors underlying higher level of job satisfaction in Norway are, salary, more acceptable work hours and control over clinical work. Also, it has been found that general life satisfaction and age, but not gender were positively related with job satisfaction in the two countries.

Krogstad, et.al.(2006) explored the domains of work that are important for job satisfaction amongst doctors, nurses and auxiliaries. The study revealed that amongst various factors the strongest predictor of doctor's job satisfaction was working in the culture of professional development. Also, it has been found that the only domain of work that significantly predicted high job satisfaction important for all groups was positive evaluation of local leadership.

Nylenaa, Gulbrandsen, Forde and Aasland (2005) aimed to study the possible decline in professional and personal satisfaction among the Norwegian doctors. The study was conducted on 1174 doctors in the year 2002 and the findings were compared with answers to the same questions by the same doctors in the year 1994. The findings suggested that there has been no decrease in personal and professional satisfaction over the period of the study taken under consideration. Also, it has been found that Norwegian doctors were found to have a higher level of job satisfaction in the year 2002 in comparison to the year 1994.

Richardsen and Burke (1991) studied the issues of sex differences in the nature of occupational stress experienced by physicians and the sources of job satisfaction in medical practice. Data was collected from 2584 physicians in all Canadian provinces. It has been observed that major source of stress revealed by female and male physicians was time pressures on the job and major sources of satisfaction were relationship with patients and colleagues. Further, the results indicated a number of significant correlations between stress, satisfaction, practice variables and attitudes towards the health care systems.

S. Rao and G.Rao (1973) empirically investigated the two factor theory of job satisfaction. The results of the study revealed that motivational and hygiene factors were not mutually exclusive variables and their effects were not unidirectional. Both the factors contributed to overall satisfaction. As far as satisfaction aspect is concerned the motivator-hygiene dichotomy could not find support in their study. The results also signified that some job factors could be considered as motivators and hygienes while some other factors have mixed elements of both. Motivators contributed more than hygienes for satisfied subjects as well as for dissatisfied subjects.

Research Methodology

In order to construct a sound instrument, a pilot study was conducted over 15 medical practitioners as subjects. An item pool was prepared, following the works of Herzberg and selected items from Minnesota Satisfaction Questionnaire (MSQ) related to intrinsic and extrinsic factors of Herzberg theory. Two factor theory propounded by Herzberg which contains the definitions of various job satisfaction factors was studied and a list of 50 items was prepared. The questionnaire used for pilot study consisted of items relating to both motivational factors and hygiene factors. After item analysis, 26 items were selected for final questionnaire.

The final questionnaire used in the study consisted of two parts. Part I included the demographic characteristics of the respondents. Part II dealt with 26 items pertaining to Hygiene factors (15 items) and motivation factors (11 items) as defined by Herzberg –two factor theory of motivation. Out of 15 items pertaining to hygiene factors, 7 items are related to working conditions (physical working conditions, availability of resources, hours of work, and hygiene conditions at work place, availability of tools & equipments, relationship with superiors, relationship with peers). The remaining of the 8 items relates to company policy and administration (salary, incentives, pay system, job security, leave policy, channel of communication, grievance handling procedure, and transfer policy). Out of 11 items related to motivation factors, 5 items correspond to responsibility & work itself (nature of job, intention to change career, extra responsibilities related to job, fulfillment of personal & professional responsibility and responsibility beyond job description). And 6 items are based on need for recognition and advancement (opportunity to develop knowledge, opportunity to develop skills, opportunity for career advancement, social status, recognition and appreciation at work.) For each item respondent was asked to rate his feelings on a five-point Likert-type of scale consisting of five categories ranging from 1= strongly disagree to 5 = strongly agree in which high scores represented high satisfaction.

The survey method is adopted for the present research. The questionnaires were individually administered to the medical practitioners and were collected on the same day. The instrument was administered over 65 medical practitioners working in different government hospitals across the Jaipur city. Non-probabilistic sampling methods- convenience and judgment were used to select the government hospitals in the city. Proper care was taken to ensure that there was right representation of various demographics. To encourage the participants to share frank and free opinions, researcher assured the participants of anonymity.

Analysis and Interpretation

Table I schematically shows the study methodology and the group composed of 65 medical practitioners working in government hospitals. The data collected has been analyzed using SPSS. The sample profile given in Table I indicate that 64.6 per cent and 35.4 per cent of the participants are male and female respectively. Out of 65 practitioners 36.9 per cent respondents belonged to age group I (21-30 years), 36.9 per cent were from age group II (31-40 years) and 26.25 per cent belonged to age group III (40-61 years). Further, 13.85 per cent of respondents belonged to income group I (15,000-30,000), 52.3 per cent from income group II (30,000-45,000) and 33.85 per cent of the respondents belonged to income group III (above 45000) and only 13.85 per cent of the government practitioners receive the lowest income.

The results of the study (Table II) show that the hygiene and motivation factors are significantly positively correlated (0.287) at 0.05 as well as 0.01 level of significance. We can say that if job satisfaction due to motivator's increases, no job dissatisfaction induced by hygiene factors will also increase. This implies that the factors that lead to job satisfaction and job dissatisfaction are related. S. Rao and G.Rao (1973) found that the unidirectional effect of motivators and hygienes as proposed by two-factor theory was not observed in their study. The same outcome is also supported by Tietjen and Myers (1998). The traditional theory of job satisfaction which assumes that the same job factors contribute to job satisfaction and dissatisfaction also supports the findings of the present study. Further, review of literature supports that the results of the present study are found to be in conjunction with the contributions made by Randolph(2005), Ellickson and Logsdon(2002), House and Wigdor(1996), Ryan and Deci(2000), Hinrichs and Mischkind(1967), Bruke(1966), Wernimont(1966) But, it has been also found (Table III) that there exists no significant relationship between hygiene and motivation factors in case of male (cor=0.263) and female practitioners (cor = .342). This implies that for both males and females the hygiene factors which lead to job dissatisfaction are separate and distinct from the motivation factors which lead to job satisfaction, as per the Herzberg's two factor theory of motivation. For, the medical practitioners lying in Age group I and Age group III, (young and highly experienced practitioners), it has been found (Table V) that motivation and hygiene factors are significantly correlated (0.442) and (0.591) both at 0.05 as well as 0.01 level of significance respectively. But for Age group II, which means the middle aged doctors the hygiene and motivation factors are negatively correlated (cor value = -0.99) (Table IV). Clark et al. (1996) provides strong empirical evidence that the relationship between age & job satisfaction is U-shaped, declining from a moderate level in the early years of employment and then increasing steadily up to retirement**.** Further, as per the findings of the study, it has been found (Table V) that for income group I and II the hygiene and motivation factors are not correlated (.010) and (.151) respectively. But, it has been found that for income group III (Table V) the hygiene and motivation factors are correlated at 0.449 at 0.05 level of significance.

Also, it has been observed that the two hygiene factors –working conditions and company policy & administration (Table II) are significantly positively correlated with correlation value of 0.624 at 0.05 as well as 0.01 level of significance. Therefore, it can be interpreted that working conditions of a hospital is an independent variable which depends on company policy and administration. Both the factors are found (Table III) be highly correlated in case of male as well as female respondents with correlation value 0.638 and 0.588 at 0.05 as well as 0.01 level of significance. Hence, for both male and female practitioners working conditions of a hospital depends on company policy & administration of a hospital. For the practitioners belonging to age group II and III (middle aged and senior practitioners) working conditions and company policy & administration are found (Table IV) to be highly correlated (0.696 and 0.773) at 0.05 as well as 0.01 level of significance. Further, for the practitioners in income group II (Table V) both the factors are correlated (0.411) at 0.05 level of significance, and for the practitioners in income group III (Table V) both the factors are highly correlated (0.805) at 0.05 as well as 0.01 level of significance.

The statistical results (Table II) also reveal that there exist a significant positive correlation (0.417) between two motivational factors responsibility & work itself and need for recognition & advancement at 0.05 as well as 0.01 level of significance. So, we can say that need for recognition & advancement for the medical practitioners depends upon the extent of responsibilities and challenges & complexity associated with the work that they are doing. Schneck (2013) derived that workers who gather utility from status and career advancement opportunities simultaneously are more satisfied with their jobs. Also, the expectations about career advancements in near future significantly improve job satisfaction. For male practitioners (Table III) there doesn't exist any correlation between the two motivational factors. On the other hand, for female practitioners (Table III) there exists a significant positive correlation (0.669) at 0.05 as well as 0.01level of significance between the two factors. The two factors are found (Table IV) to be correlated at 0.05 level of significance for age group I (0.487) and age group III (0.491). Whereas, for middle aged practitioners there exists no correlation (Table IV) between the two factors. Further, it has been observed (Table V) that there exists a significant positive correlation (0.472) for the practitioners included in income group II at 0.05 as well as 0.01 level of significance. Whereas, there is no relationship between the two factors for income group I and III (Table V).

As per the statistical analysis it has been found (Table II) that for the overall study hygiene factor, i.e. working conditions and motivation factor i.e. responsibility & work itself are found be significantly positively correlated (0.254) at 0.05 level of significance. It can be interpreted from that the incidence & increase of hygiene factor that lead to no job dissatisfaction affects the motivation factor which leads to job satisfaction at the workplace. For these two variables, it can be said for the medical practitioners working at the government hospitals that responsibility and the work itself which includes finding one's job comfortable, and maintaining balance between personal and professional responsibilities depends up on working conditions which includes good physical working conditions, satisfactory working hours and presence of advance technological machines and equipments Also, for males the two variables are strongly positively correlated (0.496) at 0.05 as well as 0.01 level of significance but for the females the two factors are not correlated (.034) (Table III). This suggests that the female practitioners believe that elimination of working conditions that contributes to job dissatisfaction makes them more placatory but does not motivates them. It has been found (Table IV) that for age group I and age group II there exists no correlation (.073) and (0.333) respectively between working conditions and responsibility and work itself. But, for age III, there exist a positive correlation (0.544) at 0.05 level of significance. It can be said that the young and the middle age medical practitioners believe that elimination of working conditions that contributes to job dissatisfaction makes them more placatory but does not motivates them but the experienced and aged practitioners at the government hospital feel that the increase in job satisfaction leads to an increase in job dissatisfaction. Also, for income group I (Table V) working conditions and responsibility and work itself are significantly negatively correlated (-0.275) and for income group II, the two variables are not correlated (.081). But for income III group (Table V), the two variables are significantly positively correlated (0.534) at 0.05 level of significance.

It has been found in the study that there exists no correlation (Table II- Table V) between the hygiene factor, working conditions and motivation factor need for recognition and advancement. Further, it has been found that there exist no correlation amongst these two factors for demographic variables- gender, age and income, as well. Hence we can say that, these two factors do not affect each other in precedence.

The results further reveal (Table II) that, there exists a strong positive correlation (0.349) between the hygiene factor- company policy & administration and the motivational factor- responsibility & work itself at 0.05 as well as 0.01 level of significance. Hence, we can say that the extent and fulfillment of responsibilities (personal and professional) assumed by medical practitioners and the nature of work that they are doing highly depends on the administrative policies and practices of the organization. Clark et al (1996) observed a strong significant U-shaped relationship between, satisfaction with pay, and satisfaction with work itself for overall job satisfaction. This supports the results, as in present study, pay comes under the umbrella of company policy and administration. Demographically, the two factors are found to be correlated (Table III) for male practitioners (0.324) and practitioners belonging to age group- I (0.491) & III (0.530) (Table IV), and income group-3 (Table V) (0.464) at 0.05 level of significance. It has been found that there exists no correlation (Table: III, IV, V) between the two factors for female practitioners, and practitioners belonging to age group-II, income group-1 and 2.

Also, the statistical results signify (Table II) that there exist a positive correlation (0.266) between the hygiene factor- company policy & administration and the motivational factor- need for recognition and advancement at 0.05 level of significance. Therefore, we can say that fulfillment of need for recognition and advancement in career among the medical practitioners depends on the company policies and administration. Clark et al. (2009) advocated that, the higher the relative wage position, the lower are the future advancement opportunities because one is already high up on pay scale. Jones and Lloyd (2005) supported that need for recognition can also arise as it increases the chances for promotion that carries with it improved status and increased salary. Further, the findings suggest that (Table III, Table IV) demographically there exist a correlation between the two factors for female practitioners (0.494), practitioners belonging to age group-I (0.484) and age group-III (0.589). Also, the two factors are found to be independent of each other for all the income groups.

Conclusion

It can be concluded that motivational and hygiene factors taken into consideration for the government medical practitioners are not mutually exclusive variables. The factors that lead to job satisfaction and job dissatisfaction are related to each other. Hence, the results of the present study do not support the underlying assumptions of Herzberg's theory about distinctiveness of the hygiene and motivation factors. Also, the motivation and hygiene factors- working conditions, responsibility & work itself and need for recognition & advancement in government hospitals are found to be significantly dependent on company policy and administration of the hospital. Working conditions in the government hospitals do not affect the need for recognition & advancement amongst the practitioners. Challenging work & fulfillment of responsibilities (personal & professional) governs the need for recognition & career advancement amongst the medical practitioners. The study can be further enhanced to find the impact of the motivation and hygiene factors on overall job satisfaction.

Tables:

TABLE I: PROFILE OF SAMPLE (N=65)

Demographic Variables	Categories	Frequency	Percentage of Practitioners
Gender	Male Female	42 23	64.6% 35.4%
Age	21-30 Age I 31-40 Age II 40-61 Age III	24 24 17	36.9% 36.9% 26.25%
Income	15,000-30,000 Income I 30,000-45,000 Income II Above 45,000 Income III	9 34 22	13.85% 52.3% 33.85%

TABLE II: Overall Correlations

		HYGIENE FACTORS- Working Conditions	HYGIENE FACTORS - Company Policy & administration	MOTIVATIONAL FACTORS- Responsibility & Work itself	MOTIVATIONAL FACTORS- Need for recognition & advancement	HYGIENE FACTORS	MOTIVATIONAL FACTORS
HYGIENE FACTORS- Working Conditions	*Correlation*	1	.624(**)	.254(*)	.077	.857(**)	.150
	Sig.		.000	.041	.540	.000	.233
	N	65	65	65	65	65	65
HYGIENE FACTORS - Company Policy & administration	*Correlation*	.624(**)	1	.349(**)	.266(*)	.938(**)	.335(**)
	Sig.	.000		.004	.032	.000	.006
	N	65	65	65	65	65	65
MOTIVATIONAL FACTORS- Responsibility & Work itself	*Correlation*	.254(*)	.349(**)	1	.417(**)	.343(**)	.681(**)
	Sig.	.041	.004		.001	.005	.000
	N	65	65	65	65	65	65
MOTIVATIONAL FACTORS- Need for recognition & advancement	*Correlation*	.077	.266(*)	.417(**)	1	.210	.950(**)
	Sig.	.540	.032	.001		.094	.000
	N	65	65	65	65	65	65
HYGIENE FACTORS	*Correlation*	.857(**)	.938(**)	.343(**)	.210	1	.287(*)
	Sig.	.000	.000	.005	.094		.020
	N	65	65	65	65	65	65
MOTIVATIONAL FACTORS	*Correlation*	.150	.335(**)	.681(**)	.950(**)	.287(*)	1
	Sig.	.233	.006	.000	.000	.020	
	N	65	65	65	65	65	65

*** Correlation is significant at the 0.01 level*

** Correlation is significant at the 0.05 level*

TABLE III: Correlations between Factors For Male & Female Practitioners (Gender)

		HYGIENE FACTORS-Working Conditions		HYGIENE FACTORS - Company Policy & administration		MOTIVATIONAL FACTORS- Responsibility & Work itself		MOTIVATIONAL FACTORS- Need for recognition & advancement		HYGIENE FACTORS		MOTIVATIONAL FACTORS	
Gender		*Male*	*Female*	*Male*	*Female*	*Male*	*Female*	*Male*	*Female*	*Male*	*Female*	*Male*	*Female*
HYGIENE FACTORS-Working Conditions	*Correlation*	1	1	.683(**)	.588(**)	.496(**)	.034	.110	.052	.869(**)	.859(**)	.283	.051
	Sig.			.000	.003	.001	.876	.489	.813	.000	.000	.070	.819
	N	42	23	42	23	42	23	42	23	42	23	42	23
HYGIENE FACTORS - Company Policy & administration	*Correlation*	.683(**)	.588(**)	1	1	.324(*)	.400	.111	.494(*)	.955(**)	.919(**)	.219	.502(*)
	Sig.	.000	.003			.036	.058	.486	.017	.000	.000	.164	.015
	N	42	23	42	23	42	23	42	23	42	23	42	23
MOTIVATIONAL FACTORS- Responsibility & Work itself	*Correlation*	.496(**)	.034	.324(*)	.400	1	1	.147	.669(**)	.421(**)	.270	.505(**)	.827(**)
	Sig.	.001	.876	.036	.058			.353	.000	.005	.213	.001	.000
	N	42	23	42	23	42	23	42	23	42	23	42	23
MOTIVATIONAL FACTORS- Need for recognition & advancement	*Correlation*	.110	.052	.111	.494(*)	.147	.669(**)	1	1	.120	.338	.928(**)	.971(**)
	Sig.	.489	.813	.486	.017	.353	.000			.451	.115	.000	.000
	N	42	23	42	23	42	23	42	23	42	23	42	23
HYGIENE FACTORS	*Correlation*	.869(**)	.859(**)	.955(**)	.919(**)	.421(**)	.270	.120	.338	1	1	.263	.342
	Sig.	.000	.000	.000	.000	.005	.213	.451	.115			.092	.110
	N	42	23	42	23	42	23	42	23	42	23	42	23
MOTIVATIONAL FACTORS	*Correlation*	.283	.051	.219	.502(*)	.505(**)	.827(**)	.928(**)	.971(**)	.263	.342	1	1
	Sig.	.070	.819	.164	.015	.001	.000	.000	.000	.092	.110		
	N	42	23	42	23	42	23	42	23	42	23	42	23

*** Correlation is significant at the 0.01 level.*
** Correlation is significant at the 0.05 level.*

TABLE IV: Correlations between Factors for Age

		HYGIENE FACTORS- Working Conditions			HYGIENE FACTORS - Company Policy & administration			MOTIVATIONAL FACTORS- Responsibility & Work itself			MOTIVATIONAL FACTORS- Need for recognition & advancement			HYGIENE FACTORS			MOTIVATIONAL FACTORS		
AGE (#)		*Age Gr I*	*Age Gr II*	*Age Gr III*	*Age Gr I*	*Age Gr II*	*Age Gr III*	*Age Gr I*	*Age Gr II*	*Age Gr III*	*Age Gr I*	*Age Gr II*	*Age Gr III*	*Age Gr I*	*Age Gr II*	*Age Gr III*	*Age Gr I*	*Age Gr II*	*Age Gr III*
HYGIENE FACTORS- Working Conditions	*Correlation*	1	1	1	.376	.696(**)	.773(**)	.073	.333	.544(*)	.142	-.055	.306	.783(**)	.876(**)	.905(**)	.137	.876(**)	.416
	Sig.				.070	.000	.000	.734	.112	.024	.508	.800	.233	.000	.000	.000	.525	.000	.097
	N	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17
HYGIENE FACTORS - Company Policy & administration	*Correlation*	.376	.696 (**)	.773(**)	1	1	1	.491(*)	-.011	.530(*)	.484(*)	-.242	.589(*)	.870(**)	.956(**)	.970(**)	.550(**)	.956(**)	.642(**)
	Sig.	.070	.000	.000				.015	.958	.029	.017	.255	.013	.000	.000	.000	.005	.000	.005
	N	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17
MOTIVATIONAL FACTORS- Responsibility & Work itself	*Correlation*	.073	.333	.544(*)	.491(*)	-.011	.530(*)	1	1	1	.487(*)	.338	.491(*)	.368	.128	.566(*)	.732(**)	.128	.708(**)
	Sig.	.734	.112	.024	.015	.958	.029				.016	.106	.045	.077	.551	.018	.000	.551	.001
	N	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17
MOTIVATIONAL FACTORS- Need for recognition & advancement	*Correlation*	.142	-.055	.306	.484(*)	-.242	.589(*)	.487(*)	.338	.491(*)	1	1	1	.400	-.185	.513(*)	.951(**)	-.185	.963(**)
	Sig.	.508	.800	.233	.017	.255	.013	.016	.106	.045				.053	.387	.035	.000	.387	.000
	N	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17
HYGIENE FACTORS	*Correlation*	.783 (**)	.876 (**)	.905(**)	.870(**)	.956(**)	.970(**)	.368	.128	.566(*)	.400	-.185	.513(*)	1	1	1	.442(*)	1	.591(*)
	Sig.	.000	.000	.000	.000	.000	.000	.077	.551	.018	.053	.387	.035				.031		.012
	N	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17
MOTIVATIONAL FACTORS	*Correlation*	.137	.084	.416	.550(**)	-.199	.642(**)	.732(**)	.655(**)	.708(**)	.951(**)	.933(**)	.963(**)	.442(*)	-.099	.591(*)	1	-.099	1
	Sig.	.525	.696	.097	.005	.352	.005	.000	.001	.001	.000	.000	.000	.031	.645	.012		.645	
	N	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17	24	24	17

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

** Correlation is significant at the 0.05 level (2-tailed).*

 # Age Group I - 21-30 years ; Age Group II – 31-40 years ; Age Group III – 40-61 years

TABLE V: Correlations between Factors For Income

		HYGIENE FACTORS- Working Conditions			HYGIENE FACTORS - Company Policy & administration			MOTIVATIONAL FACTORS- Responsibility & Work itself			MOTIVATIONAL FACTORS- Need for recognition & advancement			HYGIENE FACTORS			MOTIVATIONAL FACTORS		
Income Group#		*I G- I*	*I G -II*	*I G -III*	*I G- I*	*I G -II*	*I G -III*	*I G- I*	*I G -II*	*I G -III*	*I G- I*	*I G -II*	*I G -III*	*I G- I*	*I G -II*	*I G -III*	*I G- I*	*I G -II*	*I G -III*
HYGIENE FACTORS- Working Conditions	*Correlation*	1	1	1	.210	.411(*)	.805(**)	-.275	.081	.534(*)	-.317	.002	.203	.699(*)	.766(**)	.928(**)	-.356	.028	.358
	Sig.				.588	.016	.000	.474	.650	.010	.406	.990	.364	.036	.000	.000	.347	.876	.101
	N	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22
HYGIENE FACTORS - Company Policy & administration	*Correlation*	.210	.411(*)	.805(**)	1	1	1	.189	.222	.464(*)	.268	.153	.373	.846(**)	.901(**)	.968(**)	.279	.195	.474(*)
	Sig.	.588	.016	.000				.626	.208	.030	.485	.386	.087	.004	.000	.000	.467	.268	.026
	N	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22
MOTIVATIONAL FACTORS- Responsibility & Work itself	*Correlation*	-.275	.081	.534(*)	.189	.222	.464(*)	1	1	1	.396	.472(**)	.316	-.012	.195	.517(*)	.782(*)	.704(**)	.617(**)
	Sig.	.474	.650	.010	.626	.208	.030				.291	.005	.152	.977	.270	.014	.013	.000	.002
	N	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22
MOTIVATIONAL FACTORS- Need for recognition & advancement	*Correlation*	-.317	.002	.203	.268	.153	.373	.396	.472(**)	.316	1	1	1	.023	.109	.320	.882(**)	.958(**)	.942(**)
	Sig.	.406	.990	.364	.485	.386	.087	.291	.005	.152				.953	.538	.146	.002	.000	.000
	N	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22
HYGIENE FACTORS	*Correlation*	.699(*)	.766(**)	.928(**)	.846(**)	.901(**)	.968(**)	-.012	.195	.517(*)	.023	.109	.320	1	1	1	.010	.151	.449(*)
	Sig.	.036	.000	.000	.004	.000	.000	.977	.270	.014	.953	.538	.146				.980	.394	.036
	N	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22
MOTIVATIONAL FACTORS	*Correlation*	-.356	.028	.358	.279	.195	.474(*)	.782(*)	.704(**)	.617(**)	.882(**)	.958(**)	.942(**)	.010	.151	.449(*)	1	1	1
	Sig.	.347	.876	.101	.467	.268	.026	.013	.000	.002	.002	.000	.000	.980	.394	.036			
	N	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22	9	34	22

** Correlation is significant at the 0.05 level (2-tailed).*

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

 # Income Group : IG I- Rs. 15, 000 – 30,000 ; I G II- Rs. 30, 000 – 40, 000 ; I G III - < Rs. 45, 000

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THE INDIAN WAY OF "DISRUPTIVE" INNOVATION: THE 'JUGAAD' MINDSET

Dr. Leena Sharma
Assistant Professor
St. Xavier's College, Jaipur

Abstract

Innovation is the most vital factor in shaping a company's success. Innovation is also important in the advancement of society across the world as new and innovative products increase the standard of living and provide people with opportunities to improve their lives. Every company, irrespective of the sector to which they belong, need an innovative process to survive. In this race of creating innovations, companies eventually end up producing products or services that are actually too sophisticated, too expensive, and too complicated for many customers in the market. However, by doing so, companies unwittingly open the door to "disruptive innovations" at the bottom level of the market. The western concept of disruptive innovation is all about the replacement of an existing product or technology by an improved or new product, creating new markets by discovering new categories of customers. This can be done not only by using new technology but also by developing new business models and exploiting old technology in new ways. But in the Indian context, disruptive innovation follows the basic principle of "Jugaad' which means an improvised or makeshift solution using scarce resources. This Hindi word 'Jugaad' is a way of life in India. It starts out as a cheaper alternative of a strategy and targets a market segment (the lower end) ignored by existing, leading brands. The key principle of 'Jugaad' innovation is simplicity which requires a deep understanding of consumers, their needs and their habits. This mindset which has now become an innovation theory is proving to be increasingly influential and insightful for corporates.

This paper is an attempt to understand the origin and cause by taking the best out of the jugaad mindset. The Paper also tries to find out the answer of the questions that can be a constraint based innovation eventually turned into opportunity. An effort is made to understand the challenges and requirements in adopting such new Indian forms of disruptive innovations. The paper tries to extract the core lessons from the successful examples of such innovations, developed in India, which is making its mark in global corporations. The said study is based on the secondary data compiled from various sources.

Keywords- Disruptive innovation, Bottom of the market, Jugaad.

Introduction

To thrive in today's rapidly changing globally competitive environment, companies have no option but to understand the importance of innovation. The pressure to innovate is not only from the customers changing expectations and needs but also the changing dynamics of competition. Competition can originate not only from the local region but from anywhere from the world. Not only from related technology but unrelated technology can force you to be innovative otherwise you will perish in the market. In an effort to promote change and gain advantage over competition, innovations turn disruptive in nature. The term disruption does not mean to interrupt or cause disorder but to replace. This disruption does not mean to make products or services more complicated and costly but making it so simple and affordable so that it transforms an existing market or sector. Eventually this type of innovation redefines the industry as products perceived as made for unattractive, unprofitable market, or niche market becomes the products for mass market.

In the Indian context, disruptive innovation is not a new term but we are practicing it with a different name '***'Jugaad"*** a Hindi word for 'improvised solution'. It follows a basic principle. It starts out as a cheaper alternative of a strategy and targets a market segment (the lower end) ignored by existing leading brands.
The ability of India's ***'Jugaad'*** mindset lies in adverse situation or scarcity of resources is that instead of running away or quitting, we try to turn it into advantage. '***'Jugaad"*** is nothing but an Indian style of converting constraints into opportunities. It is a flexible approach to solve a problem which turns into an innovation. This flexibility is adopted by Indian companies and brands to reach out to the vast and growing cost-conscious consumers who want best value for their money.

There are no boundaries for innovation. No one cares about the origin and reason of idea generation. Infact, trend of reverse innovation is in practice, innovations coming from countries belonging to developing economies like India are challenging the flow of innovation to developed economies.

New dimensions of innovation: Disruptive innovation

Disruptive Innovation', is a process by which a product or service takes root initially in the form of simple applications at the bottom of a market and then relentlessly moves up, eventually displacing the established competitors.(Clayton Christensen,1997).

Table1: Points of differences between innovation and disruptive innovation

Point of Distinction	Innovation	Disruptive innovation
Innovation	Bringing new products	By making new uses of a same product
Reinvesting criteria	Reinvesting new product idea generation	Reinvesting in the business process
Brainstorming	Through Pool of ideas inspired from internet and globalization	Selecting but executing right idea
Purpose	Market penetration	Market development with untapped customer needs
Type	Need based innovation	Constraint based innovation
Use of technology	Necessary	Non technological as well.

Source: Author

In Indian context disruption is in culture and attitude in form of ***'Jugaad'***. We go for simple, unconventional, and most important a cheaper solutions to solve our requirement. Moreover it should also give best value of money.

Origin of *'Jugaad'* Mindset

Historically, Indians have placed the price of the product ahead of creativity, brand value. That is why we are always counted as low cost producer of product and services forever.

Indians are identified by peculiar or unique way of doing. The basic cause lies in our habit and our attitude to deal with things and situations in constraint led economy. Moreover compromising with circumstances has been imbibed in our attitude .Indians are in a habit of saving money which they utilize for future social expenditures imposed by our culture (eg. marriages, festivals). This gets them to incubate a habit of rationing their expenditure. Thus they want to adjust their needs with this limited available budget. The large pools of Indian customers are demanding and have constraints of budget, it means they are not bothered about the technology used but it should work similar and appear similar in all attributes. Affordability is the prime need because of which Indian have always found ways to cheap alternatives, or substitutes. So ''***Jugaad***'' is not at all a planned innovation but has become an outcome of circumstances. Thus it is a result of India's dysfunctional system.

Indian Examples of Disruptive innovation with *'Jugaad'* Mindset

Jaipur foot- *-The Jaipur foot(artificial limb) can be considered as the finest example of Indian disruptive innovation and '***Jugaad***' mentality .It is famous for its significantly lower cost of only about Rs. 1,300 in contrast to a cosmetic limb of similar utility produced outside in the world. It was a creation to suit the Indian need initially but is now recognized worldwide for its cost efficiency and applicability. The design and concept is so accepted in the market that the NGO BMVSS of India which is behind the innovation in collaboration with Stanford University have co 'developed 'Jaipur Knee' costing only $20.(Kirsten Bound and Ian Thornton. 2012)

Arvind Eye Care hospitals-Its journey of starting with a ***'Jugaad'*** mindset and becoming a leader of low cost ophthalmic care is well-known. The key points to initiating disruption were, applying the use of trained para-medicals to do all the other operations so that surgeon focusses on the phase of surgery with its greatest skill inputs. Arvind Eye care became the record holder of performing the largest number of cataract surgeries in its effort to eliminate blindness.

Narayan Hrudayalaya is another example of disruptive innovation through service by high-value, low-cost model that makes heart surgery available to the masses. Affordable cardiac surgeries are the result of use of scale (30 heart surgeries per day).the keys to success are low cost hospitals ,use of low cost surgical disposable gowns and drapes, reducing cost reducing staffing.

General Electric's MAC 400 Electrocardiograph (ECG) machine, first portable ECG machine engineered in India by GE Healthcare has sharply reduced the cost to the patient of an ECG to less than Rs 10. The key principle is its simplicity and user friendliness. Moreover the device costs only about $1500, instead of the $10,000 of its predecessor. This proved to be a excellent example of disruption in as it has played the role of a bridge between the acute shortage of healthcare experts, healthcare insurance and electricity in rural India.

Tata Nano- With the launch of Tata Nano car as a low cost product in small car segment, now every car company wants to create their own version of Nano. Although the car had trouble with quality control, safety and did not really reach the desired expectation, but it provided an alternative to families who could not afford a car and had to adjust with two wheelers only. The "success" element of this kind of innovation was the strategy of making use of international supply chain in designing the car while removing the unnecessary attributes and an innovative distribution model(car was sold in kits to dealer-entrepreneurs and they assembled them for the buyers).(Kumar and Puranam ,2012).This innovation has set a new benchmark in the global auto industry.

Mitticool- a low cost, biodegradable refrigerator made out of clay, a basic and natural product is another great example of "***'Jugaad"*** innovation. This product with touch of its environment friendliness in storing food, and simplicity in making, got a whooping response from its user as food actually tastes better when stored in it as compared to a regular fridge, because it provides moisture to the food rather than drying it out. The product is also an example of common sense in bringing out innovation. (Ahuja , interview, 2012)

Chotucool- a battery powered refrigerator costing less than Rs. 4000 introduced by Godrej, owes its invention to the financial constraints and lack of power supply in India. *ChotuKool* is based on a thermoelectric chip and runs upon 12 volt direct current (DC) or an external battery. With this cost effective endevour, the company is successful in its effort of creating a model of disruptive innovation not only commercially but also socially. (PREETAM KAUSHIK, 2015).

Indian are more receptive to technological change even if it is a disruptive innovation, even if the product does not have full-fledged functional performance.

Waterwheel: To meet out the scarcity of water (one of the most scarce resource in rural areas), Wello , a social venture introduced 'Waterwheel' a rolling water container with capacity of 50 litres. This product thus provides a simple and easy solution to the problem of Indian rural women who have to walk miles to fetch water with heavy water containers on their head. (*Kirsten Bound)*.

Aakash Tablet- The drive for disruptive innovation is also visible in education sector. Result of Government ***'Jugaad'*** mentality with the intention to revolutionize education with computers and internet, Governement introduced Aakash Tablet to end the digital divide. This product was designed in ***'Jugaad'*** spirit with focus on keeping the cost as lower comparatively to the similar kinds of products. It end up into just a substitute product for affordability of Indian youth who want technology to boost their future. Such kind of innovation showed the ***'Jugaad'*** spirit can improve the education of disadvantaged children at little cost.

Nokia -Mobile phone segment has gone through with most popular disruption. It started with Nokia's 1100 handset launched in India. While the phone was built to focus on the Indian customer's core need and expectation, the phone came with a low cost. The handset removed the extra features of a mobile which were not relevant for Indian customers, and added the features like flashlights, multiple address books, dustproof keypads made of silicon coating. It was a low cost mobile, simple handset with less need of frequent charging.

Micromax- Micromax an Indian manufacturer introduced cost-effective mobile phones and the affordable smartphones based on Indian customers greed for high performance phones within the budget. The strategy applied was simple, importing parts from China. The handsets was unique and a big hit in Indian market because it offered features which were normally associated with an expensive phone from global brands, at a price associated with an assembled Chinese-made phone .The key features of the handset were its 30-day battery life, dual-SIM phones and universal remote-control mobile phones, which caused disruption in smartphones category.(D'monte,Srivastava,2014)

Turning constraints into opportunities

India' environment is peculiar to understand in terms of the characteristics of Indian customers. This poses a real challenge for the companies intended to go for innovations on well-defined fashion. Following can be the main constraints:-

- Lack of facilities and thus lack of drive towards innovation.
- Mismanagement in fiscal part.
- No visionary thinking
- Devoid of well-developed systems and processes.
- Addiction of ***'Jugaad'*** mindset
- Transferring the blame to Government and system for not taking any enough initiatives for innovation in practices.

Disruptive innovation can create a new paradigm shift in idea generating process provided it gets the support in the following areas:-

- Funding for making and commercialization of such products.
- Changing the perception on the origin of such products and value contribution is to be recognized.
- Government initiatives and support through policies and reforms for innovation.

Suggestions

Based on the example of innovation discussed in the paper, ways by which India can strengthen its disruptive innovation model :-

- Innovation cannot be forced but can be strategically intentional and sought(example:Tata Nano).
- Competition is the key to bring disruption in innovation.(Micromax)
- Innovation can go beyond the use of technology and can be based on simple common sense also.(Mitticool)
- Instead of putting money only R&D of products, the companies can direct their focus on business models and workflow.(Arvind Eye Care hospitals)
- The companies heading towards new products for untapped and poor market had to change their perception. They have to innovate as providers of cheap, affordable and sustainable solutions, not as provider of substitute cheap products.(Jaipur's Foot)
- If the products of such disruptive innovation are really providing true value for money, then the companies need to hesitate for the process of commercialization.(GE's ECG)
- Even new models of collaboration between developed and developing country entities working on same theme of need- based designs and products could accelerate the adoption and increase the impact of successful ideas and technologies.
- The companies have to innovate on the lines of turning extreme adversity and severe constraints into an opportunity to build new market and company's growth.
- Instead of reacting our way of innovation as a compromise on scarcity, affordability,temporary solutions, Indian innovators should become a vast advocate and ambassador for disruptive innovation with '***'Jugaad'*** methodology.

Conclusion

The result of disruption in innovation is India's potential of producing compact, low cost, efficient consumer products and one of the finest supply chain models in the face of harsh environmental conditions and constraints. It is really unfortunate that ***'Jugaad'*** word is still a short term solution, and treated as a corrupted form of innovation but we need to appreciate if it is rewarding and genuine.***'Jugaad'*** can be a way of connecting developed and developing markets. It also can be code to crack the emerging markets which share similar constraint led economy like India. As illustrated in the examples, most of such innovations have evolved for satisfying the need of non-consuming segment and the segment ignored by the businesses for less revenue generating. But the success of such innovations proved that knowledge cannot be confined with a 'country-of-origin' tag. For the multinationals who wants to seek new source of innovation in the future, the Indian style of disruption can be trapped as opportunity with challenges. If such innovations are taken up in large scale then they can be critical source for reforms and socio-economic developments.

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ASSESSMENT OF COMPETENCY SKILL AMONG EMPLOYEES OF MANGALORE BIG BAZAR

Ms. Sumitha P.V
Assistant Professor
AIMIT, St. Aloysius College, Mangalore

Dr. M. G. Krishnamurthy
Director
Department of Management Studies
JNN College of Engineering, Shimoga

Mr. Baretto Royce Winfred
MBA Student
AIMIT, St. Aloysius College, Mangalore

Abstract

In today's dynamic world of competition wherein every individual wants to climb the ladder and achieve greatness in any aspect of their work. Today skilled employees are considered as asset for an organization as smart working employees are more in demand than hard working employees. Skills or competencies play a huge role in facing competitive situations in organization. Skills are thus underlying characteristics of people that indicate ways of behaving or thinking, which generalizes across a wide range of situations and endure for long periods of time.

The retail sector is in a challenging situation wherein its employees have a huge task of retaining the customers for sustainability of the organization. Present study is conducted with a primary objective to evaluate competency skills possessed by male and female retail employees using non parametric test. The employees need to build up their strength and strive towards expediting the company's as well as individual goals. Present research was conducted at Big Bazaar, Mangalore wherein the retail employees were interviewed using structured questionnaire which emphasizes on technical and behavioral skills. These skills are considered as the core element for every retail sector setup. The present structure of any company wants to have employees possessing these skills which will prove beneficial in the long run. This is why the potential gaps in the employees were tapped in the company and hence a study was done.

Research findings highlight the areas in which the Male and Female employees differ in technical and behavioral skills. Present research will help the organization to improve their workforce and create a strong human capital having potential equal level of skills in them thereby leading market *to grow and develop employees who are considered as an asset to the organization.*

Keywords: Competency, Skills, Gender, Human Capital, Retail.

Introduction

In India we have employees coming from diverse cultural and ethnic background. There is change in the composition of workforce. The country is seeing in a major shift of employment in the service sector mainly the retail sector. Skills or competencies are the underlying characteristics of an individual. It may vary from individual to individual and even for the type of job. Some nature of jobs require highly competent employee whereas some need more of part timer. Competencies possessed by an employee may differ but the role which the employee has to play remains the same in the organization. Competencies are thus underlying characteristics of people that indicate ways of behaving or thinking, which generalizes across a wide range of situations and endure for long periods of time. Companies are now realizing the need to have competent employees for crucial roles. Opportunity cost may go higher if the firm does not have employees to react quickly and tactfully in certain decision making situations.

Skill Mapping is an innovative Human resource management tool to successful achieve the goals and even solve various issue. Skill mapping identifies an individual's strengths and weaknesses in order to help them better understand themselves and to show them where career development efforts need to be directed. There may be various set of competencies based on what role he/she is in. Competencies are derived from specific jobs within the organization and are grouped into categories. All the firms should realize the importance of competency assessment together with goal assessment. Every company needs an employee who is competent enough to do a particular task. It is concept which links all the aspects including Human Resource, Marketing, Finance, Operations and Strategy in the firm. It is an all-inclusive concept.

The growing concern regarding employee attrition in retail industry can be solved by the solutions mentioned in this research. It is a tool to achieve greater heights for the firm by achieving sustainable growth and even leads individual development. Employees have differences of skills possessed by them. Some may be an expert in marketing the product whereas some may be expert in grievance handling but an employee need to have an equal balance of the skills possessed by them. The differences in skills between the males and females should not be high. Both the genders should have equal level of skills so that they can develop a strong human capital and work accordingly to the expected work standards for a particular role.

Skill evaluation is an innovative technique wherein the employees know the gaps which they are facing a make themselves more competent enough. Skills usually differ between individuals to an extent. A particular has its requirements but the played by an employee. There needs to be a parity in the work done so as to obtain equal results of the work and achieve success. When there is parity there is expediting of company success and acceleration of individual growth. Such a noble approach which benefits the stakeholders as company will perform well when employees will achieve the organization goals will make them stakeholders get value for the concern and interest they showed to the company. Thus, this research clearly focuses upon only a primary objective of evaluating the differences of employee's competencies which determine the future of both the company as well as the individual as a whole.

Big Bazaar Outlet Profile

The largest retailer of India - Big Bazaar is now the only modern retail chain to be present across more than 100 cities. Big Bazaar is the flagship hypermarket retail chain from Future Group, having over 264 stores across the country. With its motto of "Making India Beautiful", Big Bazaar ensures that all the products are of good quality and offered at the lowest prices. Promising 'more for less', Big Bazaar, offers 1.6-lakh mass-market product ranges that are sought by a majority of Indian consumers. It also offers a host of value-added services. The special discounts and promotional offers, which are available at regular intervals, make the format very unique and distinct. The consumer experiences a new level of standard in price, convenience, comfort, quality and store service levels. Since its inception, Big Bazaar has been a front runner in industry for creating occasions of consumption for Indians. Shopping days which were created by Big Bazaar like "Sabse Saste Din", "Maha Bachat", "Wednesday Bazaar", and "Monthly Bazaar", have now become an industry norm. The attractive deals that range across product categories coupled with the best of quality, have always delighted millions of Indians.

It is Public Limited Company founded in the year 2001. Its headquarters is in Mumbai, India. It is a hypermarket which employees nearly 36000 people all over India. It has its presence in PAN INDIA Big Bazaar has enabled every Indian to have equal standard of living, so much so that consumers from every strata of society shop at Big Bazaar. From Fashion to Food to Home, Big Bazaar ensures that every category has the best of variety of offerings. Big Bazaar today has a loyal customer base of over two and a half crore. These customers are part of various loyalty programs of Big Bazaar like, Payback, T24 Mobile and Big Bazaar Profit Club that offer them more out of every rupee that they spend in our stores. Along with bringing in modernization in business, Big Bazaar's roots are imbibed deep down to Indian culture. Every employee of Big Bazaar believes in SEVA, that has become everyone's way of life. Be it a customer, colleague, society or community, Big Bazaar is forefront in facilitating a free helping hand in every way possible. Big Bazaar's Rourkela store in Orissa is the latest entrant in the market making the retail chain hit the 100th goal. Now, Big Bazaar reaches out to every consumer's home from Agartala in East to Bhuj in West, from Zirakpur in North to Palakkad in South. Thus, it has existence all over India making its operations extensive to cater to everyone s needs.

Big Bazaar, Mangalore which has its establishment in a prominent location even has competent employees. This study was based upon identifying the competency level of employees, with the highest and lowest skill together with the factors necessary for smooth functioning of the enterprises. This firm has strong orientation with relation to its vision and mission and imparts the same on the employees. There will be shortcomings in every firm but it needs to tackle it continuously. The rise in the online industry, is shaping the future course of action of the firm. This industry already has captured 12% of the market and is creating a sense of emergence in change for the established organizations. To face this new trend, firm must look forward to provide values in its service and in product quality. This can be done only be having competent employees who can retain and recruit new customers.

Literature Review

Seema, Sanghi (2008) in her book titled "The Handbook of Competency Mapping: Understanding, Designing and Implementing Competency Models in Organizations" highlighted the importance of behavioral and technical competencies of the employees. She said that Technical competencies of the employees can be improved whereas the behavioral competencies of the employees are tough to identify and develop in an employee.

Brian W Lambert (2009) in his Ph.D Thesis from Capella University on Creation and Validation of the Salesperson Competency Analysis: a competency model for entry-level business-to-business salespeople in the services industry said more sales managers are recognizing the need for their sales people to shift from a transaction selling approach to a more consulting-oriented approach. However, most studies have not investigated the importance of consulting knowledge and skill within this context. Rather, many researches identify knowledge and skill required based upon frequency of accomplished tasks rather as opposed to the importance of each task in individual's selling environment.

Nitin Vazirani (2010) in his research paper titled Competencies and Competency Model gave a brief overview of its Development and Application Competencies and Competency models are today commonly practiced in most of the organizations. There is a strong business case for competencies at work as they lead to significant human resource development that provides organizations with a competitive edge. While organizations have used the idea of competencies for over 50 years, the expansion of competency models within the private and now, in public sector has resulted into proliferation of definition, tools, models and application.

R.Yuvaraj (2011) in his research paper on Competency Mapping- A Drive for Indian Industries said Human resource management is a process of bringing people and organizations together so that the goals of each other are met. Nowadays it is not possible to show a good financial or operating report unless your personnel relations are in order. Over the years, highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. Indian organizations are also witnessing a change in systems, management cultures and philosophy due to the global alignment of Indian organizations. There is a need for multi skill development.

K. Srinivasa Rao, S. Pratibha (2012)in her research paper titled Competency based Human Resource Development Mechanism: A Case Study of NTPC said the competency framework serves as the bedrock for all HR applications. As a result of competency mapping, all the HR processes like talent induction, management development, appraisals and training yield much better results. In this paper, an attempt is made to study in-depth competency mapping and its organizational influence. This paper seeks to identify how an organization develops a model that reflects its own strategy, its own market and its own customers and the competencies that bring success in that specific context. This paper is based on an empirical analysis by taking a public sector company as a case. Further, the paper discusses, the process of developing a competency based HR mechanism for its organizational effectiveness.

PriyaVij (2014) in her research paper titled Revolutionizing FDI in Retail Sector: An Exploratory Study highlighted the growing competition in the retail sector and the importance of foreign direct investment in this sector .Developing countries like India need substantial foreign inflows to achieve the required investment to accelerate its economic growth and development and cater to a population of 1.2 billion. The Government of India, through its reforms in FDI for retailing has through a series of initiatives revolutionized the Indian Retail Sector on the global map of investments

Research Methodology

Present study focuses on the retail sector namely Big Bazaar of Mangalore city. Retail sector firms are in a situation wherein they need to change their outlook to achieve sustainability. Skills of the employees are crucial to manage the risk and be a market leader. Thus a descriptive research study was conducted to find out the evaluation of competency skills among retail employees using non parametric test. This identified the significant difference between certain skills and no difference in few of the skills possessed by employees.

Scope of the Research:

Skills are the major determinant for any employees. Being a smart hard worker is more essential than just being a hard worker. Edward Deming's principal of eliminating numerical targets has a crucial role to play in considering the use of skills of an employee. The scope of the study is restricted to Big Bazaar employees in

Mangalore city. Big Bazaar in Mangalore city consists mostly employees who are involved directly selling the products to the customers. This study was conducted after analyzing the nature of job and how to employees react to certain situation. Thus, it was found that there were differences in the way they respond and the techniques which they used. Hence, this formed the base of my research to evaluate the competency skill of employees.

Objective of the study:

Assessing the competency skill of big bazar employees under competency parameters

Data Collection:

Primary data was collected using a well-structured questionnaire which included dichotomous, closed ended and scaled questions. Interview method was adopted to collect the required response for the questionnaire. The understanding of what sort of information is required was been told to avoid any discrepancy in the data collected. The study constitutes total of 110 sample respondents. Present study includes all employees who are team members, team leaders, assistant department managers and department managers.

Limitations

1. Some of the employees may not know their hidden competencies
2. Opinions may differ due to the various respective reasons
3. All the employees may not give correct information

4.5 Future Line of Research

This study can be used as a benchmark to evaluate other retail company employees and check out the feasibility of the analysis done. This research can be even used as a base for future research on tools to bring parity in the level of skills possessed by the employees. It can be even utilized on research analyzing newer training techniques for retail employees.

5. Data Analysis and Findings

TABLE 5.1 SOCIO-DEMOGRAPHIC PROFILE OF RESPONDENTS

VARIABLE	PARTICULARS	FREQUENCY	PERCENTAGE (%)
Gender classification of respondents	Male	70	63.64
	Female	40	36.36
TOTAL		**110**	**100%**
Age group of respondents	Below or =20	31	28.18
	21-30	54	49.09
	31-40	17	15.45
	41 and above	8	7.28
TOTAL		**110**	**100%**
Experience level of respondents	Less than 1	35	32
	1- Less than 2	34	31
	2- Less than 3	16	15
	3 and above	25	23
TOTAL		**110**	**100%**
Number of daily customer interaction	0-100	38	34.55
	101-200	12	10.91
	201-300	33	30.00
	301-400	13	11.82
	401 and above	14	12.73
TOTAL		**110**	**100%**
Educational background of respondents	S.S.L.C	5	4.54
	P.U.C	23	20.91
	Degree	58	52.73
	Post Graduate	10	9.09
	Others	14	12.73
Total		**110**	**100%**

Interpretation:

The above socio demographic table depicts that the majority of the employees responded for the survey were males. Also maximum respondents belong to the age group being between 21 years to 30 years. It is also observed that majority of the employees have a minimum of 1 year of experience with daily customer interaction of 100 customers. Also maximum of employees are graduates.

TABLE 5.2 ASSESSING THE COMPETENCY SKILL OF BIG BAZAR EMPLOYEES UNDER COMPETENCY PARAMETERS

H0: There is no significant difference between competency skills possessed by males & female employees

H1: There is significant difference between competency skills possessed by males & female employees

Skills	t- Cal Value	Equal Variances	Asymp Sig Value	Result $\alpha = 5\ \%$	Decision regarding H0
Basic	0.312	Assumed	0.592	Not Significant	Reject
Knowledge	0.672	Assumed	0.298	Not Significant	Reject
Interpersonal	0.160	Assumed	0.05*	Significant	Accept
Customer Oriented	0.134	Assumed	0.448	Not Significant	Reject
Change Management	0.000	Not Assumed	0.019*	Significant	Accept
Store Management	0.495	Assumed	0.105	Not Significant	Reject
Entrepreneurial	0.044	Not Assumed	0.400	Not Significant	Reject
Executional	0.027	Not Assumed	0.009**	Significant	Accept
Process Oriented	0.016	Not Assumed	0.850	Not Significant	Reject
Impression Management	0.005	Not Assumed	0.309	Significant	Accept
** Highly Significant			* Significant at 5%		

The above hypothesis was tested using independent t-test to find out whether there is any significant difference which exists between the male and female big-bazar employees. It is observed that there is no significant in the skills possessed with respect to Interpersonal, Change Management, Executional, and Impression Management skills. It is also observed that with respect to the skills such as Basic, Knowledge, Customer Oriented, Store Management, and Entrepreneurial, Process Oriented skills there was significant change possessed among male and female employees.

Evaluation for Benchmarking

Evaluation of skills should be done by each and every organization. It is not a measuring tool but a benchmarking tool wherein the company cans set up a benchmark on what it wants to do and how does it expects its employees to do the particular task. Every task is different from the other. There are particular skills for every job. The reason for benchmarking is if the level of competencies in every employee differs means that the company has lagged behind in its training and not given the employee the required expertise knowledge about the job to be performed. Whereas if there is difference in skills between two gender then it is the duty of the firm to take corrective actions. Every employee needs to be treated equally. There is a rise in the mixture of female employment. For continuous growth and sustainability of the organization the firm needs to take effective measures on identifying the capacity of every individual, evaluate with the benchmarked skills and take measure for improvement. There is always a scope for improvement in every aspect of life. Thus, this study is very useful for the companies to set up a benchmark tool and thereby gain the added competitive advantage in the market place.

Conclusion

The retail sector needs smart competent employees to face the turbulent market conditions. It needs to bring about a change in its outlook on how it wants to face the situation with the help of its human resource capital. All the employees need to maintain similar level of competencies. There should not be any significant changes in the skills possessed by employees. There are a set of skills in which every employees should be a jack of all but even master of one. Every employee may be expert in its own field and may have its own techniques of dealing with employee but there should be even enough skill in other dimensions to cope up to the rising trend in the market.

There were ten identified competencies for a retail sales oriented employee in which the significant differences were found and evaluated. It can come to a conclusion that there were certain skills in which the employees had significant difference in which the firm should be aware of and take corrective measure as early as possible. Whereas in few dimensions there was no difference in the level of potentiality of the employees with respect to skill.

Evaluating the skill level will give every company a chance to know its human capital better which will make the firm stronger. Hence it can be concluded that to be a leader every company should learn to learn and blossom in the market.

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GREEN MARKETING- AN INNOVATIVE IDEA FOR MARKETERS

Mr. Salim Khan
Assistant Professor
St. Xavier's College, Jaipur

Abstract

In the modern world of globalization, it has become a challenge to maintain the customers as well as consumers in fold and even maintain our natural environment which is the major need of the hour. Consumers are also aware of the environmental issues and the impact of ecological pollution. Green marketing is a trend which has developed in the modern market not only in India but also in the world. In this research paper, main focus has been made on developing the concept and significance of green marketing. Data has to be collected from various sources like various books, journals, and websites. It describes the main problems in implementation of green marketing practices. The paper presents the current Scenario of Indian market and identifies the challenges and opportunities businesses have with green marketing. What are the reasons for it's implementations and in the future, what are the growth trends for the same.

Keywords: Environmental pollution, Green Marketing, Globalization, Global Warming, Sustainable Development.

Introduction

The holistic management process accountable for identifying, anticipating and satisfying the Needs of customers and society, in a profitable and sustainable way (Peattie, 1995).

Green Marketing" refers to holistic marketing concept wherein the production, marketing consumption and discarding of products and services acquire in a way that is less unfavorable to the atmosphere with increasing awareness about the implications of global warming, harmful impact of pollutants etc. Both marketers and consumers are becoming more and more approachable to the need to move into green products and services. Even as the shift to "green" may become visible to be expensive in the short run, but it will absolutely prove to be crucial and advantageous in the long run in term of cost.

Why Green Marketing?

As we know resources are scarce in nature and human wants are limitless, so it is essential for the marketers to exploit the resources not only efficiently and effectively but also achieve the organization's goals. So green marketing is expected. There is growing interest among the consumers all over the globe regarding the protection of the environment. A worldwide fact indicates people are concerned about the environment and are shifting their behavior. As an effect of this, green marketing has emerged which tells for the rising market for sustainable and socially responsible products and services. Thus the increasing awareness among the consumers all over the world regarding protection of the environment in which they live. Various studies by environmentalists point out that people are worried about the environment. Now a day we see that the majority of the consumers are becoming more alarmed about environment-friendly products and services.

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Objective and Research Methodology

One of the leading problems with the green marketing region is that there has been small attempt to rationally examine environmental or green marketing. This paper attempts to focus on the conceptual issues connected with green marketing. The present study is exploratory in nature and descriptive where the focus is on fact-finding investigation with sufficient interpretation. For this motive secondary data were collected through magazines, books, journals, conference proceedings, Government reports and websites etc.

Marketing Mix of Green Marketing

Green marketers must deal with the 'four Ps' in innovative ways.

1. Product

Entrepreneurs who want to exploit rising green market either:

- Recognize customers 'environmental needs and develop products to deal with these Needs; or
- Prepare products which are environmentally responsible to have less impact than other competitors.

Large varieties of products on the market that maintain sustainable development:

- Products ready from recycled goods, such as Quik'N Tuff housing materials prepared from broccoli boxes which are recycled.
- Recycled and reused Products.
- Efficient products, which save capital and reduce environmental impact. Queensland's only waterless printer, which reduces operating expenses by using less water than conventional printers and
- Products with environmentally responsible packaging .i.e. McDonalds replace their packaging from

polystyrene clamshells to paper.

- Organic products — many consumers are ready to pay a premium for organic products, which provide promise of quality.
- A service that rents or loans product – such as toy libraries.
- Certified products, which meet or go beyond environmentally responsible criteria

2. Price

Pricing is a decisive element of the marketing mix. Most customers are prepared to pay a premium if there is a perception of extra product value. This value may be enhanced performance. Environmental paybacks are generally an added bonus but will normally be the deciding factor between products of equal value and quality. Environmentally responsible products, however, are frequently less expensive when product life cycle costs are taken into concern. i.e., Fuel-efficient vehicles and non-hazardous products.

3. Place

Where and when the product available has a key impact on the customers. Very few customers go out of their way to purchase green products. Marketers are successfully initiate new green products & position them largely in the market place so they are attractive to consumers. The place must also be constant with the image which a company's wants to project. The place must distinguish a company from its competitors.

4. Promotion

Promoting products and services to end users includes paid advertising, public relations, sales promotions, direct marketing and on-line promotions. Smart green marketers will be able to emphasize environmental credibility by using sustainable marketing and communications tools and practices. For example, many organizations in the area of finance are providing electronic statements by email, e-marketing is speedily replacing more traditional marketing methods.

Challenges in Green Marketing

Standardization

Currently there is no standardization process to certify a product as organic. So we are unable to authenticate the claims of organization's Green campaigns. A quality control board will be formed for labeling and licensing.

New Concept

Now consumer is getting more aware about the advantages of green products. But still now it is new idea for the masses. The consumer needs to be educated and made aware of the environmental threats. Indian consumers do value the importance of using natural and herbal beauty products. Indian consumer is exposed to healthy living lifestyles such as yoga meditation and natural food consumption. In those aspects the consumer is already aware and will be tending to accept the green products.

Patience and Perseverance

The marketers require looking at the long-term advantages from this new green concept. It will need a lot of patience and no instant results.

Avoiding Green Myopia

The very first rule of green marketing is customer benefits i.e. the primary reason why consumers buy particular products. Motivate consumers to switch brands or even pay a premium for the greener option. It is not going to help out if a product which is developed is completely green in various aspects but does not provide the customer satisfaction. This will lead to green myopia. Also if the green products are very expensive then again it will lose its market acceptability

Golden Rules of Green Marketing

- Know your Customer: Make sure that the consumer is aware of and worried about the issues that your product attempts to deal with.
- Educating your customers: It is not just a subject of letting people know you are doing whatever you are doing to protect the environment, but also a matter of letting them know why it matters.
- Being Genuine & Transparent: Means that a) you are really doing what you claim to be doing in your green marketing campaign and b) the rest of your company policies are consistent with whatever you are doing that's environmentally friendly.
- Reassure the Buyer: Consumers must be made to consider that the product performs the work it's supposed to do-they won't forego product quality in the name of the environment.
- Consider Your Pricing: If you are taking a premium for your product-and many environmentally preferable products cost more due to use of higher-quality raw material.

Cases

Lead Free Paints From Kansai Nerolac

Kansai Nerolac Paints Ltd., has always been dedicated to the welfare of society and the environment at large. Kansai Nerolac has worked on removing dangerous heavy metals from their paints. Lead in paints particularly poses dangers to human health also cause harmed to human life.

Suzlon Energy

The world's fourth largest wind-turbine maker is among the greenest and best Indian companies in India. Tulsi Tanti, the creative thinker behind Suzlon, persuaded the world that wind is the energy of the future and built his factory in Pondicherry to run completely on wind power. Suzlon's corporate building is the mainly energy-efficient building ever built in India

Oil and Natural Gas Company (ONGC)

India's largest oil producer, ONGC, green Indian companies with energy-efficient, green crematoriums that will rapidly replace the traditional wooden pyre across the nation.

IndusInd Bank

IndusInd opened the country's first solar-powered ATM and pioneered an eco-savvy change in the Indian banking sector

Present Trends in Green Marketing in India

Governmental Bodies are forcing Firms to become more accountable. In most cases the government forces the firm to adopt policy which protects the well being of the consumers. Competitors' Environmental actions force the firms to change their Environmental Marketing behavior.

The Future of Green Marketing

There are numerous lessons to be learned to avoid green marketing myopia, the short version of all this is that effective green marketing requires applying good marketing principles to make green products attractive for consumers. Facts indicate that successful green products have avoided green marketing myopia.

Benefits of Green Marketing

- It ensures growth in long run with profitability.
- In long run it saves money but initially the cost is more.
- It helps companies to market their products and services while keeping the environmental aspects in mind.
- It helps in accessing the new markets and enjoying competitive benefit.

Majority of the employees also feel proud and responsible to be functioning for an environmentally responsible company.

Problems Related with Green Marketing

Credibility:
One of the key problems is that firms using green marketing must ensure that their actions are not misleading to consumers or business, and do not violate any of the regulations or laws dealing with environmental marketing.

Don't Follow Consumer's Perception Blindly:

Other problem that Firms face is to modify their products due to increase consumer concern but the fact that consumers' perceptions are sometimes not accurate.

Back Up Your Marketing with Good Technical Assistance

When firms try to become socially responsible, they may face the risk that the environmentally responsible deed of today will be found to be harmful in the future.

Lack of Policies

While governmental regulation is proposed to offer consumers the opportunity to make better decisions or to motivate them to be further environmentally responsible, there is complexity in establishing policies that will deal with all environmental issues.

Don't Follow the Competition Blindly

Reaction to competitive pressures can cause all "followers" to make the same error as the "leader".

Try To Minimize the Waste, Rather Than Find Appropriate Uses For It

Environmentally responsible organizations should attempt to minimize their waste, rather than find "suitable" uses for it.

Conclusion

Now is the right time to choose "Green Marketing" worldwide. It will come with strong change in the world of business if all nations will make firm rules because green marketing is necessary to save the earth from pollution. From the business point of outlook a smart marketer is one who not only convinces the consumer, but also involves the consumer in marketing his product. With the danger of global warming alarming, it is very important that green marketing becomes the rule. Finally, consumers, industrial buyers and suppliers need to pressurize effects on minimizing the negative effects on the environment. Green marketing assumes even more significance and relevance in developing countries like India.

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SOCIAL MEDIA: A NEW MERCHANDISE FOR MARKETING

Ms. Anjali Pareek

Assistant Professor

St. Xavier's College, Jaipur

Abstract

The rationale of this study to illustrate the cause effect relationship between marketing and social media. In today's marketing, promotion has become one of the most important factors in doing business. With an advent of social media it has penetrated many households and altered the way customers seek information as the basis for their purchase decisions. Keeping this in focus social media has become an important aspect in marketing mix and revolutionizing the way companies interact with customers. This study explores the traditional marketing tools effectiveness and impact of social media. Marketers emphasize on the strategies which can take this viral marketing mode beyond the normal social media at present. As a result it can also help in building your community strong enough to make your marketing effective & initiative buying. The various marketing channels would be taken in consideration during this study; various social media plays an important role in the promotion of a particular product. The added value of this paper is to identify the link between theory and practice of customer's purchasing decision and marketing plans in relation to the usage of social media. And to identify various marketing methods in order to make marketing plans more fruitful from company's point of view.

Keywords : social networking sites, marketing channels, purchasing decision.

Introduction

The social network has undergone a dramatic change in the past decade. From the past few years these networks have become an integral part of daily practice of billions of the individuals. Among these individuals the most visible are the youth. But, it is not only confined to youth only social networks are rapidly been accepted by older and other groups of the society. In fact, the social networks has changed the pattern of people interact among themselves. It is evident in the behavior and interaction mode of the young people, who are the profound users of these social networking sites. On social level the functional facet of these social networking sites has reduced transaction costs of communication. At interpersonal level, the individual identity is displayed in public front which serves to reduce the obstacles to communicate which not otherwise take place. And depends upon the common interests and concern but differ on the other dimensions. For the purpose this paper the focus of this study is on the usage of social networks increasing effects on the communication practices which is fundamental diversification of the media practices. Research in this area is a complex concern as well as an emerging issue in the area of media and policy development. There has been a substantial debate on the impact of social media networks in context of young people's daily lives. Research is initiated to identify whether the social networking sites can support the development of marketing literacy. The creation and sharing of the ideas and content on their profiles are indicative of their liking and disliking: can it be a database for the marketers? Posting on social media is a way of self expression and appropriate ways for communication. Information technology has crafted a novel method to communicate and interact. Social networking websites have become popular place for consumers to congregate and share information. Consumers have now the option to communicate their opinion about the products and companies to the other consumers at a critical point in the sales cycle. By looking to the posts marketers can easily figure out the preferences of the customers. Social media websites provides a platform to access the tastes, preferences and judgmental criteria of the customers and prospective customers. ([1]Aaker, Batra and Myers)

Reasons for using social media these days:

Social media gives direction:

Social media will help to improve on the weaker section of the company as well as it will also help to know the overcome those weakness and improve strengths. Social media will help in setting up the objectives by smart criteria:

Specific: Précising the data is crucial for any business to flourish.

Measurable: The quantification of progress is to be well planned

Assignable: The jobs should be assigned properly.

Realistic: The goals should be achievable.

Time related: The objects should be achieved in a specific time only.

Social media helps to get to know your customers

Social media helps to know the customers choices about what it likes, what it doesn't, what it's interested in, and what's it's passionate about. An individual likes and portrays his liking and disliking on social networking sites by making likes and comments on various posts.

Social media keeps the companies competitive

It is a competitive era so to get along with the wind is very important and it is a case with the usage of social media. If the competitors are using any sort of social media campaign than automatically it becomes mandatory for the other companies also because in this time of competition one cannot avoid the moves of competitors. One is more likely to soak up the existing marketing scenario in order to share a equivalent market share.

It improves customer service and communication

With the advent of social media the communication has became very instantaneous. Moreover it has become a stage to get feedback very easily and in real time. It has become a medium to continue a positive image building process. Simply by following the virtual friends one can obtain a practical and substantial database for the prospective customers.

It is cost effective

It is evident that monetization of social media has been instituted but then though it is cost effective as compared to other social networks. Social networking media is fast growing and competitive which exemplifies that consumers get the great products at a great price.

This research paper will perform a content analysis on the impact of social media on the various aspects of the communication and purchasing pattern of the individuals. (Collin, P., Rahilly, K., Richardson, I. & Third, A.,2011)

Objective of the study

1. To explore and determine the social and economic impact of the social networking sites on the society.
2. To identify the challenges social media proclaims towards the marketers and the companies.
3. To identify the opportunities social media displays towards the marketers and the organizations.
4. An analysis of traditional marketing tools.

Research methodology

This paper is based on the conceptual study. The secondary data is been used for this paper. Extensive literature review is used to reach to a meaningful conclusion. The sources for the secondary data would be internet journals, database available in the library, catalogues, national and international journals and television.

Societal and Economical impact of Social Networking Sites

Economy has various aspects to learn one of the major aspects of economy is labor. The Internet has significantly changed the way our society connects with one another, does business, and socializes. Today the youth use internet for every minute direction. The Internet, which is a piece of information for adults must put into milieu when they think about a particular topic and compare, generationally, social networking to face-to-face communications. In view of Pew Internet & American Life Project, more than 93% of both teens (12-17) and young adults (18-29) in the United States usage of Internet on regular basis , and more than 70% use social networking sites. Furthermore, among online teens, 62% use the Internet to get news about current events and politics, 48% use it to make purchases (books, clothing, and music), and 31% use it to get health, dieting, or physical fitness information.

According to recent Boston Retail Partners report '2014 Merchandise Planning and Allocation Benchmark Survey' of the top American retailers, highlights that there has been a massive 550% increase in the utilization of social media to facilitate planning for product development. Whereas the report identify that social merchandising is still in its infancy, a considerable proportion of retailers are using social media insights to guide their planning – having leapt from 6% in 2013 to 39% in 2014.

Customers post recent purchases and discuss products on social media sites. Retailers now a day's make easy for customers to post about the products.

Challenges on the Society: False Sense of Connection

According to survey performed by the Cornell University's Steven Strogatz, social networking sites has conditioned the world to make it more difficult to recognise the real relationships and the false ones. The ill effect of these social networking sites is it has built various casual relationships which are spreading distrust and confusion among the users. And as a result if more attention is given on these virtual relationships than real relations could be at threat.

Cyber-bullying

The immediacy provided by social media is available to predators as well as friends. Children are especially susceptible to the practice of cyber bullying in which the cyber criminals anonymously hit on the faith and terrorize the individuals in front of their peers. Although the effects of these attacks can't be seen as physical marks but they leave a deep mark on the mental health of the individuals. Sometimes the effect is so effective that it even drive the victim to the suicide point. The vagueness afforded online can bring out dark impulses that might otherwise be suppressed. Cyber-bullying has spread widely among youth, with 42% reporting that they have been victims, according to a 2010 CBS News report.

Decreased Productivity

The social networking sites have been a kind source of marketing for the companies as it is very cheap in terms of monitory expenditure. It is a best source to communicate with customers for the reason being fast and cost effective. On the other hand it is way to distraction also as employees might engage them into their personal status updates and other social activity. In accordance to Wired.com it has been posted those two studies which demonstrate damage to productivity caused by social networking: Nucleus Research reported that Facebook shaves 1.5% off office productivity while Morse claimed that British companies lost 2.2 billion a year to the social phenomenon. New technology products have become accessible that allow social networks to be jammed, but their effectiveness remains spotty.

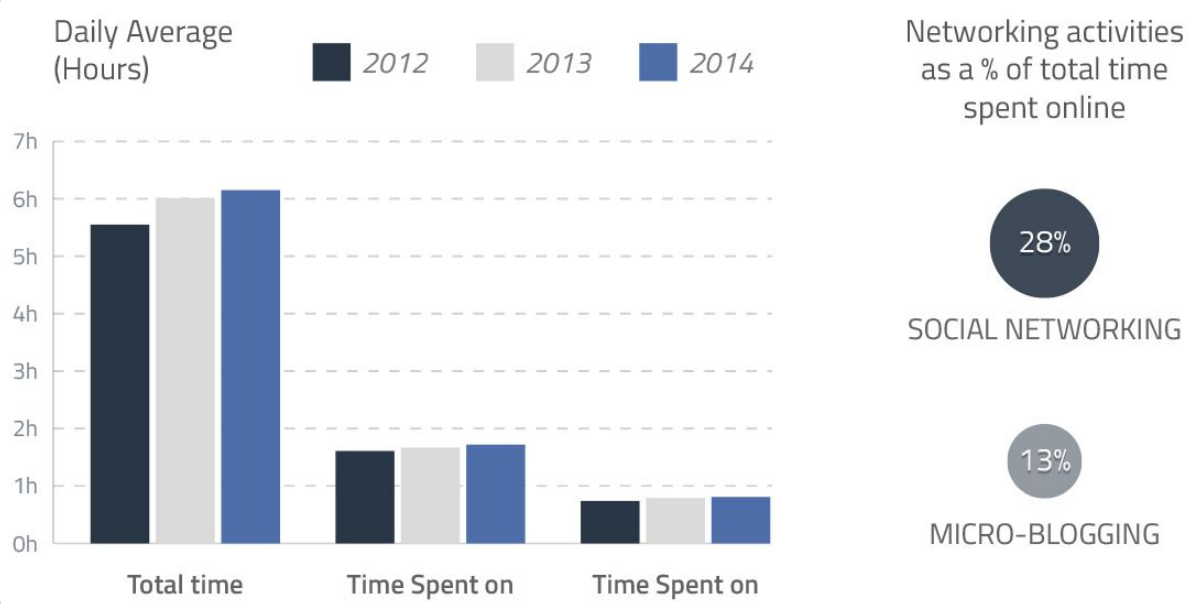
Privacy

Social networking sites persuade users to display their personal information on such public platform. The reason behind this is that intimate information about the people remains available to the public for an indefinite period of time. This information can be collected by the marketers and can be utilised for their product promotion. This information may be employ photos of friends and relatives which proclaim the inclination towards a particular sentiment can be utilised for product outreach. (Cecconi, A., 2007)

The permanency of online profiles is forever because if the information shared is posted on a person's wall it is out. Once the information has been out then it is nearly impossible to retrieve it. Some of the inappropriate pictures, captions, and comments would cause a threat among the youth when they start applying in colleges or seeking for jobs.

Opportunities for using social networking sites:

Social networking sites facilitate the business in a variety of ways. Traditional marketing means such as the radio, TV commercials and print ads are losing their effectiveness as the time spent on the television and radio is much less than the time spent on the social networks. On an average 28% of total time spent online is spent on social networking sites.



This chart explains the time expenditure on online surfing.

Moreover, with social media the businesses can connect with their targeted customers complimentary in exchange of only cost of energy and time. With the use of Facebook, Twitter, LinkedIn or any other social site one can lower marketing cost to a significant level. With the increasing popularity of social sites like Twitter, Facebook and LinkedIn, social networks has achieved awareness as the most feasible communication choice for the bloggers, article writers and content creators. These social networking sites have open the prospects for all the writers and bloggers to connect with their tech savvy clients to share your expertise and articles. This has been captured by the marketers and they have further exercised this information for communicating to the customers. Social networks have helped the marketers to encash the social circle by increasing purchases of the product. Social networks have evolved a new model of communication which has intensified the interaction channels and has broken all national boundaries. Practitioners have noticed the kind of thoughts an individual shares or likes and thereafter according to his perception the products and services are offered to him. The facebook asks "Do you like these product category". Students and experts are able to share and communicate with those people who share similar thoughts and can ask for the random opinion on a particular topic. Another positive impact of social networking sites is to unite people on a huge platform for the achievement of some specific objective. The whole idea is benefit the society for a positive change.

Traditional vs social media marketing

In Traditional marketing information is spread by from one to many while in social marketing there is many to many. Traditional marketing focuses on the ad campaigns for both over and long period while social media ad campaigns are planned for the instantaneous reactions. Traditional marketing media has no direct support beyond regular working hours while it is 24*7 in social media.

Conclusion

Social networking sites are providing cheap platform for the companies to market the products. These websites play a vital role in the social connectivity at interpersonal level evidently. Although, the traditional marketing tools have their own charm but study indicates that there has been an apparent boost in the usage of social marketing media. There has been 550% increase in the utilization of social media to facilitate planning for product development. While the report recognizes that social merchandising is still in its infancy, a considerable proportion of retailers are using social media insights to guide their forecast – having leapt from 6% in 2013 to 39% in 2014. Marketers should try to establish a blend between the traditional marketing tool and social marketing tool. A blend would be more beneficiary as compared to a complete foundation of a particular source because the customers are divided among the high users of social media and those who use social media not very often. Therefore, the portfolio of traditional and modern media of communication should be entailed in the new marketing plan.

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ROLE OF HUMAN RESOURCE(HR) IN STIMULATING ORGANIZATIONAL CHANGE

Ms. Ankita Rathore
Assistant Professor
St. Xavier's College, Jaipur

Abstract

To sustain themselves organizations are continuously under pressure to adapt to changes such as new policy changes, introduction to new management ideologies, etc. To adjust to these changing conditions it is important that employees feel themselves a vital part in implementing these proposed changes. The purpose of current research is to identify why Human Resources(HR) is a change agent in any organization to drive organizational excellence. The current study through extensive literature review aims to find out and analyze how HR practitioners act as change drivers and help in managing and facilitating change in the organizations. The paper also aims to highlight the role of Human Resource Management practices and professionals as change agents and a tool for effective change management.

Keywords: Organization Change, Change Management, Human Resource Management , Change Agents

Introduction

Organizations face continuous pressure to adapt to new environmental changes. To survive in the long run it is important that organizations swiftly adapt themselves to the changing conditions . Even if employees are willing to change, often the change process is very difficult and stressful at the same time. To adapt change employees have to change many things such as their routines, acquire new knowledge , and face peak workload. Such a situation can lead to further resistance to change resulting into stress, burnout and even high turnover.

Therefore the way people are managed is very crucial in organization. HRM plays a very important role in stimulating changes and thereby increasing effectiveness in the organization. HR plays a very crucial role as change agents. The current study is an attempt to understand the role of HR professionals' perspectives regarding managing change in an organization.

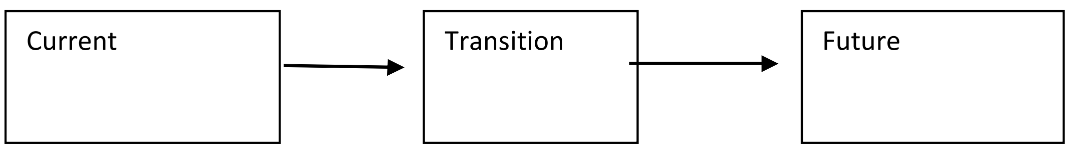
Change

To sustain in the dynamic environment organization needs to be stay ahead of the competition .There is a constant need for change. Thus Organizational change is about reviewing and modifying management structures and business processes.

Change Management

Change Management is a systematic approach to deal with change both from the perspective of an organization and an individual . For an organization change management means defining and implementing procedures or technologies to deal with changes in the business environment.

Change Management incorporates the organization tools that can be utilized to help individuals make successful personal transitions resulting in the adoption and realization of change.



Change Management include

a) Planning for Change
b) Managing Change
c) Reinforcing Change

Change Agents

Change agents are people with the responsibility for implementing change in an organization. Internal change agents are people within the organization whereas External change agents are people hired from outside to lead and facilitate change.

Internal Change Agents

Many organizations choose to delegate the responsibility for OD and implementation of change to organizations members who function as internal change agents. Some organizations such as IBM, GE have internal counseling groups who are responsible for OD.

External Change Agents

Organizations engage external change agents when they hire consulting firms to assist in the change efforts. External consultants' credentials usually include a formal education in Psychology, OB, HRM or Business Administration coupled with organizational experience

External consultants Advantages • Credibility as an expert • No Negative history with the organization • Wide experience and diverse knowledge Disadvantages • Perceived as an outsider • Lacks Knowledge of organization
Internal Consultant Advantages • Credibility as an insider • Knows the organization people , culture etc. • Personal Relationships Disadvantages • Often not perceived as an OD expert • May have negative Organizational history

Objective of the study

- To study the role of change agent in introducing organizational change
- To identify the major challenges faced by the Human resource professionals as change agents
- To understand the role of HR as internal change agents

- To identify the competencies required to become an successful internal change agent.

Research Methodology

This study is conceptual in nature based on extensive literature review to reach on a meaningful conclusion

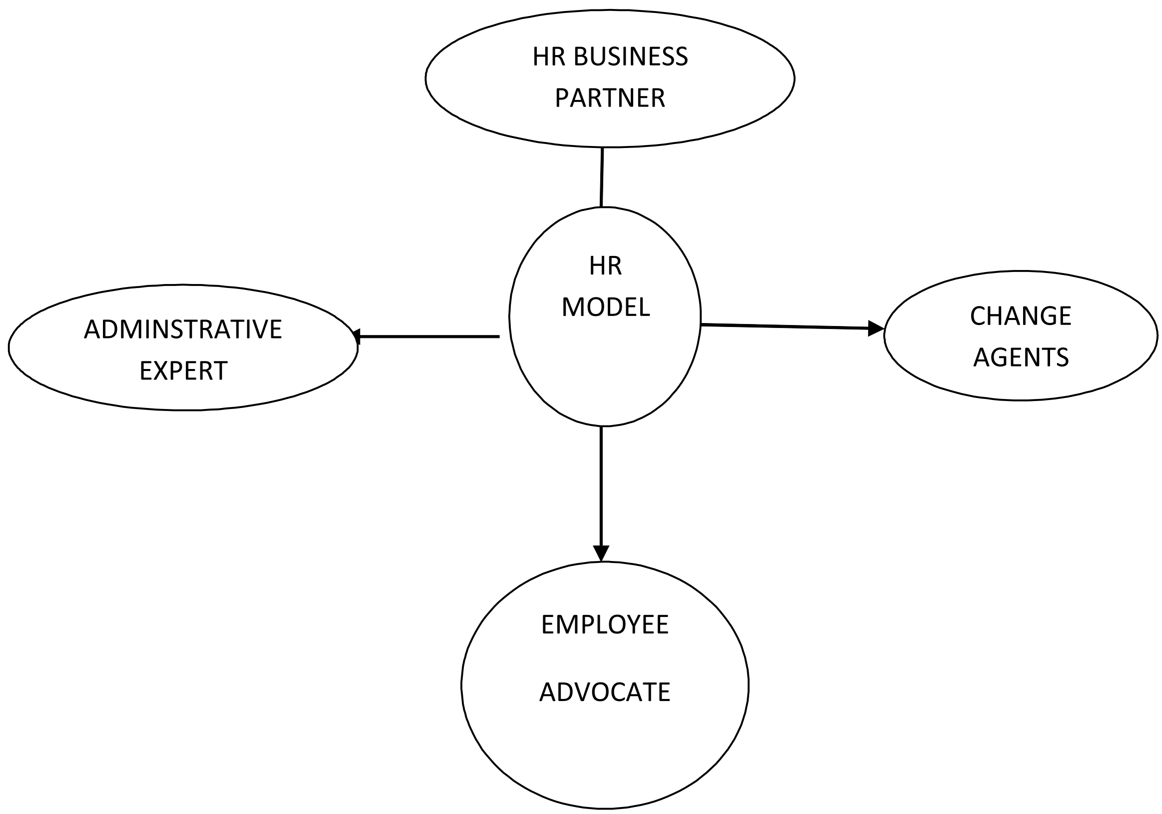
Human Resources – The current scenario

Human resources is the most important business function of an organization. HRM focuses on effective management of people in organizations. HRM serves as a link between people , satisfaction and productivity. Human resource management also serves as a major tool for readiness to change.

Traditionally human resource manager used to perform only administrative as well as policy maintaining function.

However with the change in environment role of modern manager is evolving. Modern managers are now involved in strategic decision making and are emerging as Business Partners.

Dave Ulrich has identified 4 key roles of a manager.



Human Resource Business Partner

HR plays a strategic role of business partner and helps in building a strategic partnership and relationship. As a business partner human resource manager builds a strategic relationship with dedicated internal clients. As an strategic business partner it gives honest feedback to internal client and uses feedback to improve HR procedures and services. It also runs cross functional projects aiming to increase productivity ,support innovations and develop talent.

Administrative Expert

(Monika Sinha and et al 2013) argues that HR Manager as an administrative expert is expected to carry out administrative duties like the overall labour costs, dealing with trade union, maintaining personal data accurately. As an modern HR professional an HR manager is expected to introduce HRIS solutions and eliminate the manual entry of data. As an administrative expert an HR manager should be able to manage HR budgets (recruitment, selection, T &D etc)

Change Agent

As an change agent an HR manager should co-ordinate and facilitate change and address employees about changes . He or she should co-ordinate and facilitate the change process and provide the tools and structures needed during the change period.

Employee Advocate

As an employee advocate or employee champion a HR manager represent employees, protect their interest and make sure that strategic initiatives are well balanced . HR professional ensures that employees have a fair chance to apply new roles in the organization. HR leads initiatives to improve the experience of employees in the organization and manages the regular grievance and compliance procedure to ensure that employees enjoy fair treatment from management.

Role of HR in Stimulating Change

HR Managers today are strategic partners to the business in the successful organization. In various organizations HR Managers are teaming up with business organizations to act as strategic partners leading to successful change various organizations across India such a Hinduja Global, Hindustan uniliver, Godrej, Essar group have started integrating HR as strategic partners.

Varun Arora(2013) in an article mentioned that various organizations such as HCL technologies have realized the importance of HR as successful change agents. HR manager can easily monitor and evaluate the effectiveness of the framework in bringing about acceptance to change. HCL Technologies has established Organization Change Management services as a part of its Enterprise Transformational Group which helps its clients to adapt to changes in short term and sustain change in long term.

Competency Skills of HR Professionals

Ulrich et.al define competency as the ability to add value to the business; competence must focus on the process leading from changing business conditions to achieving sustainable competitive advantage.

1) Effective relationship skill

HR professionals must be credible to both their HR counterparts and the business line managers whom they serve. They need to deliver results and establish a reliable track record

2) **Human resource development (HRD) skill**

Human Resource Development (HRD) helps employees develop their personal and organizational knowledge, skills, and abilities. HR professionals must acquire this skill to ensure a smooth implementation of systematic employee training, career development, performance management and development, coaching, mentoring, succession planning and organization development. Furthermore, HR professionals as change agent need to understand the learning process and how to create an environment that facilitates learning can design and implement more effective HRD interventions

3) **Conflict management**

HR professionals are able to contribution to organizational success if they can resolve conflicts among members in the organization. They can also impart conflict management skills, such as active listening and depersonalizing issues. They need to role model them in their interactions throughout the organization

Major Challenges faced by HR

1) Integrating employees

2) Ensuring High Morale and productivity among employees: The uncertainity about job security and

reporting relationships and changes in management processes often contribute to anxiety, resentment and low positive attitude towards the changes taking place.

3) Integrating different HR processes

Conclusion

The primary task of HR professionals in stimulating change is

1. Drives change at every organization level
2. Gives a framework to stimulate change
3. Helps in establishing co- ordination between various departments, Managers and employees.
4. Analyzing the effect of change in particular department
5. Understanding and using the correct medium to communicate to different groups.
6. To help the employees to cope up with the change
7. To assess the organizations change readiness
8. To develop a change management strategy
9. To identify change management resources
10. To create and manage change management Plans

The requisite ability of a successful HR manager should be to engage employees by keeping their energy and motivation level high so that organization moves swiftly from tranisition stage to transformation stage.

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VEDENTA LTD – CAIRN INDIA MERGER: WIN –WIN FOR BOTH?

Mr. Hitesh Punjabi
Assistant Professor
Finance at Chetana's Institute of Management and Research

Mr. Rabindra Singh
Assistant Professor
Finance at Chetana's Institute of Management and Research

Vedenta Ltd – Cairn India Merger: Win –Win for Both?

"The Merger of Cairn India and Vedenta Limited consolidates our position as India's leading diversified natural resources champion, uniquely positioned to support India's economic growth. This marks a significant step towards achieving our stated long term vision of a simplified group structure with alignment of interest between all shareholders for creation of long term sustainable value"

-Mr Anil Agarwal,Chairman of Vedenta plc

"The merger with Vedenta Limited will generate additional value for our shareholders and de-risks Cairn India by providing access to a portfolio of diversified Tier-1, low cost, long-life assets, to deliver significant near term growth. The financial strength of the enlarged group will ensure greater access to capital to further Indian oil &gas development."

-Mr Mayank Ashar,CEO of Cairn India

Introduction

On June 2015, India's biggest diversified natural resources company, Vedanta Resources plc, announced plans to merge two of its businesses — India's largest private miner, Vedanta Ltd (Vedanta), and oil and gas exploration and production firm Cairn India Ltd. Under the scheme for each equity share held, the minority shareholders of Cairn india will receive (a) one equity share of VEDL and (b) one 7.5% redeemable preference shares (RPS) in Vedenta with a face value of Rs 10, which will be redeemable at par after 18 months. The transaction will require approval of majority of the minority shareholders (Vedenta cannot vote in Cairn), and other regulatory approvals 4). The transaction is expected to be closed in Q2CY16. Shareholding of Vedanta PLC in Vedenta India would fall to 50.1% from 62.9% pre-merger. The merger of wholly owned foreign subsidiaries i.e. Bloom (and its step down subsidiaries such as TSML which hold debt pertaining to acquisition of CAIR) will be considered at later stage.

Background Note

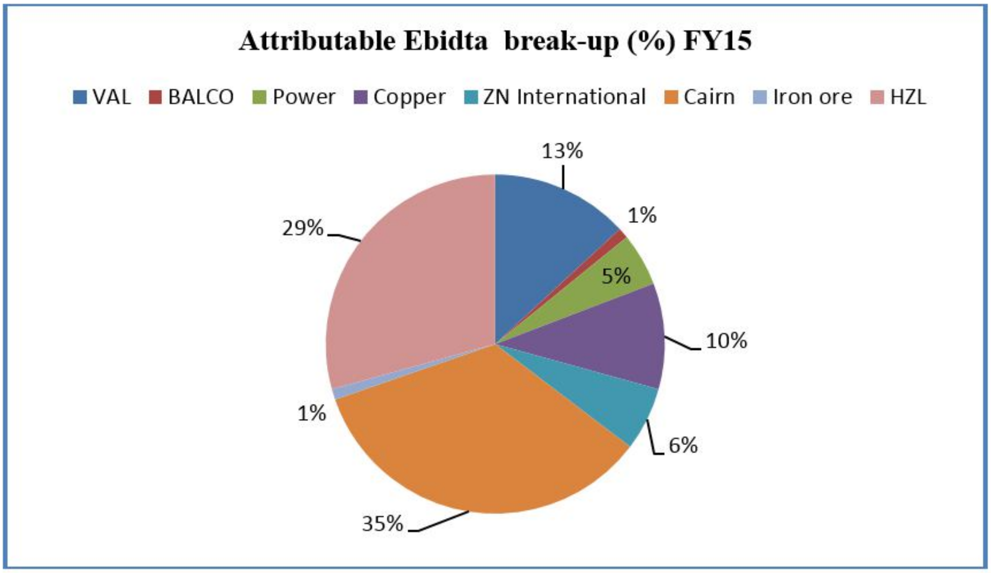
Cairn India

Cairn India is one of the largest independent oil & gas exploration and production companies in India. It operates 27% of India's domestic crude oil production and to date has opened 4 frontier basins with numerous discoveries. Cairn India has a portfolio of 9 blocks - one block in Rajasthan, which contains multiple assets, two on the west coast and four on the east coast of India and one each in Sri Lanka and South Africa. Oil and gas is currently being produced from Rajasthan, Ravva and Cambay. It is listed on the BSE and NSE in India.
Cairn India had gross assets of $10.7 billion as of 31 March 2015 and profit before tax (before exceptional items) ("PBT") of $1.2 billion for the year ending 31 March 2015. Vedanta Limited had gross assets of $8.6 billion as of 31 March 2015 and PBT (before exceptional items) of $2.0 billion for the year ending 31 March 2015.

Vedenta India Ltd

Vedenta india is a subsidiary of Vedanta Resources, the London-listed metals and mining group. Vedenta india is a globally leading diversified resources company with presence in oil & gas (through 58.9% stake in Cairn India), zinc-lead-silver (through 64.9% stake in HZL and 100% stake in erstwhile zinc-lead business of Anglo American), copper, iron ore, aluminium and commercial power (largely in standalone business but in subsidiaries as well). The company was formed through the merger of Sterlite Industries into Sesa Goa along with acquisition of additional 38.8% stake in Cairn which was consummated in August 2013 and announced in February 2012. Cairn has stakes in the following producing blocks: 70% in Rajasthan RJ-ON- 90/1, 22.5% in Ravva and 40% in Cambay block CB-OS/2. In its largest field in Rajasthan, the gross proved & probable Hydrocarbons Initially In Place (HIIP) stands at 6 bnboe. VEDL is the largest non-ferrous metals player in India with presence across all key base metals, viz. aluminium (0.8mtpa), copper (0.4mtpa) and zinc lead (1.0mtpa). The company entered the nonferrous metals sector as a pure play copper producer and through several strategic acquisitions acquired aluminium as well as zinc-lead assets. VEDL has ventured into commercial power generation business in India. It has a 2,400MW power plant (in Orissa) and is in the midst of adding another 1,980MW capacity (in Punjab). The company has iron ore mining assets in Goa and Karnataka (with reserves/resources of 433mt).

Business	**Capacity**	**Expansion**
Oil(Cairn)	225kbpd	0
Refined Zinc+ Lead(HZ)	1008ktpa	200ktpa
Silver(HZ)	500tpa	0
Refined Zinc+MIC(Zinc Int)	400ktpa	250ktpa
Copper(Sterlite)	405ktpa	0
Aluminium(VAL)	500ktpa	1250ktpa
Aluminium(Balco)	245ktpa	325ktpa
Power(SEL)	2400MW	0
Power(TSPL)	0	1980MW
Iron Ore(Sesa Goa)	7.8mtpa	0



The Deal

The merger Is a non-cash deal. For every share held, shareholders of Cairn will get 1 equity share and one 7.5% redeemable preference share in VEDL with face value of Rs 10 redeemable at par after 18 months. This will lead to additional issue of 752mn equity shares (~25% dilution) and 752mn preference shares of VEDL.

- Post the merger, Vedanta Resources Plc's ownership in VEDL will reduce from 62.9% to 50.1%.
- The transaction is expected to be completed by Q2CY16.

Computation of revised promoter stake on merger with Cairn India, (%)

		No. of shares(mn)	No. of shares(mn)
Swap ratio (X) - (A)		**1.1**	**1**
Vedanta shares outstanding	62.90%	2,965	2,965
Promoter's stake in Vedanta		1,864	1,864
Cairn shares outstanding		1,875	1,875
Cairn India shareholding			
Promoter stake (Vedanta)	59.90%	1,123	1,123
Minority stake (B)	40.10%	752	752
New Vedanta shares to be issued (A x B) - (C)		827	752
Vedanta - new shareholding			
Existing shares		2,965	2,965
New shares to Cairn minorities		827	752
Total shares outstanding		**3,792**	**3,717**
Shares with promoters		1,864	1,864
Promoter stake (%)		**49.2**	**50.1**

Source: BSE, Company

Merger approval likely to be completed by Q2CY16

Management had given guideline for the apporoval of merger approval will be completed by Q12016, but due to delay in approvals from SEBI, now management expects the process to be completed by Q2 2016.
The proposed merger will require the following approvals: i) Stock Exchanges (BSE, NSE) and regulator (SEBI), ii) Majority (>50%) of minority shareholders at CAIR and VEDL, iii) Simple majority of all shareholders of Vedanta PLC, iv) High Court, v) Indian oil ministry and vi) Foreign Investment and Promotion Board (FIPB). The unresolved tax dispute between Cairn Energy/ Cairn India and the Government of India might delay the approval process.

Transaction timeline

Key Events	Expected Date
BSE, NSE and SEBI approvals sought	Q2 2015
BSE, NSE and SEBI approvals	Q3 2015
Vedanta plc posting of UK Circular	Q3 2015
Application to High Court in India	Q3 2015
Vedanta plc EGM	Q3 2015
Vedanta Limited and Cairn India shareholder meetings	Q4 2015
Foreign Investment Promotion Board approval	Q4 2015
High Court of India approval	Q1 2016
MoPNG approval	Q1 2016
Transaction completion	Q1 2016

Source: BSE, Company

Rationale for Acquisition

- Diversified Tier-I portfolio de-risks earnings volatility and will drive stable cash flows through the cycle.
- Improved ability to allocate capital to the highest return projects across the portfolio.
- Greater financial flexibility to sustain strong dividend distribution.
- Cost savings by centralising various operations and economies of scale.
- Cost savings and potential re-rating to benefit all shareholders
- The transaction will contribute to further the streamlining of internal processes and improved productivity beyond the previously announced $1.3 billion.
- Stronger balance sheet will allow for the overall cost of capital to be reduced.
- Consistent with stated corporate strategy to simplify the group structure.
- Being part of a larger entity will allow Cairn India to benefit from increased economies of scale and improved free float & trading liquidity
- Earnings will be de-risked through increased diversification, offering exposure to a larger, more resilient and diversified commodity mix.
- Offers Cairn India shareholders exposure to Vedanta Ltd's well invested Tier-I, structurally low cost,

longer-life assets, including best in- class zinc platforms, which have significant latent capacity ramping up.

- Retains proven management team and decision-making framework, retaining the Cairn India brand.

Material improvement in capital structure; win-win for both

Some Analyst are of opinion the transaction will materially improve the fungible flows of cash/debt across diversified set of commodities. Net Debt to EBITDA will improve from 12x earlier to 5.0x among the fungible cash flow businesses. CAIR shareholders will now get additional exposure to low cost high quality diversified set of metals and power business thereby reducing the risk to single commodity. Accumulated cash on CAIR's balance sheet will now yield better returns. There will be no more need for VEDL to service interest payments through dividend from subsidiaries. The merger will help in optimizing the capital structure of group and reducing cost of funding. The merger is a win-win for the shareholders of both VEDL and CAIR.

	Pre-Merger	Post Merger
	FY16E	FY16E
EBITDA	**60,791**	**110,786**
Standalone	53,497	53,497
Zinc-Int	7,294	7,294
Cairn		49,995
Bloom		
Net Debt	**727,404**	**555,032**
Standalone	375,791	375,791
Zinc-Int	-75,097	-75,097
Cairn		-172,372
Bloom	426,710	426,710
Net Debt / EBITDA	**12**	**5**

Source: Analyst Research Report

SYNERGIES

The merger would give Vedanta, which had been struggling to reduce its debt, access to cash held by Cairn India. It would also make Vedanta Resources less complex, with its subsidiaries coming down to four from nine in 2011.

As far as Cairn India was concerned, the deal would help diversify earnings from oil and gas to electricity and an array of commodities from copper to zinc to aluminum. The shareholders of Cairn India would also gain from Vedanta's asset base and output-increase forecast compared with Cairn India's moderate output-growth plan

A WIN-WIN DEAL?

Some mutual fund advisors felt that the Vedanta-Cairn India merger was a win-win solution for both the companies. While Vedanta would get access to Cairn India's cash reserves and could retire its debt, Cairn

India's shareholders would benefit from Vedanta's ₹82.59-billion cost-saving plan (marketing and procurement benefits). Once the merger was completed, it would also simplify the Vedanta group's complex structure.

Proxy advisory firm Institutional Investor Advisory Services (IiAS) also described the proposed merger as "fair". The combined entity would have a diversified product portfolio, which would enable Cairn India to ride the cyclical downturn of oil prices and result in stable cash-flows for it. In addition, Cairn India would get access to Vedanta's low-cost, longer life-cycle assets.

On the other hand, some analysts said Cairn India's shareholders would get a raw deal from the merger. They felt the company's share prices had declined in February 2015 owing to weak global crude oil prices. Before the merger was announced in June 2015, shares of Vedanta Ltd stood at ₹181.25, while Cairn India's shares for the same period were trading at ₹236.98.

Soon after the merger was announced in June 2015, shares of Cairn India rose by 3.5 per cent to ₹187.15 on the BSE, while Vedanta's shares rose by 2.8 per cent to ₹189.2. However, after a few hours, Cairn India was down 2 per cent at ₹177, while Vedanta was down 1.4 per cent at ₹181.5. The share price also reflected that the Vedanta-Cairn India merger buzz was being negatively viewed by Cairn India's shareholders.

Minority Shareholder Approval major hurdel for the merger

Advisory firms and mutual fund experts felt that Vedanta's merger with Cairn India was meant to tackle its debt issues and possibly create a global natural resources giant to rival BHP Billiton and Rio Tinto. However, the deal met with huge resistance from Cairn India's minority shareholders, who felt that only Vedanta would benefit from the merger and that Cairn India would end up inheriting the problems of Vedanta, which was fighting environmental activists over an aluminum project in Odisha.

According to industry sources, Life Insurance Corporation of India (LIC), one of the largest institutional shareholders with a 9.1 per cent stake in Cairn India, would seek clarifications on the exact nature of the deal and how cash reserves from Cairn India would be used to cut debt at Vedanta. Another minority shareholder and independent Scottish oil and gas exploration and production company, Cairn Energy, with a 10 per cent stake in Cairn India, also had to vote to approve the merger. Experts said the voting by LIC and Cairn Energy in favor of the merger would be crucial in deciding the fate of the merger.

The meltdown in the Chinese market, which led to a decrease in global commodity prices, hit the possibility of a Vedanta-Cairn merger. It was reported that Vedanta's share price would drop more sharply than that of Cairn

India if commodity prices remained weak or declined further. Industry experts felt that, in such a situation, there was the possibility of the minority shareholders of Cairn voting against the merger.

LIC and Cairn PLC will hold the key to scheme approval: Under the new company's act, such deal will require the approval by majority of minority. Cairn PLC with a 9.8% stake and LIC with a 9.1% stake in Cairn India, almost 50% of minorities and their approval will be critical for the deal to go through.

(INR/share)	Worst case X=60	Base case X=45	Best case X=20
Rajasthan	89	89	89
Ravva	3	3	3
Cambay	3	3	3
Exploration upside (BH, RJ)	65	65	65
Value of operating assets	**161**	**161**	**161**
Cash & Cash Equivalents @ X% discount	46	64	93
Gross debt	0	0	0
Net debt	-46	-64	-93
Fair value	**207**	**224**	**253**
CMP	134	134	134
Upside (%)	54%	67%	89%
Swap Ratio*	2.4	2.6	2.9
Vedenta CMP	87	87	87

Source: Company, Analyst Reports

Exhibit

Net debt at the parent Vedanta Resources Plc and its various subsidiaries

Net debt (US$ mn)	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15
Vedanta Resources Plc	**6,334**	**8,005**	**8,307**	**7,473**	**7,673**
KCM	**751**	**711**	**723**	**813**	**738**
Vedanta (India)	4,748	4,518	4,585	4,889	4,439
Zinc International	-197	-188	-169	-189	-137
Zinc India	-4,045	-3,886	-4,345	-4,478	-4,937
Cairn India	-3,102	-3,299	-3,912	-2,732	-2,857
Balco	687	619	679	734	766
Talwandi Sabo	705	721	831	939	1,013
TSMHL	2,628	1,173	1,181	1,514	1,670
Others	103	97	53	100	90
Vedanta (India) Consolidated	**1,526**	**-245**	**-1,097**	**777**	**48**
Total	**8,616**	**8,463**	**7,920**	**9,055**	**8,460**

Source: Vedenta website

Cairn India Holding – LIC+ Cairn Plc 19% stake out of 40% non promoter shares

Carin India - Top Holders	%Stake
Vedanta Ltd. (Direct+Indirect)	59.9
Cairn Energy Plc	9.8
Life Insurance Corp. of India	9.1
Dimensional Fund Advisors LP	0.7
The Vanguard Group, Inc.	0.7
BlackRock Fund Advisors	0.7
Mellon Capital Management Corp.	0.6
ICICI Prudential Asset Management Co. Ltd.	0.6
HSBC Global Asset Management (Hong Kong) Ltd.	0.5
Grantham, Mayo, Van Otterloo & Co. LLC	0.4
Mondrian Investment Partners Ltd.	0.3
Templeton Asset Management Ltd. (Hong Kong)	0.3
Eastspring Investments (Singapore) Ltd.	0.3
Unigestion SA	0.3
APG Asset Management NV	0.2
Nordea Investment Management AB (Denmark)	0.2
Norges Bank Investment Management	0.2

Source: BSE, Company

Scenario Analysis of Cairn-VEDL Merge

The minority shareholders (>50% approval required) will reject Cairn-VEDL merger in the current form with an “effective swap ratio” of 1.2:1 (Cairn shareholders will receive 1 share of VEDL+ 7.5% VEDL preference share with a face value of INR10). LIC and Cairn PLC, which hold 9.1% and 9.8%, respectively, of the stock representing 47% of Cairn's minority shareholding, are likely to demand a higher swap ratio.

We have worked on a scenario analysis on the merger to derive Cairn's fair value assuming 20%/45%/60% discount (best/base/worst case) to the company's FY16 cash. Even in our worst case scenario (“high probability” of merger and therefore a 60% discount to cash), we derive Cairn's fair value at Rs 207/share, implying swap ratio of 2.4 at VEDL's current stock price at Rs 87.

EBITDA (US$ mn)	2013	2014	2015
Vedanta Resources Plc	**0**	**1**	**-1**
KCM	**257**	**156**	**-4**
Vedanta (India)	577	510	795
Zinc International	1203	214	181
Zinc India	295	1173	1220
Cairn India	2440	2347	1477
Balco	62	53	60
Talwandi Sabo	0	-1	22
TSMHL	0	0	0
Others	54	26	-7
Vedanta (India) Consolidated	**4631**	**4334**	**3745**
Total	**4888**	**4491**	**3741**

Source: Vedenta quarterly press release

FY15 proforma key balance sheet items and ratios remain unchanged

Particulars	Vedanta Ltd. consolidated(Rs. cr)	Vedanta Ltd. consolidated pro-forma (Rs. cr)
EBITDA	22,226	22,226
Operating profit	15,074	15,817
Profit after tax	10,183	10,927
Minority interest	5,127	2,489
Attributable to equity holders	5,060	8,442
EPS	Rs. 17.1	Rs. 22.7
Gross Debt	77,752	77,752
Cash	46,212	46,212
Net Debt	31,540	31,540
Interest expense	5,659	5,659
Outstanding shares (mm)	2,965	3,717
	Credit Metrics (x)	
Net Debt / EBITDA	1.4X	1.4X
EBITDA / Net Interest	6.8X	6.8X

Source: Vedenta FY15 Annual Report

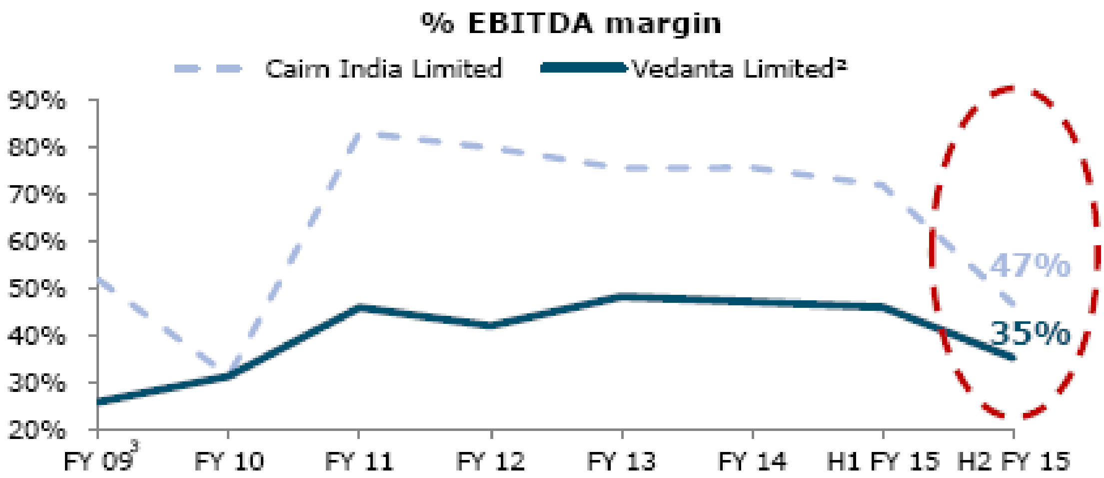
Merged entity debt and cash break-up

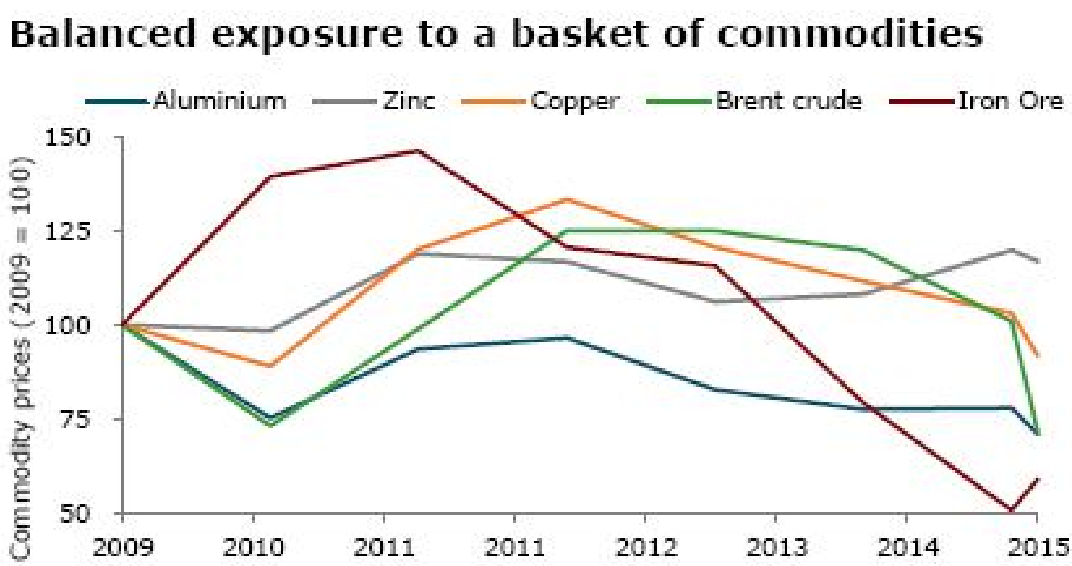
(INR mn)	March 31, 2015		
Company	**Debt**	**Cash**	**Net debt**
Sesa Sterlite Standalone	376,360	8,400	367,960
Zinc India	0	271,920	-271,920
Zinc International	0	8,570	-8,570
Cairn India	0	170,400	-170,400
Balco	54,560	20	54,540
Talwandi Sabo	65,410	1,520	63,890
Cairn acquisition SPV	268,500	540	267,960
Others	12,690	750	11,940
Sesa Sterlite Consolidated	777,520	462,120	315,400

Approvals required for completion of the merger

Transaction approvals required
1. Stock exchange (NSE and BSE) and SEBI approvals
2. High court and other regulatory approvals in India for Scheme of Arrangement
3. Majority of minority shareholders in Cairn India and Vedanta Limited (Listing req.)
4. 75% of present and voting - VEDL and Vedanta PLC can vote (Court scheme)
5. MoPNG approval
6. Foreign Investment Promotion Board approval

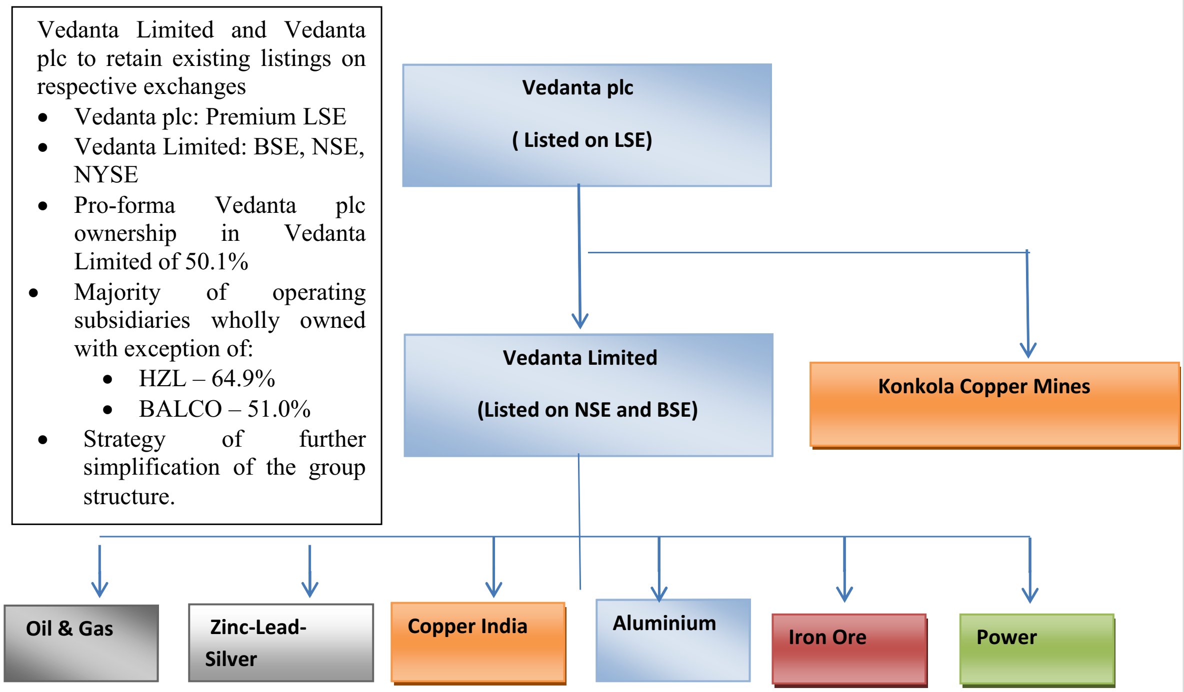
Source: Vedenta Press release

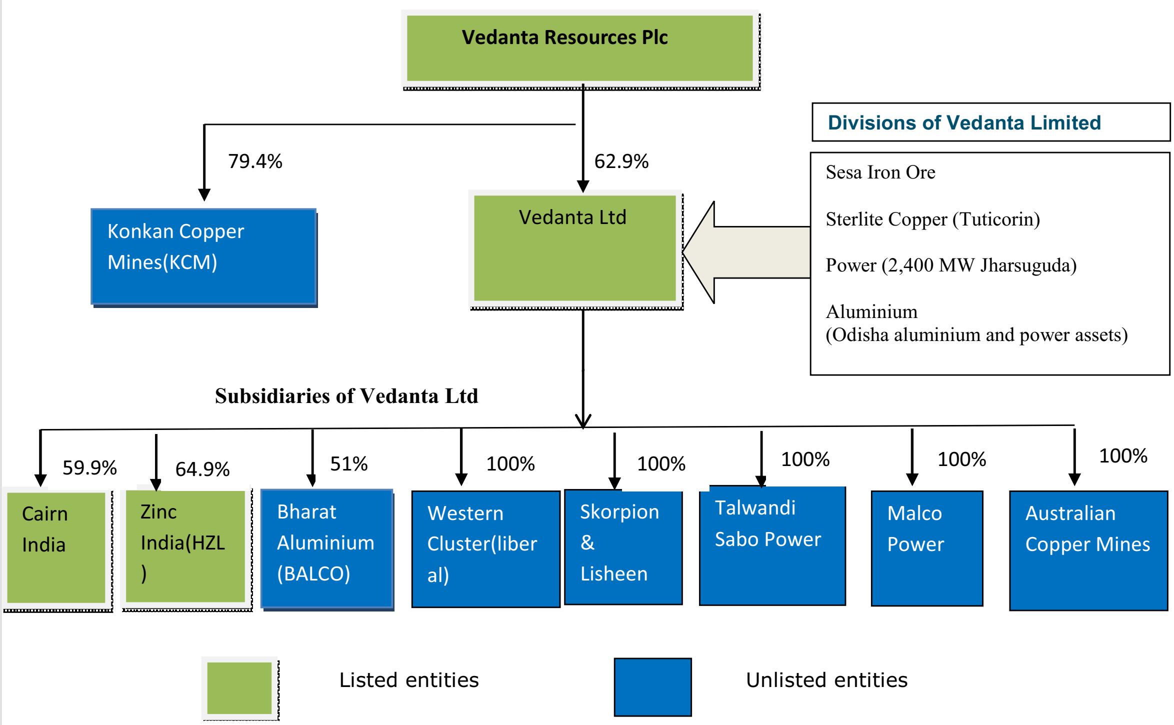




Source: Vedenta Presentation/Cairn India Presentation, vedenta website

Simplified group structure





Questions for Discussion

Q.1) Imagine you are a mutual fund manager and have been asked to vote on the Vedanta-Cairn India merger. Share your views on how you would vote on this issue. Justify your decision with logical reasoning.

Q.2) Is this merger value accretive for shareholders of Cairn India and Vedenta?

Q.3) What is the Rationale for this Merger?

Q.4) What are the key variables required for this merger to be successful?

Q.5) Do you think Mr Anil Agarwal- Vedenta ltd will revise the Swap ratio of the merger? Justify the same

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COMMERCE

CUSTOMER PREFERENCE IN E-CRM PRACTICES OF STATE BANK OF INDIA – A STUDY ON BANKS OF JAIPUR

Ms. Jagriti Singh
Assistant Professor
Banasthali Vidhyapeeth

Abstract

Banking is the industry of providing financial services to consumers and businesses. Today banking industry understands the importance of Electronic Customer Relationship Management (CRM) and its potential to help them obtain new customers, retain existing ones and maximize their lifetime value. SBI is continuously introducing new technological tools to provide better services but customers are still not using these technological banking tools. The main objective of this research paper is to investigate the modern services quality dimension which effects customer satisfaction. Sample size of 120 respondents collected from internet banking users of Jaipur City, who are actually using E-CRM services of State Bank of India has been used. This study shows that most of the users like ATM facility, Credit and Debit Card facility, Fund transfer facility and bill payment facility. Customers of this bank are still not comfortable in using other E-CRM services. Employee's skills should be upgraded continuously through training. Bank must develop various measures for providing satisfaction to the customers for these services.

Keywords: - E-CRM, ATM, Electronic Fund Transfer, Bill payment.

Introduction

Banking Industry

"Banking is the industry of providing financial services to consumers and businesses. The fundamental services a bank provides are checking accounts, which can be used like money to make payments and purchase goods and services; savings accounts and time deposits that can be used to save money for future utilize; loans that customers and businesses can use to acquire goods and services; and basic cash management services such as check cashing and foreign currency trade. A broader definition of a bank is any financial institution that receives, collects, transfers, pays, exchanges, lends, and invests money for its customers."

The banking industry has experienced tremendous changes over the last decades which, coupled with the adoption of a new technology in a highly uncertain environment, made some old ideas redundant and gave rise to new ones in approach and understanding. In the banking industry, relationship marketing is becoming an important element. If a bank develops and sustains a solid relationship with its customers, its competitors cannot easily replace them and banks can gain competitive advantage (Gilbert ,2003).That is the reason behind the acceptance of the new technology Electronic Customer Relationship Management by banks.

Electronic Customer Relationship Management

Ab Hamid (2005) stated that E-CRM works as a tool for connecting with customers through internet and assessing its benefits. Hawamdeh (2008) stated that it's better to expand customer's knowledge in use of e-commerce web sites. The use of e-commerce websites results in a boon for the banking industry that leads to the acceptance of E-CRM technology in banks. Adoption of modern technology and combination of various strategies can only help banks to develop their customer relationship model. Latest E-CRM techniques used by banks help to provide their customers newer products and services resulting in the growth of their customers. Some of the commonly used E-CRM practices are Internet banking, ATM, Electronic fund transfer, Smart cards (like debit and credit cards) and bill payment facility.

Literature Review

The review pertains to all issues related with E-CRM practices. "Change (2005) has found in his empirical study on E-CRM performance influence model for service sectors in Taiwan that organizational support along with a combination of technological support is required to ensure the effective implementation of E-CRM." "Rootman et al. (2008) investigated the variables that influence customer relationship management (CRM) of banks from the employees' perspectives. There were three variables influencing CRM: attitude of their employees; knowledge ability and two way communication. The findings revealed that the variables of attitude and knowledge ability of bank employees have significant impact on the effectiveness of the E- CRM strategies of banks." "Kwan Ho Yan, (2010) performed a research with the subject of the investigation of the role of E-CRM in Hong Kong banking industry where a total of 348 responses were collected employing the convenience sampling method. He found that banks considered four marketing tactics that were direct electronic mail, interpersonal communications, oral advertisings and tangible results. He also found that there was a remarkable relationship between electronic marketing tactics of customer relationship management (E-CRM) and customer's perception regarding E-CRM." "Kavitha et al. (2011) identified customer's perspectives on E-CRM practices in Indian banks and the level of satisfaction of customers regarding E-CRM and its relevance with demographic variables. The study collected data from 150 respondents through questionnaire which included questions on a five point scale. The results indicated that demographic factors like age, income, education, computer knowledge etc., had a positive relationship with customer perception and level of satisfaction. The study concluded that the banks needed to identify right strategies to attract customers with different demographic profile and to offer them the right E-CRM practices."

"Dalbir et al. (2011) explored various dimensions of CRM at the organizational level in the banking sector and also studied the future perspective of the CRM in banks of north India. The managers of both public and private banks constituted the population of the subject in the study and a questionnaire was prepared for them. A sample of 330 managers was randomly selected from banks located in north India. The major findings of the study indicated that CRM existed at the initial stage at organizational level in banking sector and banks considered CRM as an important tool to improve better understanding of customers. They believed that CRM is the key to success, in the times to come, banks would have to cope with the problems faced in implementing CRM practices and initiate, learn, and adapt these CRM practices." "Seraji et al. (2013) explored the role of customer satisfaction and the quality of banking goods and services for public and private sector banks of Iran and revealed that customer satisfaction has a close relationship with quality of goods and services and quality of service can be measured by comparing customer expectations and perceptions of service performance. They have found that banks needed to concentrate on improving their quality of goods and services to achieve customer satisfaction. They recommended that state banks need to promote themselves by using ideas and initiatives of other service organizations and emphasized on innovation, in order to take precedence of their rival banks." "Dhingra et al. (2013) explored the advantages of E-CRM to customers and organization in the banking sector of India. They took feedback of customers of SBI and HDFC bank which implemented this E-CRM technology in their branches and they also compared their services on the basis of variables like customer interaction and satisfaction, convenience, speed of processing, service quality and trust. They have found that the banks got almost the same description about the advantages of E-CRM from their customers and also found that with the implementation of E-CRM and the latest technologies, banks must have ensured full security for the transactions of their customer's and provided one to one services to them and maintained the transaction security of their customers." "Mishra (2014) has made an attempt to examine the implementation of E-CRM practices in Indian banking services. A quantitative survey has been completed by assessing 90 respondents among the staff of SBI in Odisha state across 6 branches. It is found that SBI should continuously maximize marketing campaigns by emphasizing on one to one marketing such as meeting the customers personally. The study has found that proper implementation of E-CRM is required to perform these activities effectively."

Objectives of the Study

- To study the various E-CRM practices provided by the bank.
- To study the awareness of E-CRM practices among the customers.
- To explore customer satisfaction levels relating to E-CRM practices.

Research Design

The main objective of this research paper is to investigate the various modern E-CRM practices, quality dimension which effects customer satisfaction. For the purpose of achieving the objective, a descriptive research study was conducted.

Sampling and Sample Size

Primary data was collected from internet banking users of Jaipur City, who are using the E-CRM services of State Bank of India. The sample size consists of 120 respondents. Convenience sampling technique was used for a period of two months (March – April 2015).

Analysis of Results

Table 1 show 120 sample respondents of E-CRM users. Among the 120 sample respondents, 81 respondents are male and 39 respondents are female. Maximum E-CRM users are graduates and post graduates.

Table 1

CATEGORY	FREQUENCY	PERCENTAGE
Gender wise Respondents		
Male	80	66.7
Female	40	33.3
Total	**120**	**100**
Age wise Respondents		
Up to 20 Years	31	25.8
21 to 40 Years	49	40.8
41 to 60 Years	31	25.8
Above 60 Years	9	7.6
Total	**120**	**100**
Education wise Respondents		
Up to HSC	15	11.7
Graduates	65	50
Post Graduates	35	30
Others	15	8.3
Total	**120**	**100**

Table 2 shows that most of E-CRM users are doing business and are self-employed. Maximum users are using ATM/Debit card, Mobile banking and Credit card (frequency of usage daily and weekly).

Table 2

CATEGORY	FREQUENCY	PERCENTAGE
Occupation wise Respondents		
Self Employed	30	25
Business and Service	48	40
Student	32	27
Home maker	10	8
Total	**120**	**100**
Monthly Income wise Respondents		
Up to 15000	39	32.5
15001-30000	34	28.3
30001-45000	31	25.8
Above 45000	16	13.3
Total	**120**	**100**
Electronic Banking Services wise Respondents		
ATM	65	54
Credit Card	20	16.6
Electronic Fund Transfer	8	7
Internet Banking	17	14.16
Mobile banking	10	8.3
Total	**120**	**100**
Frequency of Usage wise Respondents		
Daily	50	42
Once in a Week	34	29
Once in a month	10	8
Twice in a Month	26	21
Total	**120**	**100**

Table 3 shows the gender wise opinion of banking services: the significant relationship between gender and ATM usage. The calculated value is less than the table value, hence the hypothesis is accepted.

	High		Medium		Low		Chi-Square Test (Table Value (0.05) = 5.99, df=2)	
Opinion of Services	M	F	M	F	M	F	Chi-square	Result
ATMs are easy to operate	30	15	25	20	15	15	3.16	Significant
ATMs are taking less time	25	20	15	10	30	20	38.52	Insignificant
ATMs are Well Maintained	40	25	24	15	6	10	13.09	Insignificant
Credit card has High in value	25	10	25	25	20	15	2.41	Significant
Card is easy to obtain	30	10	25	15	15	25	11.7	Insignificant
Credit Card charges are competitive	35	15	25	15	10	20	31.05	Insignificant
Fund Transfer is fast	24	14	56	11	5	10	25.72	Insignificant
Fund Transfer is secure	29	30	26	14	15	6	0.01	Significant
Fund Transfer is economical	25	17	25	10	20	23	13.03	Insignificant
Online shopping is convenient to use	30	30	30	15	10	5	9.33	Insignificant
Online Transactions are safe/secure	15	10	35	20	30	20	21.29	Insignificant
Mostly prefer to do payment through bank	40	15	15	20	15	15	19.59	Insignificant
Bill Transaction charges are low	34	5	30	30	6	15	10.20	Insignificant
Bill Payment is convenient in use	26	10	45	25	10	4	0.79	Significant

There is a significant relationship between gender and safe fund transfer. The calculated value is less than the table value, hence the hypothesis is accepted. Again there is significant relationship between gender and Credit Card. So calculated value is less than the table value, hence the hypothesis is accepted. There exists again a significant relationship between gender and ATM facility. The calculative value is less than the table value, hence the hypothesis is accepted. This study shows that mostly customers of SBI Bank prefer to use ATMs, credit card, Electronic fund transfer and bill payment facility.

Suggestions

- Banks must develop various measures for providing satisfaction to customers for E-CRM practices.
- Banks need to introduce various awareness programs related to E-CRM practices so that customers can access these services.
- Banks should organize seminars, webinars, and conferences to develop awareness regarding E-CRM practices among customers and for their employees also.
- Banks need to make their customers confidence in using other E-CRM practices by providing them some attractive offers.

Conclusion

Currently banks are facing tough competition. Everyday banks are coming with new services and lucrative offers to attract customers. Although E-CRM practices have been introduced in banks, but still customers are not feeling comfortable in accessing these services because of several reasons. SBI is still facing the same problem, as the bank has introduced several E-CRM services but customers are using only few services like ATMs/Debit card, Credit card, Electronic fund transfer facility and bill payment facility. Bank should aware and trained their staff first and then their customers to ensure the proper utilization of E-CRM practices. Banks need proper implementation of these services. This can be possible by continuously upgraded their awareness programs and by offer their customer attractive offers like reward points, gifts etc.

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RETHINKING FINANCIAL INNOVATION

Dr. Nitasha Khatri
Assistant Professor
St. Xavier's College, Jaipur

Dr. Shikha Arora Bakshi
Assistant Professor
St. Xavier's College, Jaipur

Abstract

Financial innovation *is distinct as the act of creating and then popularizing novel financial instruments, technologies, institutions, markets, processes and business models – including the application of existing ideas in a different market context. Another approach to consider monetary advancement is regarding its capacity. Business analysts say that the general capacity of money related advancement is to decrease budgetary business sector flaws. Innovations might help to fill a gap in the products or services accessible to consumers (e.g. by giving another sort of secure Web assisted instrument) or to remedy the uneven characters of data accessible to contracting parties(e.g. through innovative pricing or risk estimation technology).They might also reduce market frictions, such as the high costs of transacting some products (e.g., ill-liquid securities such as equities in non-public companies), bring consumers together to recommend economies of scale or provide a novel way of communicating with potential consumers or vendors through some kind of marketing innovation. Above all, perhaps, financial innovation has to establish new ways for people to gain mutual advantage from complementary needs, e.g. the aspiration to borrow money, raise investment capital, or offset a risk, on the one hand, and the desire to lend, invest money or assume a risk in exchange for a fee, on the other.*

Along these lines, the paper centers upon two greatest drivers of past advancement to mange account administrations, innovation and regulation, to see likely patterns in future development viz ***(a)*** *Regulation as a driver of development* ***(b)*** *Technology as a driver of advancement.*

The paper proposes the position that the essential obligation regarding the enhancement of monetary administration related development lies with banks and all other financial institutions. It gives scientific categorization of potential negative results and prescribes activities for organizations, industry bodies and controllers. For organizations, it prescribes upgrades to venture hazard administration strategies, new item affect evaluations, better plan of motivations, and *improved "customer introduction". These changes can materially reduce the odds of unintended negative consequences from innovation. Author concludes that industry groups can help foster and promote positive financial innovation to better serve societal and economic needs. Finally, the paper provides guidance to regulators on the best use of their limited resources, highlighting the ways in which they can allow financial innovation to flourish while reducing the risks for which they have primary oversight responsibility.*

Keywords- Business, Financial Innovation, Technology

"The complexity and speed of financial innovation has reached the point where it is hard to grasp what is happening from moment to moment. Amateur investors and many professionals are wary of space-age trading strategies and kinky financial instruments."

Peter L. Bernstein, (1992), Capital Ideas, Free Press.

Introduction

In India, reforms to improve the effectiveness and precision of the financial sector started early in the reform cycle that commenced in 1991 **-** in some ways anticipating the gains that would accumulate from the resultant flexibility in product and factor markets. However, the procedure of strengthening the financial institutions in terms of prudential framework, operational efficiency and regulatory / supervisory regime has been ongoing. It was also associated with the development of money, FOREX, Govt. securities and equity markets. The entire scenario is being changed by the pace of capital and credit reforms. The assortment of financial innovations with different terms and conditions, now bestow a wider choice of instruments that suits the needs of the investment portfolio.

Meaning of Financial Innovation

Much of the hypothetical and experiential work in financial economics considers an extremely stylized world in which there are a small number of securities (debt and equity, perhaps) and maybe a handful of trouble-free financial institutions (banks or exchanges). However, in actuality we may see a vast range of diversified financial assets, many different types of financial institutions and an assortment of techniques that these institutions carry on to do business. "**Innovate**" is defined in *Webster's* Collegiate Dictionary as "To introduce as or as if new," with the root of the word deriving from the Latin word "**Novus**" or new.

Economists employ the word "**Innovation**" in liberal fashion to describe shocks to the economy (e.g., "monetary policy innovations"). Broadly speaking, "**Financial Innovation** is to trigger, create and then popularize new financial instruments as well as new financial technologies, institutions and markets."

By "Innovation" we mean *product* or *process* innovation, wherein product innovations can be understood by new derivative contracts, new corporate securities or new forms of mutual investment products, and the process improvements can be associated with new means of distributing securities, processing transactions, or pricing transactions. In practice, even this bland segregation is not apparent, as process and product innovation are not always connected.

In research and development function, Innovation is an important tool for dispersal (or adoption) of new products, services or ideas. Innovation is possibly an extremely liberal term, in that most innovations are evolutionary adaptation of aforesaid products.

Since the start of the financial crisis, firms primarily focused on survival and then on complying with a blizzard of post crisis regulations. Financial innovation has taken a backseat to financial stability concerns. However, banks have largely tried to restore their financial condition and many of the major changes in regulations have moved into the implementation phase. Financial innovation has got its momentum over the years and taking this into consideration, the present research looks at two of the biggest drivers of past innovation in banking services, technology and regulation, to better understand likely trends in future innovation.

- **Regulation as a driver of Innovation**

Regulation raises the expense of money related exchanges by purchasers and different clients of monetary administrations. As monetary administration is exceedingly directed along numerous measurements, these confinements open various doors for advancements that lessen or bring down regulation expense. Budgetary advancements have long been utilized by money related firms to take part in what is in some cases called capital arbitrage, for instance, by making the appearance of exchanging danger from the bank to financial specialists. At one time banks were not permitted to open or obtain new workplaces crosswise over state lines and even confronted extreme breaking points on intrastate expansion in numerous states.

- **Technology as a driver of Innovation**

Strides in innovation have long been a critical driver of money related development. An early illustration of new data innovation (IT) that has essentially changed retail management of an account is the Computerized teller machine (ATM), which was initially presented in the 1960s and, after some refinement, experienced quick development in the late 1970s and 1980s (Ellen Florian). This proceeding of innovation has helped significantly change the general customer management of an account, subsequent to the mid 1970s, when every single individual receipt were paper (money or paper cheques). Starting 2010, Loretta J. Mester reports that nearly 94 percent of all families utilized electronic types of installments, including ATMs, check cards, programmed bill paying, and shrewd cards. Another significant driver in budgetary advancement is the improvement of monetary innovation, particularly when joined with improvements in data innovation. Measurable models of credit danger have been fundamental to the advancement of present day markets for purchaser loaning.

Rationale of the Study

India has been maintaining one of the most elevated development rates among nations for a long while now, the motion of development has significantly moved in the last three to four years and the economy is relied upon to break shackles of middle-of-the-road development rate of around 6 percent to a high development rate of above 8 percent. It is seen that in spite of a most abnormal amount of inward asset era and access to outer borrowings, credit request crosswise over parts had grabbed fundamentally which bring about upgrading the rate of venture to new statures.

The Gross Domestic Product (GDP) in India was worth 2066.90 billion US dollars in 2014. The GDP estimation of India speaks to 3.33 percent of the world economy. Gross domestic product in India found the middle value of 550.27 USD Billion from 1970 until 2014, coming to an untouched high of 2066.90 USD Billion in 2014 and a record low of 63.50 USD Billion in 1970. Gross domestic product in India is accounted for by the World Bank Group. (Source World Bank 2015 Data)

From the above truths, it is obvious that GDP, Growth Rate and Inflation Rate of India are having some effect on the monetary development. Through our diagnostic study we are attempting to locate the individual and consolidated effect of the three variables GDP, Growth Rate and Inflation Rate on the money related advancement in India.

Objective of the Study

1. To study the impact of GDP and Growth rate on Financial Innovation in India
2. To study the impact of Inflation Rate on Financial Innovation in India
3. To study the combined impact of GDP, Growth Rate & Inflation on Financial Innovation in India.

Hypothesis of the Study

1. GDP, Growth Rate & Inflation Rate of India have an positive impact on Financial Innovation in India.

Research Methodology

<u>Data analysis Tool</u>**:** Multiple Correlation Analysis

Multiple Correlation is a tool to study three or more variables at a time. The effect of the independent factors on a dependent variable is studied. For that scale is as below:-

1. $R^2_{x.yz} = (r^2_{xy} + r^2_{xz} - 2r_{xy}r_{xz}r_{yz}) / (1 - r^2_{yz})$
2. $R^2_{y.xz} = (r^2_{xy} + r^2_{yz} - 2r_{xy}r_{xz}r_{yz}) / (1 - r^2_{xz})$
3. $R^2_{z.xy} = (r^2_{xz} + r^2_{yz} - 2r_{xy}r_{xz}r_{yz}) / (1 - r^2_{xy})$

GDP, Growth Rate and Inflation Rate of past nine years (2006-2014) as three

Independent variables.

R =Multiple Correlation Coefficient

r =Correlation Coefficient

x =Growth Rate (NIFTY)

y =Inflation Rate

z =GDP Rate

Limitation

1. Data of past nine years (2006 – 2014) have been taken for analysis purpose
2. The growth rate values are as per NIFTY index. I have not considered SENSEX values

Data Analysis & Data Interpretation

Table I - Growth Rate data from year 2006-2014 [*Growth Rate (x) of Nifty Index.]

YEAR	X	dx = (x-X)	dx^2	x^2
2006	-10.14	-31.25	976.5625	102.8196
2007	64.44	43.33	1877.4889	4152.5136
2008	-15.04	-36.15	1306.8225	226.2016
2009	-15.57	-36.68	1345.4224	242.4249
2010	3.25	-17.86	318.9796	10.5625
2011	77.97	56.86	3233.0596	6079.3209
2012	6.91	-14.2	201.64	47.7481
2013	36.34	15.23	231.9529	1320.5956
2014	41.86	20.75	430.5625	1752.2596
TOTAL	**190.02**	**0.03**	**9922.4909**	**13934.4464**

[*Inflation (y)]

Table II - Inflation data from year 2006-2014

YEAR	Y	dy = (y-Y)	dy^2	y^2
2006	-64.39	-53	2809	4146.0721
2007	-14.89	-3.5	12.25	221.7121
2008	-5	6.39	40.8321	25
2009	13.16	24.55	602.7025	173.1856
2010	-11.63	-0.24	0.0576	135.2569
2011	0	11.39	129.7321	0
2012	5.26	16.65	277.2225	27.6676
2013	-25	-13.61	185.2321	625
2014	5.41	11.39	129.7321	29.26
TOTAL	**-102.49**	**0.02**	**4186.761**	**5353.8943**

Table III - Gross Domestic Product (GDP) data 2006-2014 [* GDP (z)]

YEAR	Z	dz = (z-Z)	dz^2	z^2	xy	xz	yz
2006	-8.3	-17.89	320.0521	68.89	-5725.73	-1232.442	22048.39
2007	9.09	-0.5	0.25	82.6281	-0.125	-41.31405	20.65703
2008	-28.33	-37.92	1437.9264	802.5889	-54526.2	-30434.17	1154064
2009	0	-9.59	91.9681	0	-881.974	0	0
2010	-6.98	-16.57	274.5649	48.7204	-4549.54	-807.297	13376.91
2011	100	90.41	8173.9681	10000	739008	904100	81739681
2012	-25	-34.59	1196.4681	625	-41385.8	-21618.75	747792.6
2013	33.33	23.74	563.5876	1110.8889	13379.6	26372.502	626083.2
2014	7.4	2.91	8.4681	156.25	24.6422	454.6875	1323.141
TOTAL	**86.31**	**0**	**12067.2534**	**12894.9663**	**645343**	**876793.22**	**84304390**

	x	y	Z
Mean	21.11	-11.39	9.59
S_d	33.203	21.57	36.62
$R_{x.yz}$	0.62	-	-
$R_{y.xz}$	-	0.04	-
$R_{z.xy}$	-	-	0.61

Result of the Study

1. $\mathbf{H_o}$: As the Financial Innovation changes all three factors Growth rate, Inflation & GDP change in +I've direction.
2. $\mathbf{H_1}$: Not in +I've direction.

The result concludes that the percentage change in Growth rate, will contribute to change Inflation & GDP simultaneously.

It is shown as follows:

3. $\mathbf{R}_{x.yz}$ = Fix Growth Rate there will be a +ive change in inflation and GDP i.e. 0.62
4. $\mathbf{R}_{y.xz}$ = Fix Inflation there will be a +ive change in Growth Rate & GDP i.e. 0.04
5. $R_{z.xy}$ = Fix GDP there will be a +ive change in Inflation and Growth Ratei.e. 0.61

Future Trends of Financial Innovation

1. There should be a serious transparency
2. Mostly the products will be designed on the basis of liquid underlying assets
3. US and European financial institutions will be appraised more for their financial products—Regulators will focus on
    a. Transparency
    b. Liquidity

c. Valuation
4. Governance of Institutions designing products will be strained
5. Product designer will be look more and more towards behavioral finance
6. Financial e-commerce

Conclusion

As the Growth rate is expanding there is an expansion in Inflation and GDP of Indian Economy. Subsequently through analysis it is found that the GDP, Growth Rate and Inflation rate are having positive effect in contributing financial advancement in India. But it is a matter of worry as business sector is getting to be unpredictable step by step and dangers are expanding. Genuine such conditions support financial development and advancement however such a development is inorganic development. India being a creating nation must take after a long haul maintainable improvement arrangement. It is just possible when it keeps up low expansion rate.

We have to practice to some degree counter recurrent money related and monetary approaches with suitable outside part administration, guaranteeing an all around budgetary solidness – value security, low expansion, low swelling prospects and low swelling instability. It is just under these conditions, that speculations, developments and development can be kept up in a manageable way. We should keep on guaranteeing that the development push is maintained with price permanence.

The prospects in money related markets are conditioning some place and in the meantime heightening somewhere else. Both modification and the quickness of change in the budgetary markets would be distinctive tomorrow. Ceaseless investigation of extensions and qualities would request a brilliant spotlight on rising open doors, capability building, techniques for administration position in the open door zones and standards focused business practices. Money related advancement is seen as the "main thrust" of the budgetary framework towards its objective of enhancing the execution of what market analysts depict the "genuine economy". Along these lines, we need to create a culture, which embraces alteration and move ahead with an aim to lead.

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'SCAM INDIA TO SKILL INDIA': CHALLENGES AND OPPORTUNITIES

Ms. Ekta

Assistant Professor

St. Xavier's College, Jaipur

Abstract

*Knowledge and Skills are the motivating forces of growth of the economy and the development of any society. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of the world of work. As the proportion of working age group of 15-59 years will be increasing steadily, India has the advantage of 'demographic dividend'. Reaping the benefit of demographic dividend appropriate skill development efforts are imperative. Skills development is an activity that focuses on all sectors of the economy. From manufacturing to services and agriculture, skilled labor is a basic necessity to stimulate the growth of any economy. The contemporary focus on skill building or skill development in India is derived from the changing demographic profiles in India is vis-à-vis China, Western Europe, and North America. These changing demographic profiles indicate that India has a unique 20 to 25 year window of opportunity called 'demographic dividend'. Alongside this window of opportunity for India, the global economy is expected to witness a skilled manpower shortage to the extent of around 56 million by 2020. Thus, the 'demographic dividend' in India needs to be exploited not only to expand the production possibility frontier, but also to meet the skilled manpower requirements of in India and abroad. (*Planning Commission*). Skill Development Initiatives necessitate substantial amount of extension of capacity, novel delivery approaches and Public Private Partnerships. This paper lays emphasis on the skill development need in India, the various initiatives undertaken and the challenges faced in this direction.*

Key words: Skill development, Demographic dividend, Growth and Development, Manpower

Introduction

Knowledge and Skills are the motivating forces of growth of the economy and the development of any society. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of the world of work. As the proportion of working age group of 15-59 years will be increasing steadily, India has the advantage of 'demographic dividend'. Reaping the benefit of demographic dividend appropriate skill development efforts are imperative. Skills development is an activity that focuses on all sectors of the economy. From manufacturing to services and agriculture, skilled labor is a basic necessity to stimulate the growth of any economy. The contemporary focus on skill building or skill development in India is derived from the changing demographic profiles in India is vis-à-vis China, Western Europe, and North America. These changing demographic profile points toward that India has a unique 20 to 25 year window of opportunity called 'demographic dividend'. Alongside this window of opportunity for India, the global economy is expected to witness a skilled manpower shortage to the extent of around 56 million by 2020. Thus, the 'demographic dividend' in India needs to be exploited not only to expand the production possibility frontier, but also to meet the skilled manpower requirements of in India and abroad. (Planning Commission) In spite of India's estimated demographic dividend and its excess labor supply, there is a severe shortage of skilled workers, due to their limited access to education and skills training. Indian youth is divided into two main parts. A small portion is from well-off middle classes who find good quality education and training and rewarding jobs in the organized sector. On the other side, the majority of the youth is from economically and socially disadvantaged groups. They get very limited education and little access to vocational training and work in the unorganized sector. So, they enter in the labor market without satisfactory vocational skills, leading to uneven, informal, low-wage employment, such as casual labor and various forms of self-employment. In our country, the massiveness of employment is in rural areas and in the unorganized sector, and almost all manufacturing firms are in the informal sector. So, youths should acquire education, training, and skills if they are to find decent jobs and experience any social mobility. There are different types of skills and have their own importance. Technical and vocational skills can improve quality of product, minimize the wastage and promote innovation. Business skills can improve professional health and safety and encourage a better working environment. Core work skills can improve functional literacy and numeracy; while empowerment related skills such as conciliation, communication, problem solving and confidence building can increase bargaining power and improve decision making. For economy, advancing skills can decrease labor shortages in high growth sectors, promote foreign direct investment, improve global competitiveness and stimulate innovation and economic growth.

Review of Literature

Vandana Saini (2015) has stated that as more and more India moves towards the Knowledge economy, it becomes increasingly important for it to focus on the advancement of the skills and these skills have to be relevant to the emerging economic environment. For transforming its demographic dividend, an efficient skill development system is the need of the hour. Therefore, to achieve its ambitious Skilling target, it is essential to have holistic solutions to the challenges instead of piecemeal interventions. According to Parmar and Jain (2013) to find productive employment, particularly in the informal sector, it is important to get skill sets with strong labor market linkages. There is a major need to review the activities on skill development under various institutes/ministries and increase their coordination. Dilip Chenoy (2012) has described that; unlike many developed countries, where skill development initiatives have been largely led by the government, the private sector in India has the opportunity to play an important role in the country being able to make job-ready and industry-ready professionals in large numbers. It is very important to focus along the entire value chain of skill development, mobilization to placement, including post-placement support, and making this system scalable and sustainable. According to Aya Okada (2012) to promote industrial development and achieve sustainable growth, India should increase its investment in education and training for youth. In particular, to move further into a knowledge-based economy and move up the value chain, it is essential for India to improve the quality of education at every level. The focus of India's skills development system does not correspond to either the level of skills demanded by industry or the overall levels of education of most young people.

Objective of the Study

1. To study the initiatives taken in India for skill development.
2. To find the various challenges faced by skill development system in India.
3. To suggest possible solutions or ways forward.

Research Methodology

This study principally is descriptive in nature. It is based on secondary data and information which is collected from the concerned sources as per the need of the research. The relevant books, documents of various ministries/departments and organizations, articles, papers and websites are used in this study.

Initiatives

As per Report by FICCI following are the initiatives in this direction.

Initiatives of Government

Government of India has considered skill development as a national priority. For creating an institutional base for skill development at national level, "Coordinated Action on Skill Development" has developed.
There is Three – Tier institutional structure:
(a) P.M.'s National Council
(b) National Skill Development Coordination Board
(c) National Skill Development Corporation
Seventeen Ministries of the Government of India, ranging from the Ministry of Labor and Employment to that of Human Resource Development and Food Processing Industries are presently engaged in undertaking

different training initiatives with the combined target of skilling 500 million people by 2022. National Skill Development Policy, Modular Employable Skills (MES), up gradation of existing institutions, National Council for Vocational Training shows their efforts in this direction.

Industry Initiatives

The private sector has taken various initiatives on its own and in collaboration with the government and international entities, to upgrade in-house training facilities and also to provide training to potential employees to make them job ready. Many large corporations like Larsen & Toubro, Bharti Group, Hero Group, Maruti, ITC, Infrastructure Leasing & Finance Services Ltd. Etc., have established training facilities that offer world class training programs that create an environment of e-learning and innovation.

Moreover, the private sector, particularly key industry associations such as the Confederation of Indian Industries (CII), and the Federation of Indian Chambers of Commerce and Industry (FICCI), have played key roles in increasing public awareness about skills development--organizing workshops and seminars and lobbying the government to promote institutional reforms.

International Collaborations

The Government is fostering several international collaborations with developed and industrialized countries like the UK, Germany, and Australia and so on. For example: Skill sonic, World Class Skill Center.

Problems

Despite various skills development initiatives in India there are some issues:

- **Regional Imbalance in Opportunities:** There is no appropriate infrastructure and facilities, mainly in rural, border, hilly and difficult areas. It creates problems in providing training in these areas.
- **Lack of coordination**: There is the problem of synchronization among the different ministries, public agencies, and educational institutions. This results in duplication of efforts and gaps without effective changes.
- **Less preference for vocational training:** There is a traditional and cultural bias against non-white collar occupations. Youths prefer white-collar jobs for their career development. They look at Vocational training as a second-choice option. Even parents want their children to prepare for a government job. So, they mainly prefer General-education.
- **Low level of Inclusion:** All the sections of society are not equally focused. Disadvantaged and the marginalized groups like SCs, STs, OBCs, minorities, women and differently able persons, as well as

those living in difficult geographical areas, are not properly taken care of.

- **Obsolescence:** Technology is changing at a rapid pace; mainly the development of information and communication technology (ICT). It necessitates workers to have more, and more versatile, cognitive skills than ever and many skills which are taught in curriculum are outdated. So, the people are not capable to find jobs according to their aspirations.
- **Less participation of Private sector:** The private sector is not involved effectively in curriculum development and policy framing associated with educational and vocational training. Mainly private sector institutes are situated in urban areas, consequently rural population remains lags behind to get appropriate skill training.
- **Mismatch between demand and supply:** Many skill development programs do not keep in mind the requirements of the final users — the industry or the employer. The focus on the supply side results in a quantity, quality and qualification mismatch. This causes disappointments to both the person. Our skill development system is supply-driven rather than demand driven.
- **Infrastructure Challenge:** Basic infrastructure is a prerequisite for the proper implementation of the skill a development program. Many skill development institutions don't have proper infrastructural facilities.
- **Problem of Finance:** People don't get adequate and timely finance for the participation in skill and training development programs.
- **Development of Trainers:** Development of trainer is one of the major issues of the skill development agenda and the Successful implementation of skill development projects depends upon their efficiency.

Suggestions

Taking into consideration the problems, we can make some recommendations:

- **Provision of Vocational Education at school level:** Vocational Education in schools should be enhanced. This will help the students to get skills, both life management skills and industry-specific skills through schools.
- **Focus on technique to improve the scale:** Information and Communication Technology (ICT) can play important role in increasing the scale and maximizing the impact.
- **Provision of a National Skill Exchange system:** Unlike employment exchange ICT-enabled market information system will help both employers and employees to provide database concerned with demand and availability of skilled manpower.
- **Finance Facility:** There should be institutional financing facilities for poor and needy persons for the attainment of skills. The government should come up with various schemes for making it bankable.
- **Reforming employment exchanges as career guidance centers**: Employment Exchanges should

be restructured as career guidance centers to make candidates aware regarding availability of jobs, apprenticeships training and skill development program.

- **Vocational Training for Women**: The educational performance of women is generally better than that of men. There should be no gender-discrimination. Equal opportunities should be provided for men and women to skill development and employment.
- **Comprehensive approach:** Rural, Border, Hilly and Difficult Areas must be equally focused as other areas. Various mobile training centers should be arranged to reach out to remote and difficult areas. Persons with disabilities, school dropouts, organized and unorganized Sector must also be approached.
- **Matching supply to current demand:** The skill development initiatives should be dynamic and innovative according to the changing demands of employment and technique. It will help in meeting the requirements of a new market economy. Special emphasis should be laid on the relevance and quality of training.
- **Review of policy performance:** There should be a constant assessment of skill systems and policies to monitor and improve their success and relevance.
- **Customized and short term courses:** Due to rapid changes in skills in the current labor market, specially customized, shorter and relevant courses should be framed to acquaint the candidates into the workplace.

Conclusion

As per the approach paper to the 12th five year plan the quality of employment in organized sector is generally high, though the scope of the additional employment generation in this sector is rather limited. Significant employment generation is taking place in the tertiary sector, particularly, in services industries. Self-employment and small business continue to play a vital role in this regard. (Planning Commission) It is, therefore, essential to encourage main employment in agriculture, labor intensive manufacturing and services sectors, small and medium enterprises. For achieving the target of Skilling 500 million workforces by 2022, special emphasis should be laid on 'scale' and 'speed'. Skilling, re-Skilling and up-Skilling is very important. The private sector should work in better coordination with the public sector. There is need to discover a way to maximize the synergies between the Digital India and Skilled India. We must utilize technology to make skill programs that are accessible by skill seekers across the country through digital means, including web browsers, mobiles, and tablets. Technical expertise, combined with innovation, can pave the path for India toward being a developed nation. Skill Development Initiatives necessitate substantial amount of extension of capacity, novel delivery approaches and Public Private Partnerships. Development of skills and training system provides a return to the individual, the employer and the economy as a whole. So, all stakeholders, the Government both at the Centre and States, the enterprise-public and private, and the direct beneficiary- the individual, should show their involvement and support from all the dimensions.

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SHAREHOLDERS' WEALTH CREATION THROUGH MERGERS AND ACQUISITIONS

Ms. Akansha Arora
Research Scholar
University of Rajasthan

Abstract

Mergers and Acquisitions are very much popular concept in the recent changing scenario. More, so it is significantly popular strategy after 19th century where India entered in to the phase Liberalization, Privatization and Globalization (LPG). India has witnessed a storm of mergers and acquisitions in recent years. The winds of LPG are blowing over all the sectors of the Indian economy but its major impact is seen in the industrial sector. It caused the market to become hyper-competitive, to avoid unhealthy competition and to face international and multinational companies. The primary objective of an organization towards mergers and acquisitions is to create a niche of core competencies and transform the organizational culture to a better and improved form. It helps in design and develops system in accordance to the changing face of business across all industrial sectors. With a view to face global challenges, most of the forward – looking business organizations prefer a path of rapid growth through mergers and acquisitions. It drives the organization to create synergy and value creation by way of diversification and improved management. This study examines the impact of merger on shareholders wealth of the individual and combined firm in the Indian banking sector.

Key Words: Mergers, Acquisitions, Shareholders' Wealth, Financial Performance

Introduction

The growing tendency towards mergers and acquisitions world-wide has been driven by intensifying competition. There is a need to reduce costs, better financial planning, and desire to expand business. An organization that aims in mergers and acquisitions are perpetrated to extend the relationship with clients beyond the professional horizons to provide them high level of satisfaction and assurance. Consolidation through M&As is considered one of the best ways of restructuring for effective response to competitive pressures. With a view to face global challenges, most of the forward – looking business concerns prefer a path of rapid growth through mergers and acquisitions. As in all other sectors of the economy, the banking industry saw a flurry of activities. Several new private sector banks opened shop as did several foreign banks; drastically changing the environment from a government protected and regulated one to a market driven and competitive one. The new private sector banks provided intensive competition to public sector banks with their efficiency and technology driven services. In the process they managed to carve out an ideal position for themselves in the banking sector. However, their lean structure and tech-savvy initiatives could not quite match the perfect size and reach of the well-established public sector banks. The normal way of their growth was both time consuming and capital intensive. Therefore, the private sector banks resorted to the Mergers & Acquisitions (M & As) route for faster spread and widespread growth. The merger of Kotak Mahindra bank and ING Vysya bank in the year 2014 is the eighth voluntary merger and the latest in India after the merger of ICICI Bank Merger with Bank of Rajasthan in the year 2010, compared with other voluntary mergers.

Mergers and Acquisitions

MERGER

Merger refers to a fusion between two or more firms that involves the integration of their operations with a view to bring in certain operational efficiencies. In other words, it is where two firms agree to integrate their operations on a reasonably co-equal basis because they have resources and capabilities that together may create a stronger competitive advantage. The assets and liabilities of the merging companies get transferred to the merged (combined) company. Normally, the shareholders of the merging companies become shareholders in the combined firm or say the merged company.

Company A + Company B = Company C

Thus, merger refers as legal and physical consolidation of two companies into one entity, with the aim to bring certain operating and financial synergies for the combining firms. Such synergies are mainly on account of benefits of economies of scale in operations and financing. In India the word 'Amalgamation' is use for 'Merger' in legal parlance.

ACQUISITION

Acquisition in general sense is acquiring the ownership in the property. Acquisition is referred the purchase by one company by another in which no new company is formed. In other words, it is where one firm buys another firm with the intention of more effectively using a core competence. It is also known as 'takeover' or 'buyout'.

Company A + Company B = Company A

Motives of Mergers and Acquisitions

- **Economies to scale –** Large scale business organizations enjoy both internal and external economies.
- **Increase managerial skills –** M&A increase the managerial personnel or technical expertise. Any merger, regardless of the specific motive for it, contributes to the maximization of shareholders wealth.
- **Synergy –** It implies a situation where the combined firm is more valuable than the summation of the individual combining firms. It is stated as *'two plus two equal to five'* (2+2=5) phenomenon.

  $$V(AB) = V(A) + V(B)$$
- **Elimination of competition –** It eliminates severe, intense and wasteful expenditure by different competing organization.
- **Increase in market share –** An increase the market share is one of the plausible benefits of M&A.

MERGERS AND ACQUISITION IN INDIAN BANKING SECTOR

The Indian banking sector has not remained insulated from the various global forces driving Mergers and Acquisitions across the countries. Intense competition among the banks has redefined the entire banking system. The banks are looking for new techniques not only to attract but also to retain the customers and acquire competitive advantage over their competitors. Mergers and Acquisitions activity in the Indian banking sector is not something new, as it has taken place even before the independence. However, economic reforms introduced in the early 1990's brought out a comprehensive change in the business strategy of banks, whereby they resorted to Mergers and Acquisitions to enhance the size and efficiency to gain competitive strength. Mergers and Acquisitions as a means for inorganic growth is increasingly being used the world over to undertake restructuring leading business organizations. It is followed as a part of the strategy to achieve a large size and fast growth in market share and to become more competitive through economies of scale and scope. India too is witnessing one of the highest cape cycle, with most of the companies aggressively building the capacity for Mergers and Acquisitions to cater to the growing and global competition in the markets. M& A provide an ample opportunity to banking sector to share the resources, reduce intermediate costs and expand delivery platforms and to improve chances for economies of scale in their operations. These developments are likely to have important implications for financial performance and profitability in the banking system.

Literature Under Review

Mergers and Acquisitions (M&A) in the banking sector have seen a sharp increase. The growing M&A activity has basically been a response to the deregulation of the industry as exemplified by the abolition of geographic limitations on banks and the demolition of demarcation lines between different types of financial services.

- **Dutta and Dawn (2013),** in a paper "*Merger and acquisitions in Indian banks after liberalization: An analysis"* investigates the financial performance of merged banks in terms of the growth of its total assets, profits, revenue, deposits, and number of employees. The financial performance of merged banks is compared taking four years of prior-merger and four years of post-merger. The findings of the study indicate that the post-merger periods were successful and saw a significant increase in total assets, profits, net worth, revenue, deposits, and in the number of employees of the acquiring firms of the banking industry in India.
- **Azhagaiah & Kumar (2013),** in their study tested hypothesis concerning whether there is significant improvement in the corporate performance of the Indian manufacturing corporate firms following the merger event using paired t-test. The findings of study indicate that Indian corporate firms involved in M&A have achieved an increase in the liquidity position, operational performance, profitability, and reduce financial and operating risk. In another such study they examined a sample consisting of 20 acquiring firms during the period 2007. They concluded that corporate in India appear to have performed better financially after the merger, as compared to their performance in the pre-merger period.
- **Goyal and Joshi (2012),** probed the motive of banks for mergers and acquisition with special reference to *Indian Banking Industry* and the study was conducted on the basis of number of branches, geographical penetration in the market and benefits from the merger.
- **Azhagaiah & Kumar (2011),** in their study tested hypothesis concerning whether there is significant improvement in the corporate performance of Indian manufacturing corporate firms following the merger event using paired t-test.
- **Antony Akhil (2011),** in an analysis *"Post-merger profitability of selected banks in India"* emphasized the impact of the banks merged in India from 1999 to 2011. Between 1999 and 2011, around 18 Mergers and Acquisitions took place in the Indian banking sector. The studies for the samples were six acquirer banks selected, three of them were public sector banks and three were private sector banks. The study used paired t-test. The study findings indicate that there is a significant difference in the profitability and investment ratios, like (growth of total assets ratio, growth of net profit ratio, return on assets ratio, return on equity ratio, and net interest margin ratio) of banks in the post-merger scenario.
- **Murthy (2007),** examined the case of five bank mergers in India viz. Punjab National Bank and New Bank of India, ICICI Bank and Bank of Madura, ICICI Bank, Global Trust Bank and Oriental Bank of Commerce and Centurion Bank with Bank of Punjab. It was concluded by the researcher that consolidation is necessary due to stronger financial and operational structure, higher resources, wide branch network, huge customer base, technological advantage, focus on priority sector, and penetration in the rural market. Further some issues in aforesaid mergers were identified as managing human resources, managing client base, acculturation and stress on bank employees.

- **Manoj Anand and Jagandeep Singh (2008),** have analyzed five mergers in the Indian banking sector to know the shareholder wealth effects of bank mergers.
- **Rao, Narsimha,V, and Rao, P,V, Krishna(1987),** attempts to evaluate the impact of such mergers on the performance of a corporation. Though the theoretical assumption refers that mergers improve the overall corporate performance due to increased market share, the author supports his paper to evaluate the same in the scenario of economy of India**.**

Research Methodology

The study is concerned with the Indian banking system and is based on secondary data. The required data have been collected from the various issues of the Banking Statistics, published by Reserve Bank of India, research journals, magazines and newspaper reports for the comparison the performance of selected sector banks. The various ratios are analyzed to examine the performance of the selected sectors.

Objectives of Study

- To review the impact of merger under the study on the financial performance with regard to Return on Investment, Profitability and Liquidity position of the selected banks.
- To examine the impact of merger on shareholders wealth of the individual and combined firm.
- To disentangle the specific conditions under which merged banks thrive or fail.
- To analyze the pre and post merger performance of the individual and combined firm and to examine whether synergies of firms would be able to create values or not.

Accounting Standard Related to Study

Accounting Standard 14 on Accounting for amalgamation, issued by the Institute of Chartered Accountants of India which came into effect in respect of accounting period commencing on or after April 1, 1995 is mandatory. The statement deals with the accounting for amalgamation and treatment of any resultant goodwill or reserves. The standard specifies two methods of accounting for amalgamation namely:

1. Pooling of Interest Method
2. Purchase Method

List of Merger and Acquisitions (M&As) in Indian Banking Sector since Nationalization of Banks

Transferee Bank	Transferor Bank	Year of transfer
HDFC Bank	Times Bank	2000
ICICI Bank	Bank of Madura	2001
Bank of Baroda	Benaras State Bank	2002
Punjab National Bank	Nedungadi Bank	2003
Oriental Bank of commerce	Global trust Bank	2004
Centurion Bank of Punjab	Bank of Punjab	2005
Centurion Bank of Punjab	Lord Krishna Bank	2007
HDFC Bank	Centurion Bank of Punjab	2008
ICICI Bank	Bank of Rajasthan	2010
Kotak Mahindra	ING Vysya Bank	2014

Pre and Post Merger Analysis of ICICI Bank in contrast with Bank of Rajasthan

	2010	2012
Liquidity Parameters(Quick Ratio)	14.70	15.86
Solvency Parameters(Debt Equity Ratio)	3.87	4.12
Profitability Parameters(Net Profit Ratio)	12.18	15.82
Investments Parameters(Return on Net Worth)	7.25	9.35
Market Parameters(Earning per Share)	36.09	45.73

Above analysis showed the satisfactory post merger results. The liquidity position has increased in the post merger times. Debt equity ratio has also improved. Net Profit margin is increasing year by year. Return on net worth has been increased after merger and the EPS has taken a good move after merger. Mergers and acquisitions have positive impact on financial performance as well as shareholders' wealth.

Pre and Post Merger Analysis of Kotak Mahindra in contrast with ING Vysya Bank

Ratio	**2010**	**2012**
Solvency Parameters(Capital Adequacy Ratio)	16.5	17.6
Profitability Parameters(Net Profit Ratio)	29.9	37
Investments Parameters(Return on Net Worth)	14.26	12.83
Market Parameters(Earning per Share)	32.0	34.3

Kotak Bank has acquired the ING Vysya Bank for a share swap ratio of 0.725 to 1. The merger is a great significance for Kotak Bank as not only is the valuation attractive, but after the merger, Kotak will become the fourth largest private bank in terms of branch network and size of its assets. The two banks have significant opportunities to drive synergy benefits by leveraging on:

(1) Presence in international markets through ING;

(2) The strong small- and medium-sized enterprise (SME) franchise of ING in southern states; and

(3) The retail and capital market strength of Kotak Bank. Further, we believe that Kotak can drive significant productivity improvements in ING Vysya branches, resulting in synergy benefits accruing over the long term.

Conclusion

Mergers and Acquisition is a useful tool for the development and expansion in any Industry and the Indian Banking Sector is no exception. It is helpful for the survival of the weak banks by merging into the larger bank. This study shows the impact of Mergers and Acquisitions in the Indian Banking sector and two cases have been considered for the study as sample to examine the as to whether the merger has led to a profitable situation or not. For this purpose, a comparison between pre and post merger financial performance in terms of Operating Profit Margin, Net Profit Margin, Return on Assets, Return on Equity, Earning per Share, Debt Equity Ratio, Dividend Payout Ratio and Market Share Price has been made.

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ECONOMICS

ROAD TO SMART CITIES AND SMART VILLAGES: GOVERNANCE AND DEVELOPMENT

Dr. Jayshree Singh

Lecturer, Head, Departmetnt of English,

Bhupal Nobles Post Graduate College, Udaipur.

Abstract

In contemporary times the people of India have got unexpected opportunities through innovations in science, technology and education to focus on urban reforms. According to Gurucharan Das, a columnist for The Times of India, "the intriguing phrase 'smart cities' conjures a vision of technological and sustainable future for an aspiring India" (Sunday, 20 Dec., 2015). The idea of autonomy, governance, development and work culture have to be the prima facie of actions to execute the process of nation building and to imbibe an actual sense of life and work. As per the present social conduct and social responsibility of the stakeholders, bureaucrats and politicians, it appears that the representation of pseudo civil codes inherently and inadvertently neglects the sensitivities of land and capital. This paper attempts to follow up the questions that arise before us as citizens – how accountable are we to reform cities, protect greenbelts, preserve culture and nation, conserving energy and natural resources? – how capable are we to generate independent revenue sources through our self-designed, self-crafted, self-planned and self-propelled 'Start-Ups'? – how much can we fight against revenue-sharing arrangements of government in the form of taxes and service charges, corrupt services of public interest and exposure to emissions, polluted environment? – how far can India draw FDIs in the development of 'Make in India' and 'Digital India' to encourage 'Indiapreneur' program to boost the image of 'Incredible India'? – how should Indians make efforts to 'Stand Up' for age old ethical values of non-violence, tolerance, faith and solidarity to eliminate religious offensive attitudes and aggressive rationalist expression in our day to day interpersonal interaction within our pluralistic and multicultural society?

Introduction

The representatives of the people in parliament are thinking of motivating Indians to create, to search, connect and collaborate with the local and global sources to generate economic resources, so that their indigenous resources (both natural and intellectual) may be saved thereby ensuring sustainable development? Every Indian needs direction, a kind of mindset, to understand the process of growth and nation building, to follow new plans of self-entrepreneurship and self-development, so as to work towards a better tomorrow. Same is the goal of globalization, which is based on the talent, toil and tolerance of multicultural races. To embrace the

Regulating Labour via Technology

A person equipped with technology can help a citizen or a labourer working in any area whether working for Swachch Abhiyan Yojna, Mudra Yojna, insuring the agricultural lands and farmers' life, facilitating tourists travel across the country, marketing or making available any day to day amenities, accessories and aids for advancing lifestyle or in basic skills like approaching banks, hospitals, trading-investment offices, education sector, social welfare and domestic zones. For instance these can be called 'Start Up’s or 'Stand Up' potentialities to be explored by every Indian and every state government in order to be connected with the project of the central government 'Make in India' because more the employment possibilities, more the ordinary citizen will look for his or her enhancement and every family, whether possessing a girl/boy child, will attempt to perceive growth possibilities as a resource, as reinforcement, as potentiality, as investment, and as facility. For example One thousand Chinese enterprises are staking big bucks as investment in Haryana state to give pace to start up’s in travel and tourism, banking and insurance, telecoms and internet and in e-commerce and business. The FDI investments in digitization of the state in various sectors will naturally broaden the spectrum of capital venture, locally and globally, but will also become efficient in competing with the U.S. and U.K. sources of social and economic capital. Similarly, in Rajasthan, the state government has taken lead through its Resurgent Rajasthan Partnership Summit 2015, in view of being in with the Make in India policy across India, to attract investment from private sectors to sensitise the opportunities in the field of tourism, smart cities, urban infrastructure i.e. highways, transportation and medical units for the sake of 'Make in Rajasthan'. Many leading tycoons of industrial world, both national and international, have agreed to coordinate with this program.

Models for Success in Times of Crisis

We should learn from role model narratives such as Dilip Singh Maliviya, an elderly artisan from Bhojpura village in Sehore district of Madhya Pradesh, who has come forward to lend free services as labour if anybody donates toilets for the village. Another example from Rajasthan is of Rajendra Singh who has been working for three decades as 'Jal Yodhas'(Amanda, 2005), water warriors who harvest rainwater to replenish underground water and they have restored water in Rajasthan's traditional earthen dams to overcome urban water shortages and have even settled many violent political frictions over this social cause. It is one of Environment Ministry's biggest projects to boost conservation practices and to initiate efforts for conserving eco – tipping points and renewable energy and environmental resources. This should be prompted at every doorstep to increase the power of nation and the hope of nation.

Recently in the month of December, 2015, the central government has undertaken a global solar alliance with 120 countries at the Paris COP21 Climate Summit to bring access not just to clean energy, but also to get sense of oneness and connectedness, it is necessary to be smart locally to catch with every little job, to recognize every little effort and to step outside the barriers of traditional taboos, conventional modes and narrow mindset. The harmony, health and happiness are indispensable to growth, development and progress. For imbibing the techno-insight to map the road to smart cities following steps will make young generation efficient and self-sufficient:

Enhancement of Soft Skills

In an article Bonala Kondal and Durga Prasad write that "Smart phones have become a very easy source of learning various language skills without much difficulty in one's pace within their free time productively. Different activities are available to the learners to find out skills with the help of mobile phone and internet connection. Smart phones combine functionality of a computer with all the facilities to access online materials to learn language skills such as listening, reading, writing, speaking, vocabulary, pronunciation and grammar" (IJELLS Vol.4, Issue 4: p. 111). The mobile facilitates day to day exchange of communication of all sorts, but if it is also equipped with certain applications downloads which can be a worthy tool to enhance soft skills located anywhere in India. Various Mobile Apps are available like Learn Listening English, Listening tests, IELTS listening, English listening, English daily listening, English listening practice, Advanced English listening Mobile Apps to Learn Speaking, Speak English, daily speak English, IELTS speaking practice, learn to speak English, English speaking course and practice speaking Mobile Apps to Learn Reading Reading comprehension, SSAT reading comprehension, English reading text and comprehend. Mobile Apps to Learn Writing Writer, book writer free, creative writing, English writing skills, easy writing free, writing prompts, general letter writing. Mobile Apps to Learn Vocabulary Test your English vocabulary, GRE English vocabulary, SAT vocabulary, vocabulary builder, vocabulary trainer and vocabulary cats. Mobile Apps to Learn Pronunciation English pronunciation sounds: pronunciation, pronunciation training, check pronunciation and perfect English pronunciation Mobile Apps to Learn Grammar British Council's learn English grammar, English grammar, practice English grammar, 600 English grammar tests, English grammar in use (115).These apps can not only personalize the learning strategies environment but also make learning easier, faster and self-propelling.

Once the young generation will know the use of mobile assisted language learning, it will be a supplementary aid in schools and colleges for computer based assisted learning and when there will be a better understanding of language whether it is Hindi or English. Naturally, communication skills both in interpersonal interaction and in business dealings, will be appropriate. Recently in the speech "Man Ki Baat" Prime Minister Modi emphatically stated "digitisation is an intellectual wealth and technology should be modified according to the needs of India" (Dec. 27, 2015).

electricity for villages and homes. This will not only give meaning to sharing technology with developed European countries, but it will also mobilize financial resources, encourage industrialists of India to revisualise their leadership in this vista of solar photovoltaic industry for the production of technologies and storage for solar energy. It is estimated that "The Indian government is investing an initial $30m (£20m) in setting up the alliance's headquarters in India. The eventual goal is to raise $400m from membership fees, and international agencies" (The Guardian, Dec. 2015)

Mapping Measures to Smart Cities and Villages

If the Municipal Corporation and Urban Improvement Trust work beyond their political interest for the sake of the public, then no city or village can remain befert of the of services leading to public welfare and social upliftment. In connection with the municipal governments' role in urban areas, the Vice-President of Frost & Sullivan Information and Communication Technologies Growth Consulting, Brian Cotton said, "As citizens demand higher levels of public safety and service from government, advanced data management tools and analytics can help mayors, police chiefs and city managers meet these demands. Such strategic use of data also tends to improve decision-making of not only representatives of people, but people themselves" (The governance of cities has to control the cleaning of the garbage, to take charge of resources for renewable energy from the remains of fossil fuels, conserve energy and save deforestation, protect natural resources from contamination, install underground cable lines, sewerage lines for clean and safe drainage, conserve dilapidated monuments, old buildings, renovate old forgotten parks, maintain greenery in the surroundings and last but the most important road safety, traffic control and traffic rules and insurance. Further, govt. has to build domestic capabilities as regards independent digital innovations for security programs, intellectual property, trading and protection of investors, minimize the hassles of partnership levels by eliminating taxes and helping citizens to have more capital gains from self-capital ventures. In order to spark swadeshi talk, district and state level governance has to be bold enough to seek measures that can increase indigenous production, manufacture, design of software i.e. at micro level, such as railway stations, bus stations, highways, hotel-industries, sightseeing places, healthcare, communication etc. The government has to ensure the patent rights of software do clash with the interest of the multi-national companies' commercial interest. The startups followed in this sector need free basic facilities, which requires monitoring during mobilization, because it can endanger security of overseas investors as well as the domestic tech companies. Many projects like cleaning of lakes, rivers, catchments, wetlands and paytm facility for the billing of electricity, water, telephone, mobiles as well as taxes are to be incorporated in start ups, where non-governmental organizations, volunteers, self-financed agencies can come to provide comfort and convenience on one hand, while on the other hand such services can be relaxed from taxed. Even the soft power industry from the point of tourism can be looked upon as start up to create such sources through which the handicrafts artisans, artists and writers can be brought forward either through incentives or through capacity awareness programs and development. The

Map for Attractions for tech and innovation biggies in IT, education and energy is unlimited for a country like India because there is immense scope to make India green and clean, there is still huge possibility to open up educational set ups for training and coaching, there is no dearth of workforce in Young India that still needs to be well equipped with computer and digital literacy.

Conclusion

The only mission should be to overhaul and sensitise mindsets to contribute towards promoting India as the most preferred global manufacturing destination and change labour intensive economic activity as well as to encourage legal framework to raise capital for resolving insolvency and bankruptcy proceedings on job creation. It is well said in a blog that 'The intriguing phrase 'smart cities' conjures a vision of a technological and sustainable future for an aspiring India. Yet no one quite knows what it means, including those in charge. I believe the Indian city will only become 'smart' if it builds around the way Indians actually work and live; and second, if it seizes autonomy from state governments. Until our cities have directly elected, empowered mayors who can raise funds for the city, and to whom municipal commissioners report, urban India will not become 'smart' (Gurucharan Das, Times of India, 2015).

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DISTRIBUTION OF LANDHOLDINGS AMONG SCHEDULE CASTE AND SCHEDULE TRIBES IN RAJASTHAN

Ms. Sapna Newar
Assistant Professor
St. Xaviers College, Jaipur

Ms. Nidhi Sharma
Assistant Professor
St. Xaviers College, Jaipur

Abstract

Land is a vital factor and a crucial natural resource which forms the basis for economic activity. In agriculture dominated country like India, where a large proportion of population is dependent on agriculture, distribution and ownership of land becomes even more important to ensure social equality among various classes in a society. The present paper attempts to analyze the distribution of land holding in general and schedule caste and schedule tribe in particular, in Rajasthan. The present paper deals with land-use in state at two points of time 1991-92 and 2011-12 and thus studies the factors effecting land use changes at same points of time. The objective of the present paper is to study the land use in different categories and the trend of variations so that the characteristics of land utilization may be analyzed for future planning. The study shows that even after a long period of planned initiatives and different policy measures adopted by government or non-government organizations in the state, there have not been major changes in land holding status of schedule caste and schedule tribes in the state. The analysis of data on average size of holdings shows that among all size of land holding in Rajasthan marginal, small and semi-medium size of holds continued the same trend during all periods under study.

Introduction

Agriculture is a potential sector for development in India and has also been identified as Primary Moving Force (PMF) in tenth five year plan. Without the development of this sector, India as well as its states will neither be able to accelerate growth nor fiscal consolidation. But even at present, farm sector in Rajasthan is plagued with numerous problems like declining farm incomes, size of land holdings, ecological degradation and overcapitalization, etc. Therefore, to stabilize incomes and employment in the farming sector, there is need for proper land use and land distribution. To unlock agribusiness dynamism and to achieve green transformation, it is much needed that small and marginal farmers should be provided with proper opportunities. In Rajasthan, small holders exist in a huge number and if given an opportunity they can influence State's development issues to a great extent. As far as small holder farming is considered, it provides both the challenge and the opportunity, and to a great extent the success of small holding in State depends on measures and policies in place.

The access to land is of fundamental importance in rural India. The incidence of poverty is highly correlated with the lack of access to land, although the direction of causality in this relationship is not clear. In short, policy instruments and mechanisms that improve access to land for the rural poor and socially excluded are of high priority in bringing about efficient, equitable, sustainable, and poverty- reducing patterns of economic growth in rural India. The paper suggests the main policy options considered here for enhancing access to land by the rural poor and other socially excluded groups. Since land is a state subject in India, State needs to implement the policy in a manner which ensures social equality among various classes in a society.

For the overall development of a country like India, growth of agriculture sector is a prerequisite. As the development of this sector not only helps the large section of population dependent on it, but also affects the other sectors through forward and backward linkages. Prosperous agriculture not only leads to its contribution in GDP growth but also helps in eradicating poverty through gainful employment generation. Accelerated agricultural growth based on increasing land and labour productivity is fundamental to poverty reduction. Past experiences have shown that speed of poverty reduction has closely followed increase in agricultural productivity. Rajasthan is predominately an agriculture state where approx. 65% of the population is engaged in agriculture and allied activities for their livelihood. Rajasthan's record of progress in agriculture in spite of subsequent droughts over the past few years has been quite impressive. Agriculture and allied sector plays an important role in State's economy. Though its contribution in NSDP has fallen from about 35 per cent in 1990-91 to around 23 per cent in 2011-12, agriculture yet forms the backbone of the state economy. The contribution of increased land area under agricultural production has declined over time and increases in production in the past two decades have been almost entirely due to increased productivity. Contribution of agricultural growth to overall progress has been widespread. Increased productivity has helped to feed the poor, enhanced farm income and provided opportunities for both direct and indirect employment.

Data: The study is based on secondary data primarily drawn from the 'Statistical Abstract of Rajasthan' and 'District Outlines' published annually by the Directorate of Economics and Statistics (DES), Government of Rajasthan, Jaipur. The other sources are Census reports, reports on Economic Census, and annual publications by DES on Agricultural Statistics.

A Brief Profile of Rajasthan

Rajasthan with total geographical area of 3.42 lakh sq km is the largest state of India constituting 10.4 per cent of total geographical area of India and with 6.85 crores population which constitute 5.67 per cent of total population of India nearly 65 percent of its population (56.5 million) is dependent on agriculture (GOI, 2011). Of the total population of Rajasthan, 75.11% was rural population. If we look at the decadal growth rate of the population, it was lower during the decade 2000s (21.44 per cent) as compared to during 1990s (28.41 per cent). The population density in the State has increased by about 22 percent, i.e. from 165 per sq.km in 2001 to 201 in 2011. The state is divided into 7 divisions, 33 districts, which are further subdivided into 297 tehsils, 44672 villages, 249 panchayat sammitees and 9,177 gram panchayats (Rajasthan at a Glance 2012).

Rajasthan, the largest state of India, is endowed with diverse soil and weather conditions comprising of several agro-climatic situations that helps the state to adopt a diversified cropping pattern. As the vast area of Rajasthan is covered by arid and dry land which imposes many challenges that are to be addressed systematically so as to facilitate a sustainable development of the sector. Moreover, the average size of land holding by all social groups in Rajasthan is higher as compared to all India average but fertility of land in Rajasthan is comparatively lower than the fertility of land of same size or smaller size in other states.

Rajasthan is divided into 10 agro climatic zones on the basis of variation in soil type, rainfall, temperature and water resources. The government has set a target to achieve a minimum of 4% agricultural growth per annum in the state agriculture policy 2013. Rajasthan has a total geographical area of 342.65 lakh ha, of which 26.75 lakh ha is under forests, 42.62 lakh ha not available for cultivation and 63.19 lakh ha is other uncultivable land (excluding fallow land). The total cultivable area is around 220.00 lakh ha. The shrinkage of gross cropped area is evident from the fact that the highest gross cropped area was around 223.25 lakh ha during the year 1997-98.

Table 1: Position of Rajasthan according to census 2011

S.No.	Indicators	Rajasthan	India
1.	Geographical Area (lakh Sq. Km.)	3.42	32.87
2.	Population (in crores)	6.85	121.06
3.	Rural Population	5.15 (75.11%)	83.47(68.95)
4.	Decadal growth rate(2001-11)	21.3	17.7
5.	Density(per sq.km.)	200	382
6.	Per centage of Agricultural Laborers to total workers	16.5	30.0
7.	Per centage of Cultivators to total workers	45.6	24.6
8.	Total Reporting Area (in lakh hect.)	342.7	3059.0
9.	Total Forest Area (in lakh hect.)	27.43(8%)	700.1(22.89%)
10.	Gross Irrigated area to Gross Cropped Area(%)	36.33	44.91
11.	Net Sown Area to total repoting area (%)	52.63	46.28
12.	Net Irrigated Area to Net Area Sown (%)	39.49	44.92
13.	Average Size of Operational Holdings (hect.)	3.07	1.16
14.	Cropping Intensity	142.98	140.54

Source: Directorate of Economics and Statistics, Ministry of Agriculture
Pocket Book on Agriculture Statistics 2013
Agriculture Census Rajasthan 2011

Land Use Pattern in Rajasthan

Land is a natural resource which is limited in supply. For the development of a particular region and country as a whole, this resource has to be used in best planned manner to maximize present return from it and to increase the possibilities of getting better yield in future as well. Table 2 presents the land utilization statistics for the state of Rajasthan from 1990-91 to 2013-14. The analysis of data clearly shows that significant changes have taken place in land utilization over a period of time in Rajasthan. The total area of Rajasthan is 342.5 lakh hectares. The area under forest was 23.5 lakh hectares which constitutes 6.9% of total reported area in 1990-91 and which increased to 7.6% in 2000-01. The area under forest has been almost stagnant ranging between 8.0 to 8.05% and is far less than 33% recommended by National Forest Policy. The area under non-agriculture uses has increased from 14.9% in 1990-91 to 18.89% in 2013-14 which may be due to raise in population vis a vis urbanization. Increasing population and economic growth are changing patterns of land use making potentially unsustainable demands on the country's natural resources. The area under culturable waste land has declined from 16.3% in 1990-91 to 11.68% in 2013-14. The area under fallow land other than current fellow has been fluctuating. It increased from 5.6% in 1990-91 to 17.1% in 2000-01 but come down to 5.39%. This is due to erratic and uncertain behavior of monsoon in the state that farmers here were unable to cultivate their land for several years.

Since early fifties, the net area sown was expanded rapidly at first but at a diminishing rate since 1970 to reach approximately 182 lakh ha at present. Net sown area (NSA) which was 163.8 lakh hectares in 1990-91, constituting 47.8 % of reporting area, fell down to 158.6 lakh hectares (46.3%) in 2000-01. From 2010-11 to 2013-14, the NSA in state has been ranging between 180- 182 lakh hectares and has attained negligible growth rates. The possibilities of bringing more area under cultivation are marginal and further addition to cropped area is possible through intensive cultivation. This stagnancy on use of land simply shows the change in cropping patterns. In this changing scenario, the farmers are either looking for better options in non-agriculture sectors or forced to move from traditional crops to profitable crops. The change in cropping intensity has also not been very impressive.

Table 2 : Land Use Pattern in Rajasthan (Area in Lakh Hectare)

Year	1990-91	2000-01	2009-10	2010-11	2011-12	2012-13	2013-14
Total Reported Area	342.5(100)	342.6(100)	342.7(100)	342.7(100)	342.67(100)	342.7(100)	342.7(100)
Forest	23.5(6.9)	26.1(7.6)	27.4(8.0)	27.43(8)	27.47(8.02)	27.50(8.02)	27.58(8.05)
Area under Non-Agricultural uses	14.9(4.4)	17.4(5.1)	19.8(5.8)	18.89(5.51)	18.84(5.50)	18.64(5.44)	18.89(5.51)
Barren & Un-Culturable land	27.9(8.1)	25.7(7.5)	22.9(6.7)	23.8(6.94)	23.9(6.96)	24.11(7.04)	23.85(6.96)
Permanent Pastures and other Grazing land	19.1(5.6)	17.1(5.0)	17.0(5.0)	16.94(4.95)	16.93(4.94)	16.94(4.94)	16.94(4.94)
Land under Misc.-Tree Crops & Grooves	0.2(0.1)	0.1(0.0)	0.2(0.1)	0.2(0.06)	0.2(0.06)	0.2(0.07)	0.2(0.07)
Culturable Waste Land	55.7(16.3)	49.1(14.3)	44.7(13.1)	42.33(12.35)	41.69(12.17)	41.52(12.12)	40.01(11.68)
Fallow Land Other than Current Fellows	19.3(5.6)	24.4(17.1)	20.5(6.0)	17.36(5.04)	18.6(5.41)	20.24(5.91)	18.47(5.39)
Current Fellows	18.1(5.3)	24.2(7.0)	20.6(6.0)	12.35(3.61)	14.77(4.31)	18.7(5.45)	14.03(4.09)
Net Area Sown	163.8(47.8)	158.6(46.3)	169.7(49.5)	183.49(53.54)	180.34(52.63)	174.79(51.01)	182.68(53.31)
Aera Sown More than once	30.0(8.8)	33.7(9.8)	47.7(13.9)	76.53(22.33)	64.71(18.89)	64.75(18.90)	78.52(22.91)
Total Cropped Area	193.8(56.6)	192.3(56.1)	217.4(63.5)	260.02(75.87)	245.05(71.51)	239.54(69.90)	261.20(76.22)
Net Irrigated area*	NA	NA	58.5(34.5)	66.61(19.44)	71.22(20.38)	74.99(21.88)	76.50(22.32)
Gross irrigated area	NA	NA	73.1(33.6)	83.22(24.28)	89.03(25.98)	94.55(27.59)	98.65(28.79)
Cropping Intensity	118.3	121.2	128.1	141.71	135.88	137.04	142.98

Source: Statistical Abstract of Rajasthan, 1990-91 to 2013-14
Note: Figures in the parenthesis indicate the percentages of total geographical area.

Changing Land-Use and Future of Agriculture in Rajasthan

The main concerning point about the land use is widening gap in average farm size and the pattern of holdings. One of the most important consequences of growing pressure on land is the declining trend in the average farm size and the pattern of holdings. According to the latest Agricultural Census in 2010-11 which is the ninth census in series, there were 70 million holdings operating 162 million ha in India. These trends in farm size changes will have a profound effect on the future agricultural development strategies.

Table 3: The Distribution of Operational Landholdings in Rajasthan

	Marginal		Small		Semi-Medium		Medium		Large	
Years	Number	Area	Number	Area	Number	Area	Number	Area	Number	Area
1995-96	30.03	3.67	20.23	7.37	20.83	14.99	19.84	31.14	9.07	42.83
2000-01	31.78	4.21	20.79	8.2	20.62	16.07	18.9	32.05	7.91	39.46
2005-06	33.51	4.85	21.36	9.05	20.37	17.05	17.83	32.46	6.93	36.59
2010-11	36.46	5.86	21.94	10.23	19.38	17.86	16.36	32.73	5.86	33.33

Source: Directorate of Economics and Statistics (DES), Rajasthan
Note: 1. Marginal – 0 to 1 hectare; Small – 1 to 2 hectares; Semi-medium – 2 to 4 hectare; Medium – 4 to 10 hectare; and Large – 10 and above hectare; 2.
Agricultural Census, 2011.

As table 3 clearly shows that in case of marginal size holders, their number has increased from 30.3% in 1995-96 to 36.46% in 2010-11of total operational holdings with a slight improvement in area operated by them. In case of small size holders also their number has increased with an improvement in area operated by them. For semi-medium and medium size holders, their number has been almost stagnant with a small improvement in area operated by them. For large size farmers both their number as well as area operated by them has declined. But the data clearly depicts the disparity in the distribution of land. In 2010-11 large farmers constitute 5.86% of total operational holdings and control 33.33% of the total operated area, whereas marginal to medium size holder together constituted 94.14% of total operational holdings and operated only 66.68% of the total operated area. It clearly shows the land distribution in Rajasthan is still skewed after so many years of land reforms. Small to medium land holders which constitute large percentage control very small portion of land and large size land holders which are small in number control the large size of land. The large farmers normally opt for high value crops or crops with high export potential. Small and marginal farmers with small size of land holdings are forced to either depend on traditional crops or to leave farming. High disparity in distribution of land is one of the major reasons for change in cropping patterns.

The total number of Scheduled Tribe holdings in the country (Table 7.3) in 2005-06 was 10.34 million as against 9.40 million in 2000-01, indicating an increase of about 10.0 percent.

Table 4: Schedule Caste and Schedule Tribe population in Rajasthan

Years	Schedule caste (in millions)	% of the total state population	Schedule Tribes (in millions)	% of the total state population
1971	4.1	15.8	3.1	12.1
1981	5.8	17.0	4.2	12.2
1991	7.6	17.3	5.5	12.4
2001	9.7	17.2	7.1	12.6
2011	12.2	17.8	9.2	13.5

Source: Census of India 2011

The schedule caste population in state in 1971 stood at 4.1 million which constitute 15.8% of the total population of state which increased to 12.2 million constituting 17.8 % of the state. The schedule tribe population in the state was 3.1 million constituting 12.1% in 1991 and increased to 9.2 million constituting 13.5% of the total population of the state in 2011. As per census 2011 report both SC and ST populations have increased in the state.

Table 5: Percentage distribution of operational holdings and area operated by scheduled castes in Rajasthan

Different Size Group							
Years		Marginal	Small	Semi-Medium	Medium	Large	All Groups
1995-96	Number	32.51	23.78	20.41	16.92	6.38	100
	Area	5.3	10.53	17.89	32.35	33.93	100
2000-01	Number	34.4	24.07	19.88	16.08	5.57	100
	Area	5.94	11.43	18.68	32.84	31.11	100
2005-06	Number	36.12	24.25	19.65	15.18	4.8	100
	Area	6.71	12.31	19.74	33.07	28.18	100
2010-11	Number	38.95	24.14	18.71	14.11	4.09	100
	Area	7.74	13.24	20.29	33.14	25.58	100

Source: Various issues of Report on SC/ST Land Holdings

Agricultural census, 2011

The percentage distribution of operational holdings and area operated by schedule caste by different size group is shown in table above since 1995-96 to 2010-11. From the table it is clear that most of the SC is small and marginal farmers. In 1995-96 marginal and small holdings of SCs constituted 56.29% of total holdings and control nearly 15.83 percent of total operated area of SCs. Their percentage increased to 63.09% and the area increased 20.98 % in 2010-11.

Table 6: Percentage distribution of operational holdings and area operated by scheduled Tribes in Rajasthan

Different Size Group							
Years		Marginal	Small	Semi-Medium	Medium	Large	All Groups
1995-96	Number	41.44	24.42	20.21	11.68	2.25	100
	Area	9.14	16.14	26.1	31.81	16.81	100
2000-01	Number	44.69	24.57	18.87	10.11	1.75	100
	Area	10.87	17.84	26.84	30.22	14.21	100
2005-06	Number	47.55	24.06	17.85	9.04	1.5	100
	Area	12.33	18.65	27.18	28.89	12.96	100
2010-11	Number	52.99	23.61	15.21	7.05	1.15	100
	Area	15.66	20.88	26.35	25.7	11.41	100

Source: Various issues of Report on SC/ST Land Holdings.
Agricultural census, 2011

Table 7: Average size of the holdings operated by scheduled castes (in hectares)

Years	Marginal	Small	Semi-Medium	Medium	Large	All Groups
1995-96	0.52	1.43	2.82	6.16	17.11	3.22
2000-01	0.52	1.42	2.82	6.13	16.77	3.00
2005-06	0.52	1.42	2.81	6.09	16.39	2.79
2010-11	0.51	1.42	2.80	6.07	16.15	2.58

Source: Various issues of Report on SC/ST Land Holdings.
Agricultural census, 2011

The above table shows the average size of holding among SCs population in Rajasthan from 1995-96 t0 2010-11. Among the all categories of average size land holdings in Schedule caste in Rajasthan shows that marginal, small and semi- medium size of holds continued same trend between all periods. On the other hand, medium farmers average size of holdings, it shows the decreasing trend from 6.16 per cent in 1995-96 to 6.07 per cent in 2010-11 and large farmers average size of holding also shows decreasing trend from 17.11 percent in 1995-96 to 16.15 percent in 2010-11. The average size of holding for all size group for Schedule caste shows a downward trend falling from 3.22 ha in 1995-96 to 2.58 percent in 2010-11 as against 3.07 ha for general class in 2011.

Table 8: Average size of the holdings operated by scheduled Tribes (in hectares)

Years	Marginal	Small	Semi-Medium	Medium	Large	All Groups
1995-96	0.48	1.43	2.80	5.91	16.23	2.17
2000-01	0.48	1.43	2.79	5.87	15.93	1.96
2005-06	0.47	1.41	2.78	5.83	15.73	1.83
2010-11	0.47	1.41	2.76	5.81	15.87	1.59

Source: Various issues of Report on SC/ST Land Holdings.
Agricultural census, 2011

Rajasthan accounted for 18.2 percent of total operated area of Scheduled Castes holdings in 2005-06 in the country. Rajasthan is the largest state and has a sizeable schedule caste and schedule tribe population. According to census 2011 the schedule caste population was 12.22 million constituting 17.8% of the total population of the state. The schedule tribe population was 9.2 million constituting 13.5% of the total population. According to all India report on agriculture census 2005-06 the number of operational holdings of schedule caste in country shown an increase of 6.2% from 16.07 million in 2005-06 as against 15.14 million in 2000-01.

Conclusion

The following observation can be drawn from above analysis of land use pattern and distribution of land holding among various class groups in general and schedule caste and schedule tribe in particular in state of Rajasthan from 1995-96 to 2010-11. As per agriculture census 2011, the total number of operational holdings has increased by 7.06% whereas for the state it was 6.89 million operational holdings, thereby showing an increase by 11.35% over 2005-06 giving the state 9^{th} rank in the country. The state has highest operated area 21.11 million ha taking the state on first rank in 2010-11.

Even after tremendous increase in operational area, the average size of holding in the state remained almost same for marginal to small land holders. The marginal and small land holders constituted 49.66% of total operational holding in 1990-91 and controlled only 10.46% of the operated area in the same period. Their number increased to 54.9% and area under their control to 14% in 2005-06 leaving average size of holding stagnant at 0.49ha and 1.43 ha respectively.

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REFORMING THE SUBSIDY REGIME

Mr. Yashwardhan Singh
Asst. Professor, Dept. of Economics
St. Xavier's College, Jaipur

Abstract

Why should we, as a citizen, care about subsidies? Does it serve an important purpose in our lives? The answer to these questions varies from country to country. But because government expenditure has limitations, as we tend to oppose an increase in tax rates, citizens should care about subsidies as they serve the public interest and not merely a private one. We being a developing economy do depend on subsidies to ensure equitable utilization of the resources for the people. The word subsidy is derived from a Latin word 'Subsidium' which means support, assistance, aid, help and protection. According to WTO, a subsidy is a financial contribution by a government, or agent of a government, that confers a benefit on its recipients.

The need has arisen to reform the subsidy regime in the Indian economy. The existing government has tried to initiate this by moral suasion followed by up gradation and relying on technological solutions. There is a need to take few more concrete steps in this direction. One of the critical issues is wasteful subsidies that do not reach the poor, should be reduced. The resultant savings should be better spent and this might actually reach the poor. In this paper I have tried to analyze the distribution of subsidies under various heads and how this can be rationalized, specifically in case of fuel, fertilizers and food. An effort has been made to propose reform in subsidies and redirect the expenditure which can yield high returns. The study is based on secondary data compiled from various sources.

Keywords: Subsidy, Rationalization, Savings, Fuel
JEL classification: H23; H75

Introduction

Do we want the government to reduce tax rates? Yes, sure. We also want the government to pay higher taxes to us, that is, a subsidy. Subsidies are reverse of taxes. Just as a tax increases the price of the product taxed, subsidies reduce the price of the product subsidised. And just as taxes increase a government's income, subsidies reduce it. Hence, subsidies are sometimes called negative taxation.

Subsidies play a vital role in the economy of a country. They are a kind of incentive which plays an important role in economic development of developing countries. Subsidies bring out desired changes by effecting optimal allocation of resources, stabilizing the price of essential good & services, redistributing income in favor of poor people thus achieving the twin objective of growth & equity of nation(Shodhganga, 2010). It can be classified as public goods (like defense, police, general administration, etc.), merit goods (education, health, social sector, etc.) and non-merit goods.

The general rationale for providing subsidies is:

- Correcting market failures
- Protecting national production from competition
- Reducing import dependence
- Encouraging national employment
- Ensuring balanced regional development
- Enabling access to and affordability of basic services or goods by all
- Stimulation of economic growth (Mehra, Sinha, & Sahu, 2004)

The reforms programme initiated by the Government of India in 1991 aimed at reducing fiscal imbalances and improving allocative efficiency by minimizing the distortions in relative prices arising from budgetary and fiscal imprudence. Hence, containing and targeting subsidies is an important element of reforms. Subsidies are different from transfer payments, which are straight income supplements to individuals, who are normally the poor and the vulnerable. Providing minimum consumption entitlement to the poor by subsidizing the items consumed by them is an extremely important welfare dimension of fiscal policy. Subsidies can correct for the under-consumption of goods with positive externalities. However, the benefits can be maximized only when the subsidies are transparent, well targeted, and suitably designed for effective implementation without any leakages (Affairs, 2004).

Subsidies in India

Subsidies represent a sizeable item of the non- plan revenue expenditure. In India, food and fertilizers are the two main items subsidized by the government through budgetary support. No doubt a developing country like India needs subsidies due to various reasons. Providing minimum consumption entitlement to the poor by subsidizing the items consumed by them is extremely important for the welfare of the economy.

The size, incidence, allocation distortions, and recent upsurge in some subsidies are the key issues in the context of budgetary subsidies in India. The main issues pertaining to subsidies in India may be listed as: (i) are budgetary subsidies provided for the right reasons; (ii) are many wrong goods/services being subsidized; (iii) does over-subsidization lead to harmful effects; (iv) are subsidies too large relative to resources; (v) what are the implications of cross-subsidies and off-budget subsidies; (vi) has there been an upsurge in some subsidies in recent years; (vii) what are the implications of subsidizing inputs; (viii) is the subsidy regime in India regressive; (ix) what is the interface of subsidies with inefficiencies; (x) is there a case for increasing subsidies in some sectors; and (xi) is there a need for distinguishing long-term subsidies from those that should have a limited life?(Pal, 2005)

Issues in Subsidy Distribution

In India, despite having a few legacy subsidies, government has introduced new non-merit subsidies in the past few years. Our subsidy burden, at more than six per cent of GDP in FY13, is now the highest in recorded history. Our public debt is over 66 per cent of GDP, and our commitment to development expenses has only reduced to accommodate this additional burden

(Shastri, 2014). In 2014-15, subsidies accounted for 2.1 per cent of GDP. Subsidies pre-empted 23.7 per cent of the entire revenue receipts of the central government. In terms of the opportunity cost, subsidies were 2.64 times the entire capital plan expenditure for 2014-15. Food, fertilizers, and fuel subsidies account for 95 per cent of all subsidies. Subsidies provided in India suffer from both inclusion error (wrong kind of people benefiting) and exclusion error (deserving people left out of subsidies). Efficient subsidies must be transparent, targeted and-in many cases temporary. These three Ts are missing from most subsidies in India (Jain, 2009).

Inflationary Tendencies of Subsidies

For many years now, the government specifies Minimum Support Prices (MSPs) for 26 crops including cereals, pulses and others such as sugarcane, cotton, sunflower seeds and so on to support farmers. *Chart 1* displays the trajectory of the MSPs for various crop groups.

It is apparent that it took about 14 years for the indices to rise from 100 to 200, but MSPs have more than doubled in the last seven years alone. In case of pulses, MSPs have more than tripled during this time. The procurement of food grain by the government almost doubled as well (*chart 2*). The effect of this has been that we are now buying close to double the quantity at roughly 2.5 times the price compared to seven years ago. *Chart 3* plots two consumer price indices against the MSP index for all crops with a one-year lag. Here, it can be seen that increasing MSPs lead to higher rural costs and food prices. It is, however, only farmers large enough to sell a substantial portion of their produce, who benefit. The rural poor, who really deserve support, are only hurt as costs rise. When subsidies harm intended beneficiaries, it's apparent that they are either badly thought out or badly implemented.

Chart 4 plots a three-year moving average of subsidies (inverted) and the current account balance. As one market after another is distorted and large sections of the economy rendered uncompetitive, domestic income falls short of consumption and investment demand. Looking at chart 4, one can almost visualize higher subsidies and an increasingly uncompetitive economy dragging the current account balance down as we import more goods and capital to meet our needs. We pay for these subsidies through borrowings because government revenues are just not enough to fund these extravagances. And with the inflationary impact of subsidies already imposing an informal tax of nearly the same magnitude as our official central taxes, our ability to raise additional taxes is virtually non-existent (Shastri, 2014).

Distortion in Fertilizer Subsidy

The fertilizer subsidy in India reveals the same dismal picture as it places another heavy burden on the central government. It is a very well known fact that only 60 per cent of fertilizer subsidy goes to farmers and rest to the fertilizer industry. The original purpose of the fertilizer subsidy was to encourage spread of green revolution technology to new areas and farmers but this reason and motive has lost its credibility in the recent years. Here regarding the fertilizer subsidy, one should also keep in mind that the availability of subsidized fertilizer should be restricted to farmers who grow staple food and cereals and those farmers, who produce cash crops, do extensive horticulture or produce farm goods for direct exports should be kept outside the purview of subsidy regime(Jain, 2009).

Increasing Food Subsidy

The food subsidy amounts to Rs. 1.25 lakh crore for the year 2015-16, which has doubled since 2010-11 because of the growing divergence between minimum support price (MSP) and central issue price (CIP), higher procurement linked costs and an expanded coverage. Presently, the CIP for below poverty line (BPL) households per quintal are Rs. 415 for wheat (Rs. 5.62 per kg) and Rs. 565 for rice (Rs. 7.64 per kg) and it's unchanged since 2002. On the other hand, the estimated economic costs per quintal for Food Corporation of India (FCI) are Rs. 3000 for rice and Rs. 2,200 for wheat. During 2002-2015, the MSP for wheat has increased from Rs. 620 to Rs. 1,400 (125 per cent) and rice from Rs. 530 to Rs. 1,410 (166 per cent). This subsidy accounts for 81 per cent of the total economic cost at present. The same subsidy was around 45 per cent and 48 per cent of total economic cost for wheat and rice respectively in 2002. For above poverty line (APL) households, the subsidy has tripled since 2002 and has risen from 34 per cent to 63 per cent of the economic cost (Khullar, 2015).

As far as the poverty is concerned, we have witnessed a substantial reduction since 2002. The question is, if 45 per cent subsidy was deemed sufficient in 2002 and the incidence of poverty has shown reduction, what is the justification to raise it over 80 per cent? Secondly, the poor do not live on staples alone. Surveys show that the poorest of the poor spend only 35 per cent of their food expenditure on cereals. Also, the annual inflation on other food items has been in the range of 7-12 per cent. Hence, the question arises that why the CIPs have remained unchanged since so long. The National Food Security Act (NFSA) expands the coverage to two-thirds of the population, covering the APL households as well. The prices under NFSA have further declined to Rs 3, Rs 2 and Rs 1 for rice, wheat and cereals respectively. This has raised the subsidy burden to more than 1 lakh crore. Although, entitlements for the abject poor (Antyodaya) at very low prices are justified, but not for all BPL households and certainly not for APL households. The Shanta Kumar Committee report has correctly argued that the NFSA coverage needs urgent and immediate review because in the present form it's unjustifiable, fiscally unsustainable and administratively impractical.

Another issue is of capping the total procurement of FCI, as it is carrying larger stocks than necessary, and current levels are far in excess of buffer stock requirements. This leads to higher interest, storage, handling and transport costs as well as storage losses. The committee has highlighted that the procurement drive has primarily worked to the benefit of big farmers majorly in the north-western and few other states. They have also stated that a meager six per cent of all farmers sell their produce to FCI. It is therefore a myth that FCI procurement is benefitting all the farmers (Khullar, 2015).

Ways to Reduce Subsidy Burden

The central government is relying on technological solutions, like JAM trinity, and moral persuasions in order to reduce the subsidy burden. Technological solutions will reduce some losses due to unintended beneficiaries. But unless price distortions are addressed, no headway can be made to plug leakages in the system. Further, in case of food subsidy, technological solutions cannot address losses on the FCI's (Food Corporation of India) carrying cost, rotting stocks, or graft in procurement. Technological solutions offer virtually no relief on fertilizer subsidies. They cannot address the unintended beneficiary problem, and fertilizer overuse can only be tackled by reducing the price distortion. On kerosene, the argument is the same, no significant impact can result unless the price distortion is reduced(Khullar, Ways to Reduce Subsidy Burden, 2015).

A practical proposal has been proposed by Mr. Rahul Khullar, former TRAI chairman. According to him, the solution to this problem can be reduction in the wasteful subsidies that do not reach the poor and consequently the savings from this reduction would be better spent and might actually reach the poor. He emphasizes that his proposal will yield annual savings of Rs. 20,000 crore (2015-16), Rs. 60,000 crore (2016-17) and Rs. 1 lakh crore (2017-18). This redirection of expenditure on account of substantial savings can yield high returns.

The Case of LPG Subsidy

At present government is giving a total subsidy of Rs. 22,000 crore per annum, aimed at the poor section (BPL) of society which is largely dependent on kerosene. But, the benefit of this subsidy is largely consumed by the non-poor section (APL). Effectively, this comes out to be Rs. 2000-2500 for every household, and this would have been more than 80,000 crore if the oil prices had not plummeted. Presently, the cost per cylinder is Rs. 585, whereas the price is Rs. 418 per cylinder. The price was Rs. 345 in 2010 and had the prices been increased at 10 per cent per annum (inflation rate being 10 per cent since 2010) the price would have been Rs. 550 per cylinder today. In January 2014, the price was Rs. 414 and it hasn't changed much in last two years. But, an increase in price is due to come.

It's proposed here that the government should immediately increase the price to Rs.460 (approx 10 per cent increase). Thereafter, the price should be increased by Rs 5 per cylinder per month from April 1, 2016. Thus, by March 2018 this will almost entirely eliminate the subsidy, i.e. within two fiscal years. From April 2018 onwards government can decontrol the price of LPG cylinder as it has done in case of petrol and diesel, but continuing the subsidy for BPL households by targeting them through JAM trinity. This adjustment will yield annual savings of Rs. 5500 crore, Rs. 13,350 crore and Rs. 21,500 crore in the fiscal years up to 2017-18 (Khullar, Reform Subsidies and Redirect Expenditure, 2015).

The Case of Food Subsidy

The food subsidy has increased to Rs. 1.25 lakh crore for the year 2015-16, from Rs. 60,000 crore since 2010-11 because of the growing divergence between minimum support price (MSP) and central issue price (CIP), higher procurement linked costs and an expanded coverage. The major factor behind this steep rise is expanded coverage and reduced prices under NFSA. On one hand the government is boasting of reduction in poverty levels and on the other hand they have raised the coverage to two-thirds of the population.

It is proposed here that the CIP for wheat and rice should be increased to Rs. 7.25 and Rs. 9 per kg respectively with an immediate effect for BPL households. This amounts to an increase of four per cent per annum over 2002-15. From here on, the CIP should be increased by 25 paisa per kg every month starting April 2016. For Antyodaya households there should be an increase of 20 paisa per kg per month in the prices as under the act. For APL households, raise the CIP to Rs. 9 and Rs 10.50 per kg for wheat and rice respectively, which is to be followed by an increase of 50 paisa per kg per month from April 2016. After this adjustment the subsidy for BPL households will be 55 per cent by the end of 2018, after taking into account MSP increase and other factors.

Other Measures

Few other steps which government should initiate includes no open-ended procurement, capping the procurement for buffer stock requirement and PDS (Public Distribution System) needs (from almost 70 mt to 50 mt per year), shifting the procurement to eastern regions along with an implicit ceiling on procurement from north-western states and other states like Andhra Pradesh, Madhya Pradesh, Chattisgarh, etc, and surplus states should move to decentralized procurement to meet their own PDS requirements.

Conclusion

A substantial amount of savings on subsidies would be generated by adopting the above mentioned proposal and the proper utilization of this fund will be a crucial issue. These subsidies should be better spent for poor class with an emphasis on employment generation, skill enhancement, housing, and improving rural infrastructure. From 2017 onwards this savings can be better utilized for increasing the outlays under various programs like – (i) MGNREGA by Rs. 15, 000 crore (45 per cent increase); (ii) National Rural Livelihood Mission by Rs. 2,500 crore (100 per cent); (iii) Indira Awas Yojana by Rs. 9,500 crore (100 per cent); (iv) National Social Assistance Programme by Rs. 4,500 crore (50 per cent); (v) Scholarship for SC, ST, OBCs and minorities by Rs. 3,000 crore (63 per cent); (vi) Pradhan Mantri Gram Sadak Yojana by Rs. 10,000 crore (100 per cent); (vii) Pradhan Mantri Krishi Sinchai Yojana by Rs. 5,000 crore (100 per cent); and (viii) Rashtriya Krishi Vikas Yojana by Rs. 4,500 crore (100 per cent) (Khullar, 2015).

This increased spending by reducing the wasteful subsidies will be more effective in the overall growth and development of the poor section and eventually contributing towards the goal of inclusive and sustainable development. An increase in subsidies will make the population ineffective and uncompetitive in the long run. Hence, there is an urgent need to revamp the subsidy regime and to cap it for only those who actually need it, rather than increasing it indefinitely.

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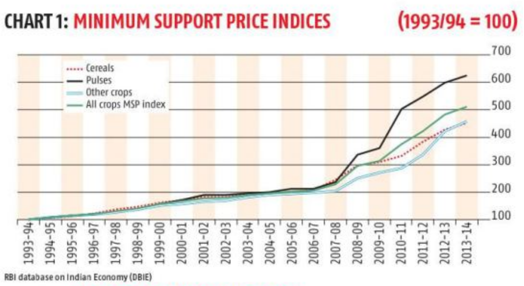
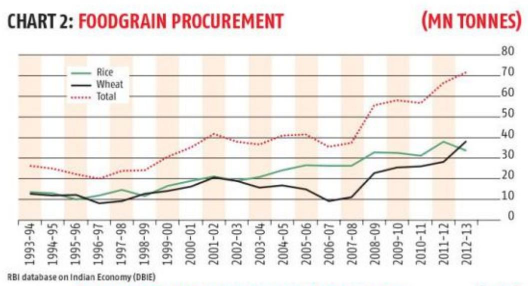
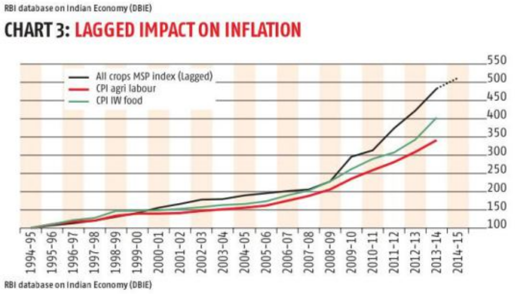
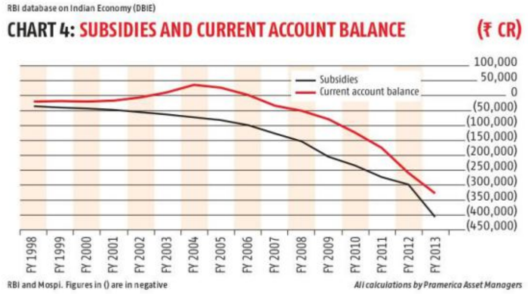
APPENDIX









SYNERGIZING WEBBED GOVERNOMICS WITH STRATEGIES OF CLIMATE CHANGE

Ms. Mrinalini Faujdar
Research Scholar, Department of Public Administration
University of Rajasthan

Abstract

The only way to move forward, if we are going to improve the quality of environment, is to get everybody involved- Richard Rogers

The levity and frigidity of masses towards the disastrous effect of climate change makes the monstrous problem more despotic in nature. The paralyzed climate requires linted efforts not only on global compendium but also on domestic grounds. Frequent droughts, sudden bursts of heavy downpour and unseasonal snowfall cannot be dismissed merely as vagaries of weather but are the result of deteriorated climate. The climate crisis and the current state of our planet demands responses that go beyond technology and finance. A reorientation of thoughts and renewed consciousness is required in every Indian household which rest upon our ancient values and also employ the tools of the present. Governomics is termed as standing up for the government raimenting its statutory accountability. Today's concern reflects the active role of masses along with government to deal with ill effects of climate change. The anthropogenic impact or the most recent term is used anthropocene defined as the era of climate change caused by the human activities describes as the planetary effect of collective action or behavior. The government action are dissipated unless concatenated with the seclusive masses. The paper deals with the progressive efforts of the government to combat the ill effects of climate change accommodating the people's participation.

Keywords: climate change, governomics and people's participation.

Introduction

Climate change is one of the most complex challenges of our young century. No country is immune from this major issue. No government alone can take on interconnected challenges posed by climate change, including daunting technological change and its far reaching consequences. The empowered institutions created to address the issues concerning climate change are not solely sufficient to handle this lion's mouth problem. The questions related to development to disaster need to be addressed holistically. The question we confront everyday is very fundamental how do we manage to stay alive? Erratic disorders of climate change have dug the grave of the people. Future climate and its impact could well deny to people the access to basic necessities like drinking water in the coming years. The greenhouse effect is causing melting of glaciers that are very precious resources of clean water. Melting would not only destroy the fresh water reservoirs, but it is also projected to cause floods and droughts, reduce the area of the arable land, adversely impact fish and food stocks, erode coastline due to rise of sea levels and trigger large movement of population to safer areas. This all will eventually compromise life on the earth.

The issue of climate change is portrayed as a battle between developed and developing countries. But this insight question is answered as, wrong, the origin of climate change lie principally in the developed economies, but, it affects us all and desired need is to tackle it at all the levels including not only international institutions, the government but also the masses. In the critical areas of technology, energy efficiency and reduction commitments, there is a need for collaboration between the government and the seclusive masses. The policies made by the government will be drowned unless the citizens of the countries make rigorous attempt to reduce the ill effects causing climate change. The reports of the Intergovernmental Panel on Climate Change have made it clear that climate change is happening largely because of human activity. The government is preparing a climate change strategy. The government agenda includes three sections. One international negotiations, second implementation of national action plan at the domestic level and, third research on climate change. The viability of second strategy revolves around the large scale people's participation. People's participation is commonly advocated in policy responses to climate change. Inclusion of broad range of stakeholders is frequently promoted in policy responses to climate change. References such as 'participation', 'stakeholders engagement' and 'bottom up approach' are defined as inclusive governance. The paralytic climate can only be sanitized with the combined effort of government and the people. Participation, as we use here, in the sense of securing active involvement of masses in decision making and action. Such participation marks its importance in formal decision making structure as well as in the deliberative democratic set up that have been advocated particularly in the environmental governance in recent years. The concept of governomics coordinates the participation of masses with the governmental institution and the other agencies. Given, widespread efforts to increase public involvement in many spheres of environmental management, call for an inclusionary approach to mitigate future climate risks has been a logical step. Discarding the tailoring approach of mitigation of climate change, the duo, of government and the people work to strengthen the more sensitive and constructive approaches towards the policies dealing with the climate change.

Objective

The objective of the paper is to address how human societies contribute to environmental change and how, in turn, become vulnerable to these changes. The paper also explore the steps taken by the government in dealing with issues of climatic oscillations and the combined effort of the people and their ability to cope with those changes (social resilience). The key objective is to conserve and enhance the environmental resources and to improve environmental governance and capabilities by promoting the peoples participation.

Review of Literature

1. Ahluwalia, M. (1997). "Representing communities: The case of a community-based watershed management project in Rajasthan, India." IDS Bulletin 28(4): 23-34. Focusing on a community-based watershed project implemented in Rajasthan, this article applies the tools of environmental entitlements analysis in a project evaluation mode to explore the effects of social difference on project experience and impact. Yet natural resource management remains an arena of conflict: while certain stakeholders have benefited from soil and moisture conservation activities and the enclosure of commons, others - especially pastoralists and women - have faced high costs to their livelihoods.

2. Akhtar, R. (2010). "El Niño related health hazards in India." Current Science 98(2): 144-147. There is the growing concern of the impact of climate change and variability including rainfall anomaly, rising temperature in mountain areas and occurrence of heat waves in relation to human mortality pattern in India. The paper investigates the historical perspective of rainfall, and discusses current studies to show how climate change and variability resulted in large scale human loss in India.

3. Attri, S. D. and L. S. Rathore (2003). "Simulation of impact of projected climate change on wheat in India." International Journal of Climatology 23(6): 693-705. Climate change scenarios projected by the middle of the current century, based on the latest studies, were created and the impacts of concurrent changes of temperature and CO_2 on the growth, development and yields of wheat in northwest India were quantified using a state-of-the-art dynamic simulation model.

4. Boykoff, M. (2010). "Indian media representations of climate change in a threatened journalistic ecosystem." Climatic Change 99(1): 17-25. Mass media translations of climate change predicaments and progress remain key influences that shape discourses and bind considerations for possible climate mitigation and adaptation actions. Assessments of Indian media representational practices against this backdrop of global trends may provide mixed feelings of both hope and despair.

Methodology

The contribution of this nascent research to the existent literature is fundamental in two respects:

- The research provides underpinning principles about how to involve conceptually the policies designed for climate change with practical thrust.
- It paves way for further research so as to generate data and information that might be crucial for adopting innovations

The topic of research is not new in its origin and its extraction is based on the availability of the secondary data collected from various sources. It is fundamentally qualitative work with content analysis as the research strategy. The inference drawn are projections from the studied material included in developing arguments. The paper opens new vistas for conducting more research in this field. The content analysis of above quoted literature is done with the major idea of elaborating the nuances of policy structure but it is futuristic in nature as it proposes a course of action that might generate more authentic thrust.

Humans and Climate Change

Climate change also called as global warming, refers to the long term increase in the global temperatures which is currently being observed all around the globe. Climate change is responsible for the swings in weather pattern, potentially increasing the frequency and severity of natural disasters, exposing the most vulnerable communities to personal and financial ruin. Fossil fuel burning and deforestation emerged as the major source of carbon emission. Specific human activities are disturbing the delicate balance of greenhouse gases in the atmosphere resulting in the rise of global temperatures at an alarming rate. Observational data from land and oceans concluded that social, economical and ecological systems are affected by the climate change. Indeed there are compelling, comprehensive and objective evidences that human being are altering the climate that cause threat to ecological and social system. Scientific community is coherent on the fundamental conclusions about climate change:-

- Most of the increase in concentration of greenhouses over the last century is due to human activities particularly the burning fossil fuels and deforestation.
- The combination of the complex climate changes threatens coastal communities, cities and rural systems, our food and water supplies, marine and fresh water ecosystems, forests and high mountain environment.
- The planet earth is warming due to increased concentrations of heat-trapping gases in atmosphere. Snowy winters in some parts do not alter this fact.
- Natural causes always play a role in changing in the earth's climate, but are now being overwhelmed

by anthropogenic changes.

- Warming of the planet will cause many other climatic patterns to change at a speed unprecedented in modern times, including increasing rates of sea level rise and alterations in the hydrologic cycle. Rising concentration of CO_2 are making the ocean more acidic.

Issues related to environment, development, climate change and disasters risks have emerged out of the imbalance which are occurring in the *PANCHTATVA* (air, water, earth, fire and land) with unplanned human interventions. Environment has become more fragile and risks prone. People and the ecosystem have increasingly become more vulnerable. Poor and the vulnerable people will have the large impact. Human societies have evolved though complex interactions of climate and environmental systems. There is an intimate relationship of climate fluctuations and consequent human responses such as migration, adaptation and mitigation. In the entire gamut of environment and development, the peaceful human existence is becoming a major pipe dream.

Science Based Policy Option to Deal With Climate Change

The policy makers should be far careful in realizing that mitigation and adaptation is not static. Rather society requires adaptive policy options to deal with associated uncertainties of climate change. A valuable and comprehensive study on adaptive policy design can be very helpful in this endeavour.

- *Using integrated and forward-looking analysis:* the policies can be made robust to the anticipated problem by identifying the key factors that affect the policy performance and effectively initiate policy measures if required.
- *Monitoring key performance indicators to trigger built-in policy adjustments:* the social, economic and ecological conditions under which a policy must operate can be anticipated through scenario analysis and local monitoring which helps to generate policy adjustments to keep the policy to run smoothly.
- *Undertaking formal policy review and continuous learning:* regular reviews and well designed pilot studies throughout the operation of the policy to test the assumptions related to the performance helps to deal with emerging issues and to trigger the loopholes in the current running policies.
- *Using multi-stakeholder deliberation:* it helps in analyzing the decisions taken before the policy implementation and provides a comprehensive understanding of causal relationships.
- *Enabling self-organization and social networking:* Policies should not undermine existing social capital. Some of the policies respond to social networking, good governance and remove barriers to social organizations.
- *Decentralizing decision making to the lowest and most effective jurisdictional level :* decentralization of authority and responsibility for a full proof decision making in the lowest unit of governance helps

in smooth functioning of decision making.

- *Promoting variation in policy responses:* the policy context are increasingly becoming complex and diverse due to a complex play of social-ecological systems. Therefore, implementing of various science based policy options to address the issue of climate change increases the likelihood of achieving desired outcomes.

These tools are used as pragmatic guide for policymakers working in highly complex, dynamic and uncertain context such as presented by climate change challenges, and the consequent need for robust adaptation and mitigation. One of the overarching insights emerging from the literature assembled here is that climate change poses one of the serious threat to national and international security and also the human security on the other scale. The concept of human security was introduced first by UNDP in 1994 and then developed further in a report by the Human Security Commission, co-chaired by Sadako Ogata and Amartya Sen, in its report Human Security Now (2003). The environmental dimension of human security has been addressed by an international team working on Global Environmental Change and Human Security (GECHS) and in several studies by the United Nations University Institute for Environment and Human Security (UNU-EHS). In February 1999, during its presidency of the United Nations Security Council, Canada, a founding member of the Human Security Network, put human security on the agenda by addressing the impact of armed conflicts on human beings. In March 2005, then UN Secretary General, Kofi Annan, in his report In Larger Freedom16 wrote of human security in a broad sense, the issue was placed on the agenda of the UN GENERAL ASSEMBLY in the year 2005.

Environmental Governance in India

The pace of infrastructure investments, which could reach $500 billion in the 12th five year plan, calls for integrated and coordinated decision making systems. This is made especially challenging by fragmented policies and multiple institutional legal and economic planning frameworks, with often conflicting objectives and approaches.

India is highly vulnerable to climate change due to combination of:

- High levels of poverty
- Population density
- High reliance on natural resources
- An environment which is already under stress

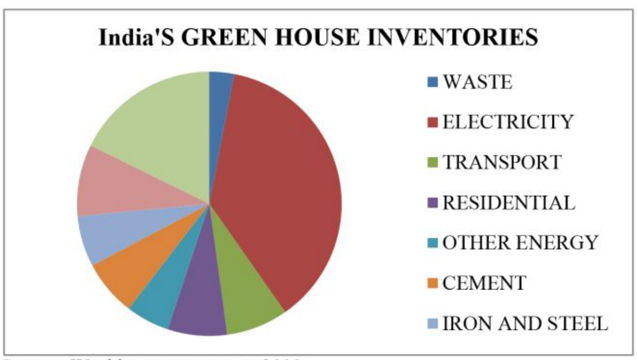
By mid-century, the mean annual temperature in India is projected to increase 1.1 degree Celsius to 2.3 degree Celsius under the moderate climate change scenario of the Intergovernmental Panel On Climate Change with anticipated deterioration of agro-climatic conditions. Reflecting the size of its economy and population India is ranked as the sixth largest emitter of greenhouse gases in the world. But India is classified as a low carbon economy. It has

- A low intensity of emissions per unit of GDP.
- Per capita emissions that are among the lowest in the world.
- Indian forest cover is by far more stabilized than rest of the country.

But India's emissions are set to grow substantially due to its sustained economic growth. The government of India has made a substantial effort to address the environmental concerns in a more comprehensive and integrated manner. The government has enacted stringent environmental legislation and has created several institutions to monitor the better implementation of the programmes framed by the government. The National Environmental Policy recognizes the value of harnessing market forces and incentives as the part of the regulatory tool kit, and India is one of only three countries worldwide which has established a Green Tribunal to exclusively handle environmental litigation. On the environmental governance, the Government of India is contemplating the establishment of the National Appraisal and Monitoring Authority to carry out the environmental appraisal. In the eleventh five year plan, the government issued regulations to promote an integrated and inclusive approach to coastal zone planning and the sound management of hazardous wastes, issued a number of critical policies and established a Wildlife Crime control Bureau to supplement existing conservation measures for species at risk , such as tigers.

Climate Change Mitigation

International protocols and conventions on climate change namely, United Nations Framework Convention on Climate Change and Kyoto protocol are binding on all the countries of the world to make greenhouse inventories for taking action towards stabilization of CO_2 concentration in the atmosphere. In the Copenhagen Summit, India volunteered GDP intensity reduction of 20-25% by 2020 from 2050 level. In the Post Kyoto phase, UN secretariat has desired all countries to give their Intended Nationally Determined Contributions (INDCs).



Source- World resource report, 2010

These INDCs were finalized during the Paris Summit in December 2015. India's stated objectives were:

- To bring down GDP intensity reduction of 30-35% by 2030 level from 2005 level.
- To have 40% non-fossil fuel based electricity capacity
- To add carbon sinks for 2.5-3 billion tons of carbon dioxide by 2030

Questions which need to be Addressed

- How do different sectors contribute in different types of greenhouse gases?
- How to reduce these contributions?
- What are the policies needed to mitigate climate change?
- How to make people aware about the side effects of climate change and increase their cooperation to overcome this critical problem?

Climate Change Mitigation

Integration of pathways of mitigation of those of adaptation and sustainable development is needed to tackle the problem of climate change. It is known that synergies between adaptation and mitigation strategies exist, but they have to be exploited. India should emphasize on 'common but differentiated responsibility' for mitigation and adaptation of climate change at global level as many developed countries committed historical wrongs during their colonial rule, hence efforts are to be made at national as well state level to reduce carbon emission. India should opt for following options for both mitigation and adaptation:

- Renewable sources should be given the topmost priority.
- Nuclear power is not safe for long term; hence it may be avoided.
- Promotion of public and private investment.
- All states should prepare full proof and comprehensive State Action Plans on climate change.
- As per article 12 of Kyoto protocol, there is carbon market for global reduction of carbon/greenhouse gas emissions through sale and purchase of credits this is called as 'clean development mechanism'.
- A national Adaptation Fund with a corpus of Rs.100 crores has been set up by government of India to support adaptation actions to combat the major challenge of climate change.
- Involvement of people at large scale in various programmes like ‘swach bharat abhiyan’ etc
- Proper implementation of carbon trading, carbon sequestration and clean coal technology.

The IPCC report says that effective adaptation and adaptive capacity in Asia, particularly in developing countries, will continue to be limited by several ecological, social and economic, technical and political constraints including spatial and temporal uncertainties associated with forecasts of regional climate, low level awareness among people, little enthusiasm among decision makers and limited national capacities.

Steps Already Taken

- BEE ratings have already been introduced for electrical appliances.
- Bharat iv emission norms for all 4 wheelers are introduced since 2010
- India has set up the Ministry of New and Renewable Energy, which provides funds for developing new sources of energy
- Asia's largest solar pond has been set up in BHUJ GUJRAT and largest solar power plant is installed in Rajasthan
- Introduction of programs like 'swach bharat abhiyaan' to involve the local people involvement of indigenous people and tribals to save land and forests cover of the country
- Establishment of Ocean Thermal Energy Plant in Kerela.
- Announcement of odd-even scheme by the Delhi government on cars to reduce the pollution levels.
- New website on climate change launch-www.justclimateaction.org to put Indias stand on Paris summit

India has announced a National Biofuel Policy, by which, biofuels will be grown on non-agricultural land, using the plant Jatropa.

Conclusion

It is widely agreed by the scientific community that climate change is an reality which poses serious threat to human lives. Effective formulation and implementation of policies are not effective unless advanced people's participation is promoted. The constitution has provided fundamental rights to the people to safeguard their lives and freedom. But fundamental duties also ensure the duties and responsibilities of the people to safeguard and protect the environment. Legislations results in failure unless duly accepted by the domestic people. The government runs effective measures to combat climate change only with the cooperation of the people. Climate change can be a mega catastrophe if we do not take action now, both in the area of adaptation and mitigation including the masses.

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ETHICS AND GROWTH: ENSURING BETTER SUCCESS

Ms. Harshlikha Khangarot

Assistant Professor

St. Xavier's College, Jaipur

Abstract

Ethics is one of the basic bricks for the formation of any harmonious society or system. Unless there is an ethical way of running a system there is always certainity of anarchism , jungle rule and chaotic situation which is going to hamper the growth and development of the system and society in a negative way only. 'Ethics', as a term is used in a larger sense of the word while 'morality' can be used in the basic sense of its in context of individual but as individual forms the basic unit of any society , it is important that values such as morality as developed from the very starting of his life. As we see in the contemporary world, for the sake of fulfillment of selfish interests there is a large scale degradation of values in the society specially in Indian governmental structure which is ruining the basic structure of the society . When we talk on a bigger platform apart from individual level we see that corruption and adultration have mixed themselves in management as salt in water and started showing the degrading aspects of management which is adversely affecting us, the society. Efforts are being made in way of keeping a check in form of passing anti- corruption bills like Lokpal, establishing committees , grievances readdressals , RTI Act, inclusion of ethics paper for recruiting civil servants, etc. but are they really contributing in making the system more ethical ? Ethics is something which is very natural for humans and can be cultivated very easily as humans are peace loving and justice loving by nature and unless ethical way of processing things is not present it is not going to lead society or system towards growth. Ethics is non- avoidable concept or value . If a part of system or society is not working on ethical lines today , there are cent percent chances of it to face of unethical way of response and consequences for itself in future which won't be acceptable to anybody. It is essential that we work on placing again Ethical values in system on war level and from the very grass root level of the society or management or government to the apex level as that is the only way to achieve harmonious ethical management and society. Ethics and growth go hand in hand, therefore, for a prosperous and developed system, management and society, we need to include ethics at every stage of management which ensures better growth and success for us, India and certain our strong standing in the International scenario.

Key words- Individual, Management, Non Avoidable Inclusion , Growth

Introduction

India has functioned as a laboratory of human experience in various fields standing as a role model for the rest of the world. India an upcoming super power and a store house of human resource, natural resource, economic resource , etc. is walking firmly on the path of success in various fields. India and ethics have strong connections as our scriptures and societal pattern have strong foundations of ethics. 'Ethics' may mean a set or system of moral principles. It deals with value relating to human conduct with respect to the rightness and wrongness of actions and the goodness and badness of motives and ends. The terms 'moral' and 'ethics' are equivalent, while morality is concerned on individual level , the term ethics is used on a larger platform. Not only Indian but many western scholars emphasized a lot on ethics like Socrates, Plato, Aristotle, etc . Among Indian scholars we count on Raja Rammohan Roy , Dayanand Saraswati , Kautilya, Vivekanand , etc. Socrates like Gandhi stressed on not only purity of ends but also the purity of means too. Ethical values are so much important for a country that its growth and success depends a lot on the moral behaviour of its citizenary. If a society becomes unethical then it ensures its way of degradation and not only hampers one part of the system but as the whole system whether political, social or economical are inter related therefore, it degrades the whole system. The main foundational component of the political and administrative system is bureaucracy therefore it important that ethical values are checked in the bureaucratic pattern of the system. It is for the same reason why ethics paper has been introduced at the recruitment level of civil services. Even time to time training sessions are conducted for the bureaucrats in , emphasizing on ethical values. Along with training to bureaucracy of ethical values , efforts are being made for keeping a check on the political executives like provision of lokpal, the right to Information Act, Citizen's Charter, other mechanisms of fighting corruption. For bringing India on a strong platform of International scenario, it is very much important that we make our bases strong which can only be made on ethical lines. Any country which is free from red tapism, corruption, bribery, adultery and various similar other vices will surely develop in a positive manner and will reach peak of success and holding the position of a strong world power as its resources whether economical, mental or human will be used in a proper direction bringing in fruit full results.

Review of Literature

1. Indian Ethics, Classical Traditions and Contemporary Challenges, edited by Purushottama Bilimoria, Joseph Prabhu and Renuka Sharma, Oxford University Press-The book deals with an account Indian ethical traditions and contemporary philosophical idioms. The topics such as rationality, Buddhist and Jain ethical theories, Democracy, Gandhi, etc. are being covered in the book which emphasis on ethical values with different perspectives.
2. Ethical and Political Dilemmas of Modern India ;edited by Ninian Smart and Shivesh Thakur ; St. Martin's

Press- The book holds essays which rediscovers Indian values, violence and non- violence, human rights, feminism, multi-cultural tensions, etc. The book basically displays the overlappings and contradictions in ethics and politics .

3. Contemporary Ethical Issue in Organization ; Dr. W.K. Sarwade ; Pearl Books- The work emphasizes on the relevance of ethics in organizational set up, how an organization is kind of a political arena, communication skills, motivational theories, etc.
4. Ethical Governance in Business And Government ;edited by Ramesh K. Arora ;Aalekh Publishers, Jaipur The book is compilation of various essays written by eminent writers and scholars focusing on the topic of ethical governance. The work is done on problems like corruption , determining professional ethics, ethics in governance, right to information, integrity of public services, etc.
5. Ethics , Integrity and Aptitude ; G. Subba Rao, P N Roy Chowdhury ; Access Publishing India Pvt. Ltd., New Delhi

The writers have presented their work on the relationship of ethics and bureaucracy, giving the examples in form of case studies which helps one to take decisions on ethical considerations and thus cultivating more efficient way of administration in India.

Objective of the Research Work

a) The objective of the research work is to bring in view the connection between ethics , growth and success. As ethical values play a vital role in a country's system , it is essential to acknowledge the importance of ethics in the growth path of a country and its units. How ethical behaviour deeply impacts the working of the administration and its associated people.

b) The research work aims at bringing to the stage the importance of a value system which begins at the individual level and goes to the apex level of the societal and political life and covering its global perspective and implications.

c) The problems and solutions concerning the ethical arena which are supposed to be brought on a higher platform . Problems like corruption, money laundering, scams, illegal businesses, adultration , etc. and solutions like lokpal, right to information, ethical education, etc. are to be discussed on a serious note for better governance and societal set up.

Methodology

For conducting the research work basically the secondary data like books, journals, reports, newspapers and internet have been consulted to bring the best possible research on the topic. The focus is being made how more and more relevant and crisp details are brought so that it brings the importance of ethical administration on the forefront and delivers the necessity of the system to consider such concepts seriously for better development and growth of the country.

Main Texts and Findings

A) Ethics-

The term 'ethics is derieved from greek word 'ethos', which means custom , habit , character or disposition. Ethics is a vast concept which ranges from individual to society to the whole country and which impacts in a inductive method. It revolves round the concepts of right and wrong, virtue and vice, justice and crime. The ethical concepts can be classified in two broad categories:

a)virtue ethics b) social ethics

While virtue ethics deals with the moral code of conduct of the human being , on the other hand the social ethics deals with the human behaviour in a particular given situation. It deals with as how to live a good life, our rights and responsibilities in the society, the language of right and wrongand moral decisions of what is good or bad. The preface to the Fourth Report on Ethics in Governance of the Second Administrative Reforms Commission which came out in 2007 asserted that “The Mahatma's vision of a strong and prosperous India- Purna Swaraj – can never become a reality if we do not address the issue of the stranglehold of corruption in our polity, economy and society in general.” In th first chapter of the report, it is pointed out that the setting of standards do not, by themselves, ensure ethical behaviour , that requires a robust culture of integrity. The crux of ethical behaviour does not lie in bold words or expressions enshrined as standards, but in their adoption in action, in sanctions against their violtions, in putting in place competent disciplinary bodies to investigate allegations of violations nd to impose sanctions quickly, and in promoting a culture of integrity.

The principles of truth and non- violence are the basic characteristics of the Gandhian philosophy which are also imbibed deeply in Indian ethics. For Gandhi, truth is not just verbal truth but also truth in one's actions and thoughts. The three Cardinal truths and Contemporary global challenges which ar important in ethics are

- *TRUTH AND NON- VIOLENCE*
- *TOLERATION AND PEACEFUL- COEXISTENCE*
- *HARMONY*

These concepts are intermingled as , if one does not have faith in human equality , how he would practice toleration and peaceful co-existence? If someone does not have sympathy and compassion towards others, how he would live in harmony with others ? or, if he does not have faith in human dignity and peaceful methods of change , how one would have faith in non-violence?

B) Ethics and Growth -

Governance is a system by which the objective of society are met through a combination of effective administration and delivery of services by the government system and an active role of empowered citizens. Our nation or any nation looks forward to improvements in health, medical care, roads, rail, waterways , airways, education, art , culture and increase in employment incomes and professional growth. It was the contractual theory propounded by the political philosophers which says that the state came in being as a result of contract between the people and the protector for a harmonious, happy , peaceful and justful life. A life which respected ethical values and norms and gave punishment for the violation. Therfore, for a nation its not only the development in materialistic life like roads, defence, professional arena which are important but it is very important that development and growth takes place in ethical and moral life as well which is the foundation of a happy and justful life of the society.

C) Ethics and Governance-

The edifice of a credible system of governance can be created only when the top leadership is absolutely honest and public oriented. It should present its example of integrity , transparency and sensitivity for the lower functionaries to emulate. When top leadership itself is facing allegations , demoralization percolates into the entire structure. There are several instances where money has played an important role in postings, transfers and even appointments. States which have such corrupt practices they have rampant poor governance and poor growth rate while states where merit is the guiding principle for public appointments , governance is appreciated and it creates people's faith in the system. Further, in states with objectivity and transparency in implementation of development policies, the governance system is rated highly.

Throughout the world , strong consequences is developing in public on the ethical behaviour of the leaders in public life. Instances where conduct of leaders has been questioned are increasing in frequency and in countries like Egypt and Syria , the rulers have faced public ire and outrage for their unethical conduct.

D) Mechanisms for Paving Way for Growth in Ethical Manner

(I) Right to Information-

Article 19 of the Constitution of India, guarantees the right to freedom of speech and expression but thee was no express provision stating that the people have a right to seek information . The United Nations in its first session itself had resolved that “freedom of information is a fundamental human right and touchstone of all the freedoms to which The United Nations is consecrated”. The strengthening of democratic tendencies worldwide along with liberalization and globalization strengthened the RTI movement and the result was

Right To Information Act, 2005. The act was a source for ensuring transparency in the working of the administration and the right of the people of India to be informed about various proceedings of administration. This ensured a better working methods with lesser corruption and more of checks thus moving towards growth for India because if there is proper working of the system then surely it moves towards growth and development as no time is wasted in corruption .

(ii) Lokpal

Although ' Lokpal', has shot into prominence recently due to movement led by Anna Hazzare including Arvind Kejriwal, but the concept is quite old and has its link to the Scandinavian concept of Ombudsman which is a mechanism of tackling corruption and of redressing public grievances. The first Administrative reforms Commission recommended the inclusion of Lokpal at centre and Lokayukta in each state. This is a mechanism which brings under it the major functionaries of the administration under its surveillance and if found in doubtful situation when complaint is lodged against by citizens then enquiry is set up and actions to be taken against. The mechanism is strong method of checking corruption and making the functionaries more accountable and responsible making the system more democractic and progressive.

(iii) Citizen's Charter

The functions of government fall into two broad heads: legal exercise of authority and provision of services. Modern states are welfare states and provide a wide range of public service to its people. The service covers areas such as education, health, housing and transport. Services also include such requirements also include such requirements as a driving license, telephone connection, gas connection, tax refund, aadhar card, passport and extracts from public records of one's property, educational qualification and date of birth. Citizens often experience considerable difficulty in securing timely, reliable and quality services from government agencies. Citizen Charters are a means of solving the day to day problems which citizens experience while dealing with organizations providing public services. The service delivery model casts government servants in a different role as providers of services to people. They have to render service with sympathy and ensure public satisfaction. Government introduced the Right of Citizens for Time Bound Delivery of Goods and Services and Redressal of their Grievances. The charter is definitely contribute similarly in the manner lokpal and right to information is going to contribute. It will make the system more responsible and growth oriented . The ethical obligations on the functionaries of the system are going to make them address the problems of the people which in returen ensures better functioning and deliverance of the system and curbing corruption and making society more ethical .

(iv) Public Private Corporate Governance

The corporate governance structures of both public and private sectors have been areas of commonality, particularly in context of its governing bodies and officials. The World Bank views that, "….there is a strong causal relationship from good governance to better development outcomes such as higher per capita incomes, lower infant mortality and higher literacy." In both the private and public sector, there is a trend of convergence towards increasing demand for accountability and transparency as well as an ever increasing awareness of the necessity for having checks and balances. That is why governance structures should be in place in both the private and the public sector. The renewed interest in ethical governance needs to be placed within broader ontological and epistemological arguments. From an ontological point of view, it is argued that the premise of organization studies has changed dramatically in the last few decades. Organizations re now seen to inhabit a so called post- industrial world where new forms of production and distribution have come into being.

(v) Corporate Social Responsibility in India

The relationship of business and society is going through a phase of transition . Many believe that this change brings major shift in the very objective of doing business that will have substantial impact on our lives and the lives of generations to come. The companies whose major objective has been to maximize profits for the benefits of their shareholders , are now focusing on serving the interest of society at large. The concept of social responsibility is based on the idea that its not only the government or public sector which has to take care of the interests of the society but even the private sector has to think beyond profit making and overall growth of the society and country. Our political thinkers like M.K. Gandhi has expressed his views on corporate social responsibility. He has given the ETHICAL MODEL which focuses on voluntary commitment by companies to public welfare. Another STATIST MODEL is given by Jawaharlal Nehru which focuses on state ownership and legal requirements determine corporate responsibilities. Many Indian companies like Tata, Bajaj are actively involved in the corporate social responsibility. These initiatives are proving ethical remedies for better growth of the country.

Conclusion:

The whole political and societal system , at all levels- Central Govt., State Govt., public sector enterprises, private companies , citizens, etc. need to work in the proper ethical manner which is transparent, accountable, responsible , which ensures growth for our country. We need to bring in an emphasis on setting up systems for decision making, which are build on values.We need to revisit our laws and introduce essential and vital distinctions so as to fix responsibility and due punishments. It is essential to make values like honesty, integrity, fairness, transparency and justice an important part of the education system. The above discussed mechanisms if implemented in a sincere way, then they surely guarantees a better growth and development in the country resulting in success of India in various National and International scenario.

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SWAVALAMBAN TO APY: A NEW DRIVE OF SOCIAL INCLUSION TOWARDS FINANCIAL INCLUSION

Ms. Vibha Johia

Lecturer

St. Xavier's College, Jaipur

Abstract

Since independence, substantial steps have been taken by the Government of India to expand on social inclusion and financial development in the country. So to empower the disadvantaged and economically low strata of the society the government has come up with Swavalamban scheme in 2010 which is then subsumed in Atal Pension Yojana- a new initiative under financial inclusion. The idea of social inclusion through financial inclusion is a new and innovative approach of the government. The tactic behind this approach of social inclusion is to develop social environment extending access to healthcare, income security and overall qualitative and affordable living standard to the vulnerable, poor section of the society. It provides protection against future exigencies on one hand, access to better health, education, safe and secure retirement plans with guaranteed monthly income on other. Thus, reducing income disparities and reversing casualties.

This paper studies the comprehensiveness of the new initiatives taken for the informal sector workers that how the vulnerable section can reap benefits through the new scheme Atal Pension Yojana. The objective of the scheme is to ensure universal access to products of financial services to the low income populace at affordable cost. The paper evaluates the performance of schemes and how the new scheme underpinned the previous scheme. It also reviews progress and their potential contribution in coming years.

Keywords: Financial Inclusion, Unorganized sector, Swavalamban, APY

Introduction

India has come up with fastest growing economy in the world. It has shown a salubrious growth in recent years. As per IMF report- India will grow at a pace of 7.5 percent in 2016 and for 2015 financial year, its growth rate is projected to remain at 7.3 percent. So the government of India adopted the motif of Inclusive Growth in its Twelfth plan period to propel the economy to remain persistent and to achieve sustainable growth. World Bank defines Inclusive Growth as-

"the pace and pattern of growth that is the speed at which an economy grows and how far the benefit spreads. The word 'inclusive' necessitates participation of larger section of the labour force, irrespective of socio-economic background and regions in generation as well as accessibility of growth. The idea rests on the idea of 'pro- poor' growth which in absolute terms refers to growth benefitting the poor".

Understanding the need to unfold economic dimensions and preparing itself for demographic trends, substantial steps have been incorporated by the government of India to rebalance the economic & social forces. Plethora of schemes has been introduced in order to protect the interest of its populace to provide easy access to healthcare, education, secure and safer future, insurance cover, old age pensions, access to credit and loan facilities- a better and qualitative living standard. Thus, reducing the area of social exclusion and enduring a base to financial services. Moving towards pro - poor growth to achieve universal access to social security for aging population in terms of pension the government launched a scheme Swavalamban which is now renamed as Atal Pension Yojana. It is a co-contributory scheme started by the government to encourage voluntary savings among informal sector masses. Pension Fund Regulatory & Development Authority (PFRDA) regulates and administers both the schemes.

Methodology

The objective of the study is to analyze the need and importance of two schemes Swavalamban and APY and exploring their current status in India. Further, suggesting innovative strategies to be adopted. The research analysis is based purely on secondary data and is collected from various articles, International Journals, International Reports etc.

Demographic Dividend and Ageing Population

India as a developing country is undergoing structural transformation and enhancing its demographic changes. The fact is that standing in second phase of demographic transition, half of the population is young. There exists a negative relation between population growth rate and population ageing. With the fall in population growth rate, the proportion of younger people decreases and older people increases. There is great possibility of India stepping in its third demographic transition very soon. At present, world population is 7.3 billion and that of India is 1.31 billion approximately. But the rising trends in India's population depicts that it will be 1.5 billion in 2030 and 1.7 billion in 2050. Consequent of this, it is being expected that number of persons aged 60 and above in the world would get double by 2050 and triple by 2100 i.e. from 901 million in 2015 to 2.1 billion in 2050 and 3.2 billion in 2100. In Asia, this figure is more vibratile as there are 12 percent persons aged 60 and above, doubling its number to 25 percent by 2050 (UNDESA, 2015). In 2011, India had 104 million people aged 60 years and above. By 2030, it is expected to reach at higher level to 180 million (PFRDA, 2015). So, the population above 60 years will increase from 8.3 percent in 2013 to 18.3 percent by 2050 and 30.2 percent by 2100 which is relatively less in comparison to other developed countries. The Age dependency ratio also rests more or less between 50-55 percent in India since 2010 (KPMG 2014). A little has been done so far for uplifting the socially and economically backward people for their social protection in old age. Multiplicities of social welfare schemes are available for organized sector workers but hand full for unorganized sector. If the condition remains same the government's obligation to provide sustenance to them will raise its fiscal burden.

The Unorganised Sector (UoS) workers in India

Even after decades of plodding to cover more and more excluded population in the ambit, still a large segment of society remains outreached. The total population of India estimated to be over 1.3 billion. Almost 69 percent of household in India lives in rural area which accounts for about 71 percent of total population. Extending financial services and social protection to all its citizen is not an easy task. The major dejecting factor of social exclusion is the nature of Indian workforce. It is decomposed into two parts- a) Formal or Organised sector b) Informal or Unorganised sector. The unorganised sector remains informal, is vast and heterogeneous. India dominantly can be called as an informal economy since larger portion of its population is employed in the unorganised sector accomplished by absence of any social security benefits. "The informal sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods & services operated on a propriety or partnership basis with less than on total workers". Informal workers consist of those working in the informal sector or households excluding regular workers with social security benefits provided by the employers & the workers in the formal sector without any employment & social security benefits provided by the employers (National Commission for Enterprises in the Unorganised Sector, Government of India 2008).

According to the projections made by Twelfth Five Year Plan (2012- 2017), the total labour force accounts 45.9crore of which 94 percent is employed in the informal sector and 6 percent only in the formal sector. Even within the Organised Sector, 58 per cent of the workforce is in informal employment (India Labour and Employment Report 2014, Institute for Human Development, IHDR, 2014).

Status of Social Exclusion in India

While there are multiple factors responsible for the weak demand of social security coverage like lack of proper awareness among labour force, literacy, transactional costs – leads to decelerating the growth engine. Education and skill power plays major role in raising the demand for social protection. The person with greater skills and higher education are liable to higher wages and lower skills and low education level leads to lower wages. The table 1 shows literacy rate among total work force in India. A person can be said literate who can read and write a simple message in any language with understanding it.

Table1: Literacy rate during 2011-12

	MALES		FEMALES	
	RURAL	URBAN	RURAL	URBAN
ILLITERATE	72	75	56	84
EDUCATED	21	42	12	34

Source: NSSO 68th round

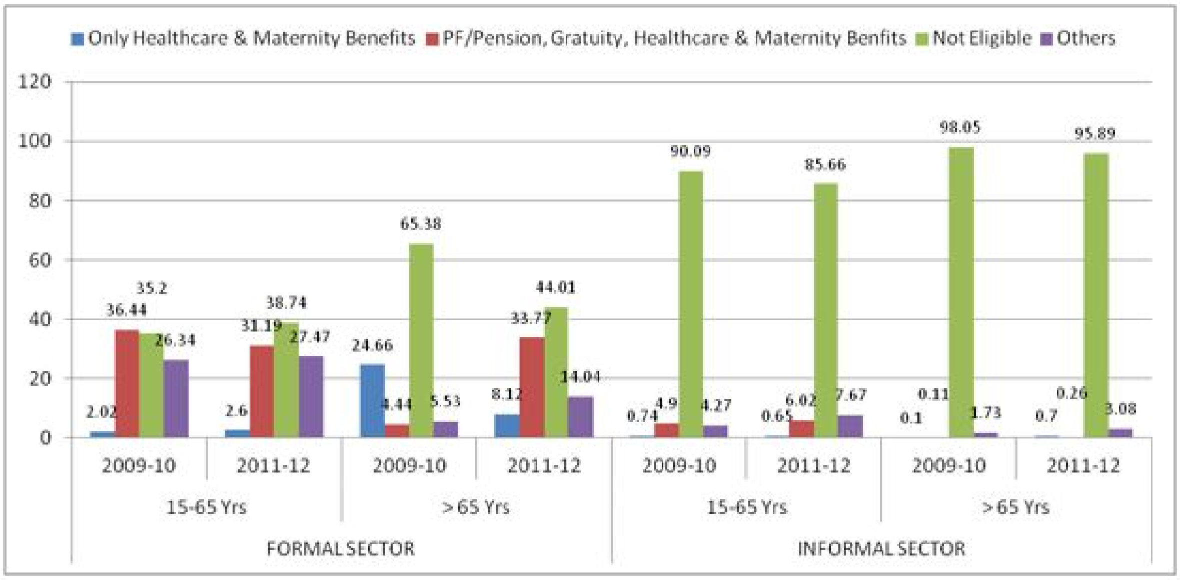
The literacy rate (number of literate per 1000 persons) has increased since 1983. The literacy rate between 2004-05 & 2011-12 has increased by about 4 percentage points and 5 percentage points, 8 percentage points and 11 percentage points for urban males, urban females, rural males and rural females respectively. Kerala marked highest literacy with 87 percent and lowest was marked by Uttar Pradesh with 60 percent. The table 2 shows General Education Level of total labour force employed in both organised and unorganised sectors. An Educated person is who has attained the level of secondary and above including diploma/ certificate course. The table clearly depicts that 28 percent of rural male and 16 percent of urban male are illiterate. This figure is high in case of rural female accounts 45 percent whereas 25 percent of urban female are illiterate. Only 21 percent of rural male and 12 percent of rural female have attained secondary qualification or above while, 42 percent and 34 percent of urban male and urban female are educated.

Table2: Per 1000 distribution of persons by General Education level during 2009-10 & 2011-12

	RURAL MALE		RURAL FEMALE		URBAN MALE		URBAN FEMALE	
	2009-10	2011-12	2009-10	2011-12	2009-10	2011-12	2009-10	2011-12
NOT LITERATE	294	284	467	445	164	158	264	253
PRIMARY EDUCATION	357	356	318	317	274	279	270	271
MIDDLE EDUCATION	160	155	111	116	150	146	136	135
SECONDARY EDUCATION & ABOVE	188	205	103	121	411	416	328	340

Source: NSSO 66th (2009-10) and 68th round (2011-12)

Stunningly, 12 percent of the working population in India is covered under formal Pension system. This shows that nothing has been achieved so far for the development of economically backward and low segment of people to include them in social protection umbrella. Around 40 crore citizens in the age group of 18-40 years are in unorganised sector. The data depicted in the figure shows that poverty and informal workers are interconnected. Not Eligible figures those workers who are not eligible for any given Social Security benefits. 39 percent of formal workers do not get social security (Sinha, 2014). In the informal sector this figure is as high as 90 percent in 66th round and 86 percent in 69th round. This clearly depicts the coverage and access to social security by the formal and informal workers. The condition is worse in informal sector. Separate policy frame work should be constructed to link the informal workers of informal sector with various social security schemes.



Source: various Round of NSSO data processed at NCAER

Social inclusion under Financial Inclusion

The Government of India has come over in 2014 to place a Big Push strategy-the Financial Inclusion. The programme was launched to mitigate the fundamental flaws of economic Diasporas. Initiation of scheme offers access to formal financial institution and suitable financial services. As per the Rangarajan committee (2008) 'Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed at an affordable cost'. Several schemes have been launched under it to expand ambit of social inclusion in the country- Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Manrti Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). The scheme APY had launched on 9 May 2015 and is being implemented with effect from 1 June 2015 focusing the unorganised sector.

The idea of Financial Inclusion is an innovative approach adopted by the new government to linking people with result based outcomes. The tactic of the approach is to develop social environment which extends access to healthcare, income security and overall qualitative and affordable living standard for the vulnerable and poor section of the society. The Directive Principles of the State Policy gives sole right to its citizen to enjoy the true spirit of social security in India. But it is not a fundamental right yet. Thus, social inclusion under financial inclusion is the innovative and emerging intention achievable through good governance. The government is the key player in ensuring universal access to all. Financial inclusion incorporating the pro- poor growth phenomena is a strategic term which aims at dispersing growth with equitable distribution of income, equal economic & social opportunities and equal access to beneficial facilities to all. 38 percent or 2 billion people in the world has not been using any formal financial services and 73 percent of poor people remained unbanked. The progress of financial inclusion registered a score of 50.1 on a scale of 100 at the end of fiscal year 2013 (CRISIL Inclusix, 2015).

Swavalamban

With a view to ensure an adequate retirement income, the Pension Fund Regulatory & Development Authority (PFRDA) was set up by the government of India as administrator and regulator of Pension market. Under it, National Pension System (NPS) was introduced to provide a transparent architecture of pension system and encourage saving habit for retirement among all its citizens on voluntarily basis. The redeeming feature of NPS is allotting to its subscribers a unique identity – Permanent Retirement Account Number (PRAN). THE PRAN can be accessed from anywhere in India and will remain same throughout the life of a subscriber.

The government initiated a voluntarily saving scheme for the unorganised sector to fortify and strengthen the social security structure. This scheme was introduced in 2010-11 under National Pension System (NPS) administered by PFRDA. The scheme was for the unorganised sector low income segments to encourage them to save voluntarily. The Swavalamban initiative is a co- contributory based scheme by the government. A minimum of Rs. 1000 to maximum of Rs. 12000 annual contribution is required to avail the benefit of government's co-contribution of Rs. 1000 or 50 percent of the total contribution whichever is less by the account holder. The government will make this contribution for 5 years depending on the account opened i.e. an account opened in 2010-11 will be benefitted till 2014-15. An account opened in 2011-12, 2012-13 will be benefitted accordingly and 2014-15 till 2016-17.

Operation of Swavalamban Scheme

All the subscribers registered under NPS-lite are eligible to get benefits. NPS-lite is a customized version of NPS for the subscribers belonging to economically lower strata. An individual can exit the scheme at age 50 or minimum 20 years of tenure. An exit made before the given period should sufficiently fulfill the condition of minimum guaranteed income of Rs. 1000 i.e. with minimum annuitisation of 40 percent and 80 percent of pension wealth respectively. 85 percent of funds of Swavalamban scheme are invested with both government and corporate and rests are invested in equity.

Under NPS, 79 Aggregators and 3600 Point of Presence (PoPs) – Service Providers (SPs) are registered in the year 2014 including State Government(s), Public Sector Bank, MFI (Micro Financial Institution), Regional Rural Banks, NBFCs and Private entities. The Aggregators are being provided incentives to increase the no. of subscribers under Swavalamban. Total no. of subscribers enrolled under in the initial year 2010-11 was 301,922 which rose to 4,466,965 during 2014-15. Significantly, 73 percent of the total subscribers for the Swavalamban scheme are female and fifty five percent of subscribers are aged under 40 years. Approximately, 19 percent are aged under 30 years (Asher 2015).

Table3: Swavalamban- Number of Subscribers and Assets Under Management

At the end of FY	No. of Subscribers	Asset Under Management (in CRORES)	Total Contribution(in CRORES)
2011-12	968755	140.46	137.83
2012-13	1779944	436.08	407.49
2013-14	2816027	839.33	793.44
2014-15	4146880	1605.72	1380
2015-16	4466965	1888.6	1615.72

Source: National Pension System Trust, http://www.npstrust.org.in/index.php/finstat/aumsubs

New Initiative - APY

Atal Pension Yojana(APY) under financial inclusion programme is another step towards social security for the unorganized sector workers. The scheme was previously known as Swavalamban and renamed now as Atal Pension Yojana which is solely for the betterment of workers and vulnerable sections employed in informal sector. The scheme is beneficial in the sense that it inculcate saving habit among the workers to save for their future, unlike any other conventional social security products. It gives platform to low segment people to voluntary save that will yield them guaranteed monthly income in their old age. It helps the population to channelize their funds and transform or diversify their savings into further investment. If the returns on investment made are higher, higher would be the probability to get a higher pension near future.

Design and structure of scheme

Under this, the contributor will get a fixed minimum guaranteed pension of Rs. 1000-5000 per month from the age of 60 years onwards. It provides defined benefits to its contributors. The age limit to apply is 18-40 years. So, the minimum period for contribution is 20 years. The most vibrant feature of the scheme is that it is a co-contributory scheme of government i.e. 50 percent of the total contribution or Rs.1000 per annum whichever is less will be contributed by the government for five years subject to non tax payers and no enrollment in other social security scheme. This benefit would be provided till 31 Dec 2015. Additionally, an individual- member of any other social security scheme and is eligible to income tax can also avail benefit under APY but would not be counted for government co- contribution. The subscriber's saving bank account is linked to the APY account with auto debit facility. The deposit contribution is available in the saving bank account of an ever is less will be in monthly/quarterly/half yearly terms. Required balance should be maintained in the saving bank account to safeguard them as a defaulter and to avoid delayed penalty. In case of guilty of false declaration by an individual, the entire amount of government's contribution will be withdrawn from their account. The State level government can also act as co-contributor under APY scheme to encourage their underlying workers to opt the scheme to secure their old age.

Integration with Jan Dhan Yojana

The scheme Swavalamban now APY is the key element of Pradhan Mantri Jan Dhan Yojana (PMJDY). A target of opening 70 Swavalamban accounts per branch was set in 2014-15 a total of 56 lacs account in the same financial year. Another target is made to include 2 crore subscribers under APY till 31dec 2015.

Current Status

All the Aggregators and Pops who registered under Swavalamban scheme can enroll the subscribers under APY and Swavalamban subscribers will automatically be migrated to APY. There is tremendous potential in this scheme as within 6 months of its inception it has enrolled over 12 lacs subscribers under it.

Table4: APY- as on 30th November, 2015

FY 2015-16 up to 30th November, 2015 (cumulative)	No of Subscribers	Total Contribution (?Crores)	AUM (? Crores)
Atal Pension Yojana	1,161,949	192.97	194.19

Source: National Pension System Trust

Assets Under Management(AUM) in the year 2011-12 was 141 crores which has rose to 194 crores in the financial year 2015-16. More than 16 lac people has subscribed till 31st December 2015 under APY since its inception i.e. 1st June 2015. The first year of Swavalamban 2010-11 marked around 3 lac subscriber's enrollment. Table 5 shows categorization on the basis of rural male & female and urban male & female subscribers enrolled under APY.

Table5: Number of Enrollment as on 31th December, 2015

Scheme name	Rural Male	Rural Female	Urban Male	Urban Female	Grand Total
Atal Pension Yojana	480863	245289	545743	354224	1626119

Source: http://jansuraksha.gov.in/Files/Reports/30.12.2015.pdf

The following table shows monthly contribution of subscribers at the age of 20 years to 40 years. At the age of 20, to get a monthly contribution of Rs. 1000 the subscriber has to contribute Rs.42 and Rs. 210 for Rs. 5000 as monthly guaranteed income.

Table6: Monthly contribution under APY at different age entry

Age of Entry	Monthly Pension of Rs.1000	Monthly Pension of Rs.2000	Monthly Pension of Rs.3000	Monthly Pension of Rs. 4000	Monthly Pension of Rs.5000
18	42	84	126	168	210
20	50	100	150	198	248
25	76	151	226	301	276
30	116	231	347	462	577
35	181	362	543	722	902
40	291	582	873	1164	1454

Source:

http://www.pfrda.org.in/WriteReadData/Links/APY%20Brochure%2010092015166689b8-034a-406c-a8a4-355312c6f7b2.pdf

Pros and Cons

Firstly, on account of financial assests, the household savings of pension and insurance market combined remains close to 32 percent. Following certain mandated norms, very little money is being invested in the capital market. These Pension sector schemes run on monthly contribution which makes situation different. Consequent of this, the savings remains more or less underutilized. Secondly, the life expectancy in India is 67 years which is still low as compared to other countries. The scheme starts benefitting the subscribers after 60 years which makes least sense. Thirdly, the rate of interest provided under APY is 8 percent a month which is even below Bank deposit rate.

An assessment of overall performance of the Swavalamban scheme indicates that it had a limited impact on workers because of weak implementation capacity, lack of awareness, lack of coordination among various agencies, non- synergic behavior of other programmes. But the universal nature of APY under financial inclusion has enlarged its impact and coverage in a very short span of time. Additionally, instead of parting the people between below poverty line and above poverty line the schemes should target common masses through universal access to social protection by providing them a social floor to uplift themselves equally. This helps in excluding better off group more easily. One should not consider a policy's economic point but non- economic point also. Rather, focusing solely on amount spent on the enhancement of the programmes and generating effective demand, it should also cite unionization, equal access between man and woman, awareness of rights. The old moves need to be phased out and introduction of new products, upgrading technology, re-learning and re-tooling opportunities is required so that this sector can move efficiently.

Conclusion

Existing system of pension sector needs exposure to its pattern and easing of norms. There is immense scope and potential in the coming years for this sector. A paradigm shift can be seen in coming times when choice of schemes would be available even in the organised sector as there are ample of subscribers still left to join.

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COMPUTER SCIENCE

IMPACT OF NET NEUTRALITY REGULATIONS AND ITS FUTURE IMPLICATIONS: GLOBAL PERSPECTIVE

Arpita Banerjee

Assistant Professor

St. Xaviers College, Jaipur

C. Banerjee

Assistant Professor

AIIT, Amity University

Abstract

Framing telecommunication policies affects local countries and their implication impacts the global world. In the growing world of communication introduction of net neutrality regulation has been a matter of debate for quite a long time. Technological innovation, economic development, and information access are three important factors that have an influence on the development of policy for net neutrality. Together with these three factors, stakeholders like ISPs (Internet Service Providers), content providers, institutional community, policy makers, and especially the users are also tied to the net neutrality regulation. Moreover, issues like value in terms of pricing, service availability, and certain barriers to free speech should also be considered for setting of agenda and making of decision encompassing the concept of net neutrality. The research paper presents a simple understanding of net neutrality and further highlights the various discriminations done by market power ISPs in the of field of net neutrality with contributing factors like service quality, pricing, and technology. The research paper intends to identify and highlight arguments for and against the net neutrality regulations keeping in mind the factors and stakeholders role and objectives. It also focuses on the possible future implications of this regulation from social, cultural, and political viewpoint keeping in mind the interrelated issues of value, technology and policy.

Keywords: Net Neutrality, Quality of Service, Pricing, Technology, ISPs.

Introduction

A decade back, there used to be a common consensus about the use of Internet among its stakeholders be it politicians, business groups, technical world, consumer groups, etc. But when the idea of net neutrality came into being, some ISPs (Internet Service Providers) began using it to their advantage. According to the vicious plan of their think tank, they have communicated to the world that the contents provided by the content providers like Google, etc. will be provided to the consumers via special Internet “Fast Lanes” and hence it needs to be chargeable.

Till now there is no precise definition of net neutrality. However, net neutrality implies that all data available on the internet be treated as same and equal. There should be no discrimination regarding the access and use of data and it should not be charged differently from the user based on its contents, the application through which it is provided, necessary infrastructure in terms of hardware and middle ware via which it is provided, and the mode of communication.

Due to the market power of ISPs (Internet Service Providers) they are trying to introduce a variety of discriminatory pricing schemes for the access and use of data over the internet. The end result of this discriminatory policy is that slowly the end to end principle of providing data to the consumer is departing from the concept of net neutrality and as such it is now known as controlled and directed Net Neutrality.

It is high time that the government should formulate a strong policy which can safeguard the interest of internet consumers. This policy should have a global perspective and presence and should be applicable irrespective of any country or region. Keeping this in mind, we present the research in this area. The rest of the paper is organized as follows: Section II showcase the idea of net neutrality, Section III highlight arguments for and against the net neutrality regulations, Section IV focuses on the possible future implications of this regulation from social, cultural, and political viewpoint keeping in mind the interrelated issues of value, technology and policy Section V showcases the proposed framework for the policy makers for net neutrality policy decision framing with factors like service quality, pricing, and technology, and Section VI provides the conclusion and future work.

Net Neutrality - A Definition

In its most basic form Net Neutrality can be explained as a public information network which could prove to be most useful if and only if all its contents, websites, and platforms are treated equally i.e., operation of a service at a certain layer in not influenced by any data other than the data interpreted at that layer and in accordance with the protocol specification for that layer.

There are many services and data in internet which is chargeable and the consumers have been paying for it to the service providers. For example email services are both free and chargeable. But discrimination in access and use of data and services by the ISPs to the consumers by any means should be against the principles of net neutrality.

Net Neutrality - Discrimination

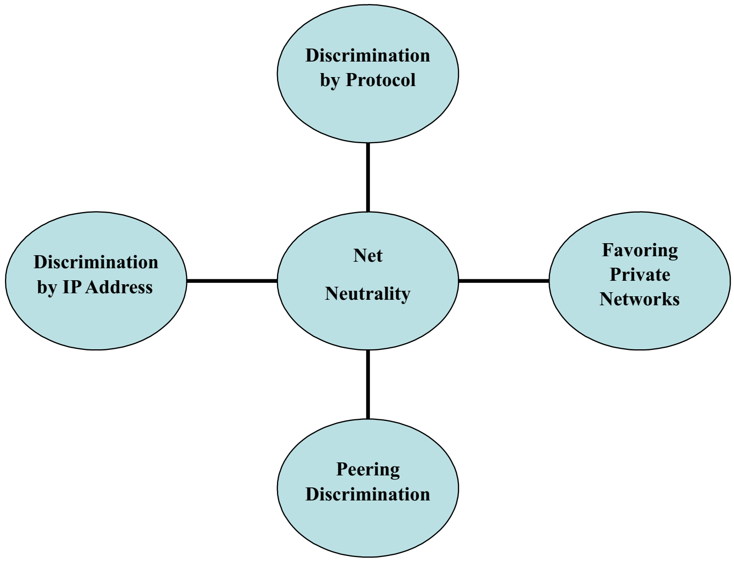

Figure 1.1 Showing Net Neutrality Discrimination

Discrimination could be by protocol which is termed as favoring and it implies blocking information based on factors of communication protocol. Comcast in 2008 prevented some subscribers from using the peer-to-peer sharing services for downloading large files.

Discrimination by IP address is another practice that ISPs adopted to end the concept of net neutrality. The internet security company NetScreen Technologies in 2003 released network firewalls which were capable of deep packet inspection thereby making real time discrimination between different kinds of data possible. It can be used for internet censorship. There are plenty of other examples available worldwide where there is such discrimination being adopted as a malpractice by many ISPs.

Private networks are being favored over others thereby encouraging the use of specific services by utilizing private networks to discriminate what data is counted against bandwidth caps. For example Comcast and Microsoft entered a deal where the users were able to steam television through Xfinity on their Xbox 360 without affecting their bandwidth limits. At the same time, the use of other television applications like Netflix, HBO Go, etc. were counted towards the limit. Comcast denied the allegation that it is against the principles of net neutrality and said that Xfinity for Xbox services runs on its private internet protocol network.

In another reported incident during 2014, Netflix had an agreement with Comcast regarding improvement of its service qualities which is to be provided to Netflix Clients. The result was that there was an increase of 66% in connection as compared to the slow connection speed during 2014. Now this is a case of peering and there has been disagreement in the community regarding that. Further Netflix also made similar deals with Verizon in 2014 for increasing the Verizon DSL customer connection speed.

Pros of Net Neutrality Regulations

We argue that mandating net neutrality would be likely to reduce economic welfare. Instead, the government should focus on creating competition in the broadband market by liberalizing more spectrum and reducing entry barriers created by certain local regulations. In cases where a broadband provider can exercise market power the government should use its antitrust enforcement authority to police anticompetitive behavior.

According to the community report following are some of the pros of net neutrality regulations:-

- Net neutrality regulations imposes ban on ISPs charging for online services like Xbox Live, Playstation Plus, Skype, Netfix for providing fast lanes to the elite customers. These charges make the services more expensive for the normal internet users. They also prevent small companies to compete with big companies.
- A net neutrality regulation ensures that people of different socio-economical status have similar access to information. There is a fear among the community that without net neutrality regulation, ISPs may charge premium fee from the normal internet users to have special access to public libraries thereby benefiting the rich people.
- The said regulation helps to promote freedom of choice and prevents the ISPs not to obstruct particular contents or website over the others.
- The regulation also stops the ISPs and reduces their capacity to decide to limit access or promote some type of contents. This is what anti-blocking and anti-discrimination rules is which is included in the net neutrality regulation and limits the role of ISPs to only act as a medium to facilitate data to the users that have paid for delivery. So this prevents the ISPs not to shape content consumption patterns.
- The regulation promotes a level playing field for competing companies.
- Net neutrality policies give the people the benefit of fast internet access
- Net neutrality is protecting the freedom of communication and the liberty of discourse. If any matter found on the site is not viewable by any person than that person is free to not look at that site.
- Net neutrality concept is opposed by the ISPs as this hinders technological development.

Cons of Net Neutrality Regulations

According to the community report following are some of the cons of net neutrality regulations:-

- Imposing net neutrality policies is considered against free market rules and will not encourage the new and innovative business idea.

- These policies may also regulate the pay-to pay schemes. Different customers may charge differently as per their requirements and usage.
- The extra money received by the ISPs can be used to increases the bandwidth of the internet users. These policies may reduce the user data consumption allotment resulting fast access to other users.
- A net neutrality regulation is used as a tool by the government and ISPs to stop online piracy. Net neutrality rules also makes more difficult to monitor and control controversial adult content.
- Service providers will claim that they cannot afford the extreme high costs of the newest technology if the companies are not allowed to charge more for service that an individual is free to opt for or free to decide not to use.
- Companies also claim that with the advancement of new technology new devices will be utilized to lover the data travel speed or vice versa which is also a type of theft.
- One of the challenging aspects of net neutrality is that the policies to neutralize the data speed will affect more to the government than individuals.
- Net neutrality principles can have a harmful effect on consumers, as they are forced to pay more for fewer features or services. From operator point of view it may be beneficial but it will be not appropriate investment from consumer point of view.
- Customers also have a strong point of argument to implication of net neutrality as they want to restrict the viewing of unhealthy and pornographic material which are exposed to the children very easily. Therefore on an average a majority of average people oppose net neutrality.
- Another point which is gaining pace in opposing net neutrality is the capacity for fixing of price for the availability of information control.
- We can simplify the idea of net neutrality as it will be very well said that my data is as important as yours. Therefore we can say at all individuals have the same access right to the data speed as specific groups or government agencies in time of emergencies.

Conclusion and Future Implications

There has always been a tussle between the technology and regulatory laws. The technology moves at a much faster pace as compared to the regulatory laws that binds it in a boundary for proper and comprehensive use by the common mass. The key stakeholders like law makers, politicians, technology professionals, society, business groups needs to work together in a synchronized manner to frame law for net neutrality regulation.

Issue with law maker is that they rely heavily on the previous court decisions, politicians rely heavily on the rules written for existing technology leaving no room for the new technology specific rule formation. The role of new technology introduction is already being player by the technology professionals; society has no or less says on the rule formation process, business group work for their own benefit and frame rules accordingly.

There is always a risk associated with a premature legislation and it could overly constrain or wrongly direct net development process. Hence the best approach as of now would be to formulate and incorporate standards rather than rules should be incorporated for proper formation of net neutrality regulation with a synchronized approach and active role by all the stakeholders. Because rules are appropriate where conditions are well defined and the optimal outcome is known. But when the conditions are uncertain and the optimal outcome is unknown, standards are more suitable. This holds same for net neutrality regulations so forming standards should be more applicable.

This research paper is an attempt to provide a comprehensive introduction as well as a survey of the academic state of the issue of net neutrality. The ISPs want Net Neutrality to be maintained at all costs. According to the ISPs and company regulating net the rules can easily be tampered and there won't be any kind of transparency. A large number of groups are of the view that the control of Internet should not be in the hands of Private ISPs and the Government should play an active role in its management and control as far as its usage is concerned. The costly resources used in providing internet services by the ISPs should be exchanged with municipal wireless.

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OVERVIEW OF BUSINESS INTELLIGENCE ON THE CLOUD PLATFORM

Ms. Vaishali Singh
Research Scholar (CS&IT), Jagannath University, Jaipur
Assistant Professor
St. Xavier's College, Jaipur

Abstract

With the increase in productivity and marketing, enterprises are gradually turning more towards Cloud Computing (CC) based tools using file collaboration and storage (Dropbox, Box), Customer Relationship Management (CRM), online and help desk software (Zendesk) and applications (Salesforce). These applications are hosted on the virtual network (Internet). Business Intelligence (BI), a new technology-driven process circumscribes applications, tools, and frameworks for collecting the data from interior sources and exterior sources. Using BI, enterpriser prepares the database for the analytical study, development process and to run queries against the client requirement, generate reports and data visualizations to create methodical outcomes for taking corporate decisions as well as for the use of operational process. The merging of Cloud Computing (CC) and Business Intelligence (BI) are an idyllic match. Business Intelligence (BI) provides the precise information to the authentic client at the exact time, and Cloud Computing (CC) provides a lightweight, agile approach to access BI tools and applications. Accordingly, the use of Cloud Business Intelligence (CBI) is a complete game-changer over the traditional Business Intelligence (BI). Clients are slowly moving from in-house to Cloud Business Intelligence (CBI). In the future it is expected that Business will continue shifting towards Cloud for capturing the mid-size market. This paper focuses on a broad overview of Cloud Business Intelligence (CBI). The aim of this paper is also to render a more elaborate and complete understanding of the issues and challenges related Cloud Business Intelligence (CBI) which will be a source of information related to leading Cloud Business Intelligence (CBI) vendors.

Keywords: Cloud, Cloud Computing (CC), Business Intelligence (BI), Cloud Business Intelligence (CBI), Business.

Introduction to Cloud-Buisness Intelligence

Overview of Cloud Business Intelligence (CBI):

Cloud Computing is noticeably varying the approach of business vision with the use of information technology functions [13]. The new concept poses numerous interesting challenges and opportunities on product delivery and vendors come within reach of providing Business Intelligence clarification in the structure of Software-as-a-Service (SaaS) [13]. For Business Intelligence (BI) software providers, this new concept of product delivery poses numerous interesting challenges and opportunities, as vendors consider their approach to providing their BI solution in the form of Software-as-a-Service (SaaS)[13].

Cloud Business Intelligence (BI) applications are installed on internet (virtual network system). Cloud Business Intelligence (BI) applications are used by buisness organisations to provide access to Business Intelligence (BI) related data business analytics, dashboards and KPIs[1]. Enterprises are gradually turning to tools based on cloud example using file collaboration and storage (Dropbox, Box), Customer Relationship Management (CRM), online and help desk software (Zendesk) and applications (Salesforce)[1].

The new delivery models based on Business Intelligence are taking place on the cloud as an active approach to increase the profit [2][3]. Even though it is not likely, clients will swiftly substitute their on-premise Business Intelligence solutions in support of Cloud Business Intelligence alternatives, it is pragmatic that there are a small number of justifiable use cases in which the Cloud Business Intelligence model would be valuable and significant[2][3].

Cloud deployment models:

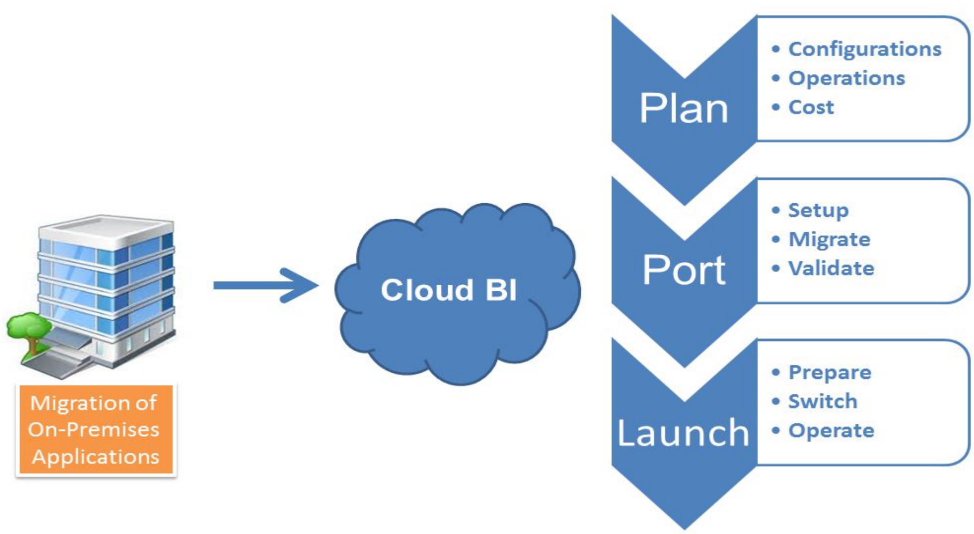
Infrastructure-as-a-Service (IaaS) handles virtualized platform, servers, networking, operating system environments and storage. ***Platform as-a-Service (PaaS)*** develops on Infrastructure-as-a-Service and additionally comprises managed middleware (BI development services, application servers, data integration services, database management systems). ***Software-as-a-Service (SaaS)*** extends prior stack to integrate the application layer [4] [5] [6].

Cloud Business Intelligence (CBI) adoption area:

Very small size and Medium size businesses had used the horizontal Business Intelligence tool for standalone delivery along the relational database as the primary source of data with audit reporting and scrutiny applications. **Large size businesses** had used the horizontal tool to having IT sandbox where project testing and evaluation can occur far from the production environment [14].

Businesses system and application integration had used a prototype or framework (application based) for analysing and reporting on client-detailed functional solutions and customer-specific domain result more rapidly [14].

Drivers of Cloud Business Intelligence



The drivers favouring Cloud Business Intelligence (CBI) in the operational and finance domain area are Implementation and Deployment speed, Availability On-demand, Flexibility; Core strength and Lower totality cost [7]. Cloud Business Intelligence (CBI) immediately provides availability of exclusive reliance over extended periods allied with application deployment and infrastructure acquisition which has significantly decreased the Business Intelligence implementation time slot.

Cloud Business Intelligence (CBI) immensely influences computing strength accessible on the WWW, up-scale and down-scale, based on varying requests. Cloud Business Intelligence (CBI) had outsourced running of business intelligence applications to experts and focused on their hub capabilities [7]. Cloud Business Intelligence (CBI) had transformed several parts of cost-effective pricing models, capital outflow to operational outflow and pay per-use model, etc.

Cloud Business Intelligence (CBI) had supported mobile phone and remote end users with browser-based right to use and manage the whole thing from their cloud platform to cloud database management, from the cloud data warehouse layer to the logical analytics platform[7][8].

Concerns on Cloud Business Intelligence (CBI)

Various issues and challenges have resulted in a slow adoption rate of Cloud Business Intelligence (CBI). A number of issues are specified in the section. The common concern is security of data which ensures confidentiality, integrity and availability while utilizing cloud [9]. Organizations feel that the security issue is a barrier which is without a solution. Though, as further business organizations shift towards Cloud business it is expected that the security concerns will get reduced with time and new countermeasures will be developed.

In several cases, the Cloud business personnel make a secure domain area available which is more than what client sites already have. Moreover, it is not rapid progress towards cloud is not feasible and a phased approach is generally suggested [10]. There is no co-existence model until the Cloud Business Intelligence (CBI) market is more established. Lack of control is another issue due to which data ownership, service reliability challenges and data control remain major reasons for customer concern.

Thus, it is tough to get Service Level Agreements (SLAs) from cloud providers. Due to the availability of many vendors it is hard to choose the correct vendor as per varying needs and capabilities. The standardization of pricing models is also an issue for the client in the selection of their desired choice. The performance depends upon the size of the cloud data warehouse and latency significance if a large amount of data is processed and resulted as output at client site. To over look these problems, companies need to apply IT governance and service delivery standards [12].

Cloud Business Intelligence (CBI) Models [7]

<table>
<tr>
<td>A. Business Intelligence (BI) for Public cloud based IaaS (Infrastructure as a service)</td>
<td colspan="2">IaaS vendor

• Rackspace
• Savvis
• Amazon
• GoGrid
• Pay-as-you-use model
Organizations deploy their Extract, Transform and Load (ETL), Database management System (DBMS) and Business Intelligence (BI) software.

Limitations of vendors: Maintenance of the BI/Data Warehouse (DW) infrastructure.</td>
</tr>
<tr>
<td>B. Platform as a Service (PaaS) for (Business Intelligence and Data warehouse) BI/DW</td>
<td>Organizations deploy the Business Intelligence and Data warehouse (BI/DW) model on public cloud for building individual cloud-based BI model.</td>
<td>Product Vendors
• AsterData MPP on Amazon EC2,
• Teradata Express on Amazon EC2
• IBM Cognos Express on Amazon EC2,
• Vertica/RightScale/ Talend/Jaspersoft on Amazon EC2.
Use cases

• Custom Analytic applications,
• Enterprise BI systems,
• Data Mining,
• Prototyping,
• short-lived BI projects</td>
</tr>
<tr>
<td colspan="3"><u>Two options of vendors in PaaS</u>
1. Multi-vendor DW/BI PaaS
• RightScale/
• Vertica/
• Talend/
• Jaspersoft
(PaaS offering on Amazon EC2).

Multi-vendor DW/BI PaaS offers, file based data integration, uploading files of data and processing of the data for loading into the DW/BI database of Platform as a Service (PaaS).

A number of single vendor Platform as a Service (PaaS) offers only inconsequential data integration in which there is no full systematic ETL including data quality [7].

2. Single:
Single vendor PaaS

• GoodData,
• SAP Business Objects On-Demand,
• Birst,
• Indicee,
• PivotLink
The vendor provides pre-built integration with cloud-based data integration tools (SnapLogic, Informatica cloud and Boomi) to incorporate data ahead of passing the data batches to them.</td>
</tr>
</table>

Conclusion

Cloud Computing is emerging as a new technology in today's world having advantages like cost benefits, implementation flexibility, speed implementation and availability. Future Business Intelligence will increase its productivity by adopting Cloud. Increased infrastructure needs, random load volumes, increased investment, high development, longer duration provision and maintenance costs are the present demand which are being fulfilled with the use of Business Intelligence and Data warehouse (BI/DW) implementations on Cloud.

Even though primarily cloud-based solutions were developed for Small and medium business (SMB's) companies which lack in IT resource availability or assets to use on creating and maintaining software and hardware infrastructure, now huge organization are also accessing cloud for innovative business solutions and enhancement of existing data centre competence.

With regard to Cloud Business Intelligence some risk improvement strategies are recommended like data security, various pricing models offered by vendors, acceptance of Service-Level Agreements (SLAs), actual application usage, Double-check additional source data licenses and detailed cloud to on-premise migration strategy.

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MAIN THREATS TO CLOUD COMPUTING SECURITY

Ms. Keren Daniel
Assistant Professor
St. Xaviers College, Jaipur

Abstract

CLOUD COMPUTING – Cloud computing has been significantly bringing changes to parallel computing and distributed computing in the current trend. It is an on- demand computing to the IT industry. Cloud computing provides the user a high quality of feasible solution as compared with other infrastructures. It gives full scalability, flexibility, efficiency and reliability on the accessed hardware/software infrastructure in the internet. It gives services without upfront investment in IT services. Security has been the issue that is constantly talked about for networking and internet. Cloud computing comprises of several virtual machine running on same platform which is seen physical attacked by threats. The paper we discuss the complexities of different threats to cloud computing. If security issues are not addressed the creditability of Cloud Computing will decrease.

Keywords: Cloud Computing, VMs, Security Issues

Introduction

Cloud computing means an "Internet computing" where collection of clouds is seen on the internet. It is a network-based environment that helps in sharing computations or resources to others. It provides references to both the applications delivered on the Internet. Virtualization technologies are used in cloud computing which combines with self-service abilities for computing resources through network infrastructure. In cloud, several kinds of virtual machines are hosted on the same physical server as infrastructure. In cloud, costumers pay for the resources used and not for the resources not accessed.

Cloud computing is an independent when compared with other utility computing. Eg Google Apps is an apt application where cloud computing is used, where millions of computers are brought into effective action and functioning in the internet. There are three types of cloud computing Public, private and hybrid. Resources are cheaper when compared with other computing resources. Cloud is accessible throughout the globe anytime. Cloud computing can also be defined as it is a new service, which are the collection of technologies and a means of supporting the use of large scale Internet services for the remote applications with good quality of service (QoS) levels [4].

The attributes of cloud computing are

- Automation of administrative tasks.
- Scalability
- Elasticity
- Access to internet anytime

Model Of Cloud Computing

Cloud computing has two main models that help in delivery of information using the technologies.

1. **Service model -**In this model the computing technologies that are considered are Saas ("Software as a Service"), Paas ("Platform as a Service"), IaaS (Infrastructure as a Service"). The types of services have been explained below.

A. **Infrastructure as a service model,** enables the virtul and physical hardware as service and the full infrastructure is given on the internet. It provides networking, virtualization, servers and storage[5].

B. **Platform as Service Models,** gives a base for development and deployment of software applications. It also provides runtime, middleware, OS, networking, servers. The Operating system's features can be changed using this service [6]. This models also offers the customers greater controllability and extensibility.

C. **Software as a Service model,** in this model the security, management and control are administered by the provider. The characteristics of SaaS are:

- ➢ Human resource management
- ➢ Making invoice
- ➢ Collaboration
- ➢ Managing the document

2. **Delivery models**

A. **Private cloud**: The proprietor does not give away with the resources with any other organizations. In this security can be well executed.[8,9].

B. **Public cloud:** in this model it based on "pay on basis" which is billed by the provider.

C. **Hybrid cloud:** It is mainly made for the business world based on customer's requirement. Private cloud is linked with external cloud.

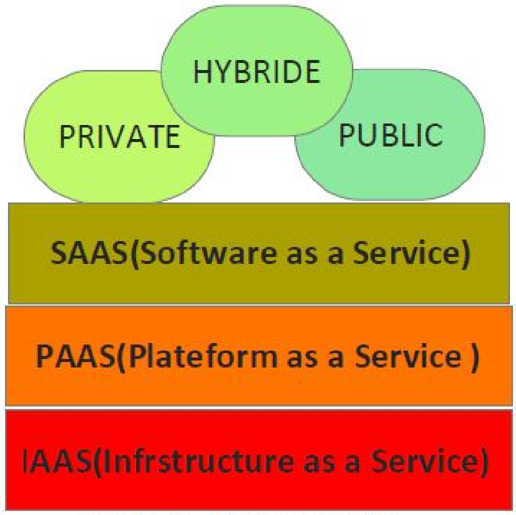

Figure 1. Cloud computing models

Security Issues in Cloud Computing

In cloud computing recently there are nine threats have been studied which are explained below:

A. **Data Breaches**

This results in loss of personal information and card details of many indivuals. Breaches occur through hypervisors and virtual machines eventually as cloud computing is on networking. A data breach is the result of a malicious and probably intrusive action.

B. Data Loss

Data loss may occur when a disk drive dies without its owner having created a backup. It occurs when the owner of encrypted data loses the key that unlocks it. And a data loss could occur intentionally in the event of a malicious attack. "For both consumers and businesses, the prospect of permanently losing one's data is terrifying.

C. Account or Service traffic hijacking

Phishing, exploitation of software vulnerabilities such as buffer overflow attacks, and loss of passwords and credentials can all lead to the loss of control over a user account. An intruder with control over a user account can eavesdrop on transactions, manipulate data, provide false and business-damaging responses to customers, and redirect customers to a competitor's site or inappropriate sites.

D. Insecure APIs

API that defines how a third party connects an application to the service and providing verification that the third party producing the application is who he says he is. Implementation of Auth-supporting APIs by third party developers can be flawed as well."From authentication and access control to encryption and activity monitoring, these interfaces must be designed to protect against both accidental and malicious attempts to circumvent policy.

E. Denial of service

Denial of service attacks is an old disrupter of online operations, but they remain a threat nevertheless. For cloud customers, "experiencing a denial-of-service attack is like being caught in rush-hour traffic gridlock:

F. Malicious insiders

"If the keys are not kept with the customer and are only available at data-usage time, the system is still vulnerable to malicious insider attack." Systems that depend "solely on the cloud service provider for security are at great risk" from a malicious insider.

G. Abuse of cloud services

Cloud computing brings large-scale, elastic services to enterprise users and hackers alike. "It might take attacker years to crack an encryption key using his own limited hardware. But using an array of cloud servers, he might be able to crack it in minutes.

H. Insufficient of due diligence

"Too many enterprises jump into the cloud without understanding the full scope of the undertaking. Without an understanding of the service providers' environment and protections, customers don't know what to expect in the way of incident response, encryption use, and security monitoring. Not knowing these factors means "organizations are taking on unknown levels of risk in ways they may not even comprehend, but that are a far departure from their current risks.

I. Shared technology

The cloud is about shared infrastructure, and a misconfigured operating system or application can lead to compromises beyond their immediate surroundings.

Conclusion

Cloud computing provides lots of advantages but today, cloud computing is suffering from security. Security is a biggest concern of client these days. If client want to take full advantage of cloud computing so client must ensure about data, infrastructure and application security. In this paper we provide a different threats for cloud which causes the organizational physical and virtual assets to downfall.

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CHALLENGES AND OPPORTUNITIES WITH BIG DATA

Ms. Pushpanjali Saini
Assistant Professor
St. Xavier's College, Jaipur

Abstract

In recent years Internet of Things, Cloud Computing and Big Data have become the hot topics in the Information Technology and Corporate world. Big data describes large volumes of data sets both structured and unstructured, as it acts as superset for data sets that are complex to compute the challenges of Big Data such as Data Analysis, Data Capture, Data Search, Data Sharing, Data Storage and Data Transfer have influenced many aspects of modern society such as retail, manufacturing, financial services, mobile services, life sciences, physical science and many more. All these aspects including Data Visualization, Information Privacy and opportunity of Big Data will be discussed in the paper. The Big Data refers to the huge data sets that may be examined computationally to reveal patterns, trends, and associations, especially relating to human behavior and interactions. Big data is basically used for predictive analytics to extract value from the data which leads to more accurate and effective decision making.

Keywords: Big Data, data information technology industry: Analytics: Data Sets.

Introduction

Big data is characterized by the three Vs: volume, velocity, and variety. The data in these days are in the volume of terabytes to petabytes. The rate of data is increase by multiple by petabytes every year thus Velocity is concern with speed of data by which data is collect. Changing data usually lags accumulating data by several orders of magnitude. The variety of data is repetitively growing; it may be both structured and unstructured. There are several organizations in with various rivals but companies are facing problems with uncertainty in managing the data. Resource management, Business, technology, health, government data are the fields where big data samples are accessible.

The "3V's", how Doug Laney calls them in his article 3-D Data Management: Controlling Data Volume, Velocity and Variety, published in 2001, shows main features that are considered to be significant.

Characteristic	Definition	Solution
Volume	The bulk of the data to be processed can be infinite and the speed of processing is constant. Moreover, if data is compressed then firstly data is to be decompress after this huge volume of data analyse which is a tiresome job.	Data Mining is method for managing large data i.e. OLAP(Online Analytical Processing)
Velocity	It is deal with the speed by which data is transfer from one socket to another, therefore streaming of data in real time or close to real time is big task	The solution to this is shrink the data but it leads to problem in the operation volume handling, and then the only solution to this is to invest in infrastructure.
Variety	Big data comes from various sources in different forms; data is both structured and unstructured. Data can be in the form of text, log file, audio and video.	Numerous assertion approaches be present for this resolution, and the main methods are to fill maximum frequently detected values or to build learning models to forecast possible values for each data field, based on the observed values of a given case.

Further Optimization of big data is global search methods is difficult because of large-scale systems. Optimizations of complex systems are essential to cope with a variety of challenges. Meta-heuristic global search methods such as evolutionary algorithms have been successfully applied to optimization [2]. It is also become difficult for firms to search the correct ability to handle new technologies and inferring the data to get significant business acumens. Moreover, data accessibility and connectivity can be a hindrance due to lack of points that are not yet connected and companies often do not have the proper platforms to aggregate and to cope with the data through the enterprise. To solve this enormous mounting bulk of data shaped as a portion of power grid operation and to focus on clarifications and facilities for system integration and data management, Siemens and Accenture ACN -0.97% recently formed a joint venture in the smart grid field. These aids will allow utilities to integrate functioning technologies, such as real-time grid management, with information technologies like smart metering [3]. So there are various challenges in big data for instance, data, process, management and security issues

Big Data: Challenging Issues

Big data is deal challenges related to infrastructure security for secure computations in distributed programming frameworks and security put into practise for Non-Relational data stores, Privacy of data by follow cryptographic security, Granular access and by preserving privacy for analysis. In addition, data management, integrity and reactive security are also challenges that are to be handling in the process to get valuable data.

1. Data Challenges

1.1 Volume

The volume of data, especially machine-generated data, is exploding. Social media plays a key role: Twitter generates more than 7 terabytes (TB) and Facebook Generate 10 TB of data every day. The challenge is how to deal with the size of Big Data.

1.2 Variety, Combining Multiple Data Sets

Approximately 80% of information now is formless and it is characteristically too immense to manage efficiently. David Gorbet explains [5]:It used to be the case that all the data an organization needed to run its operations effectively was structured data that was generated within the organization. Things like customer transaction data, ERP data, etc. In these days, firms are considering to influence a lot more data from a broader diversity of sources. Complex data of different type is tough to represent in a relational model, so data from types, sources, and format is a challenging task to make structured.

1.3 Velocity

"As businesses get more value out of analytics, it creates a success problem— they want the data available faster, or in other words, want real-time analytics explain by Shilpa Lawande of Vertica[6]

1.4 Veracity, Data Quality, Data Availability

It is also true that several times inconsistent data is existed there due to which quality of data is lower. For instance, when data become unavailable then to get useful information from this enormous data becomes very difficult. This is a huge challenge: how to find high-quality data from the vast collections of data that are out there on the Web.

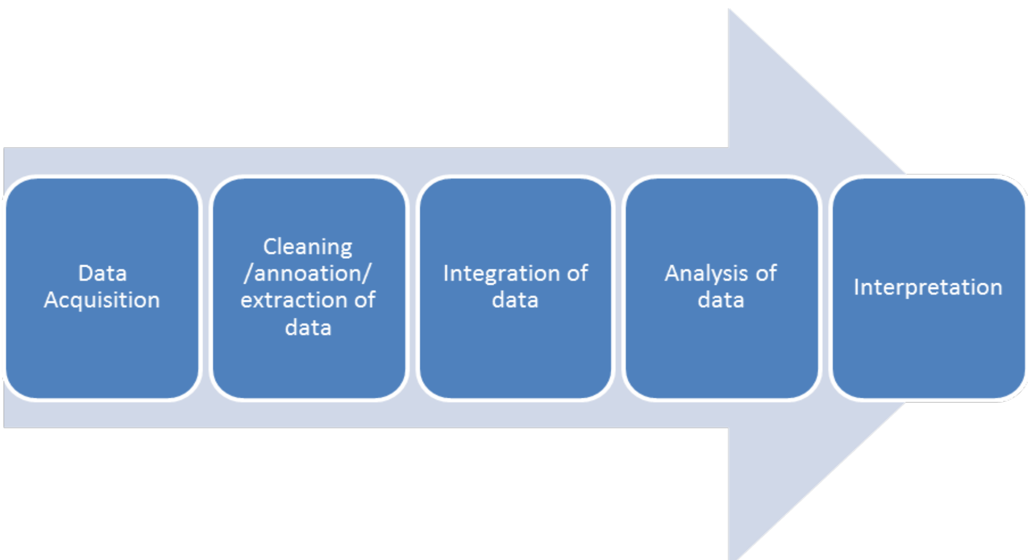
1.5 Privacy challenges

There are some key issues are encountered when there is need to make system, that can compute and store data in secure manner and to confirm that private data should remain private as it pass through various phases of input, output and analysis.

Security and privacy issues are magnified by the velocity, volume, and variety of Big Data, such as large-scale cloud infrastructures, diversity of data sources and formats, streaming nature of data acquisition and high volume inter-cloud migration. Therefore, traditional security mechanisms, which are tailored to securing small-scale, static (as opposed to streaming) data, are inadequate. In this talk we highlight the top ten Big Data security and privacy challenges. Highlighting the challenges will motivate increased focus on fortifying Big Data infrastructures.

2. Process Challenges

Processing of data is done in various steps which includes capturing data, arranging data from diverse sources, converting the data into a type that is suitable for analysis, modelling it, Understanding the outcome, visualizing and distribution the results and integration of data represent in fig(1).



Fig(1)

2.1 Data acquisition challenges

Data that is not useful can be filtered and compressed by orders of degree. First challenge is to describe these filters like this that they do not remove valuable information. Secondly it is a challenge to repeatedly generate the right metadata to define the type of data is recorded the way it is recorded as well as measured

2.2 Challenges in data cleaning

Reality of big data is away from this believe that Big Data always telling us truth. For example, an educational institute results of students are in different form, some students leave institution in the mid of session, name of student can be entered wrongly, so data cleaning can done only on valid data.

2.3 Data Integration, Aggregation, and Representation:

Heterogeneity of the overflow of data, it is not plenty simply to record it and throw it into a repository. Data analysis is significantly more perplexing than simply discovering, categorizing, understanding, and citing data.

2.4 Data Modeling and Analysis Challenges:

Procedures for mining Big Data are basically changed from out-dated statistical analysis on minor samples. Big Data is often noisy, dynamic, heterogeneous, inter-related and unreliable. However, even noisy Big Data could be additional valued than small samples due to reason that overall statistics gained from regular patterns and association analysis generally conquer individual oscillations and frequently reveal added consistent concealed patterns and knowledge. A difficulty with present Big Data analysis is the absence of coordination between database systems. This is a hindrance to booming over the cooperating elegance of the first generation of SQL-driven OLAP systems.

2.5 Interpretation

It involves usually, the norms, assumptions made and reviewing the analysis. Additionally, there are varied possible causes of error: computer systems can have virus, results can be based on erroneous data. There are often vital assumptions behind the data recorded. In short, it is hardly enough to provide just the results.
Instead of provide added information that clarifies procedure by which outcome was derived, and depend upon what inputs one get is basic information. Moreover, users not only want to see result but also want to understand why they get those results.

Management Challenges

"Many data warehouses contain sensitive data such as personal data. There are legal and ethical concerns with accessing such data. So the data must be protected and access controlled as well as logged foraudits." (Michael Blaha)

The main management challenges are

3.1 Correct usage of data by tracking and managing life cycle of data.

3.2 Platforms Technology for Big Data

Currently industry is still in an undeveloped state and facing eruption of diverse high-tech solutions. Many of the technologies require important technical skills.

Big Data Opportunities

Big data is related for all parts of our society. Industry for make their business intelligence using Big Data in the form of reporting and decision support to forecast. This usage of big data give emphasis to that big data is acute for obtaining actionable information. Also, Regimes are also attracted towards the use of big data and analysis of future to rectify decision making and clearness, to engross citizens in communal affairs, to mend domestic security of country. Healthcare represents another major area to which big data may offer novel opportunities [7]. Knowledge well being systems are currently focusing on turning health care data into knowledge, translating that knowledge into practice, and creating new data by means of advanced information technology as pointed out in [8], the use of big data technologies can lessen the cost of healthcare whereas refining its quality by creating care more protective and personalized and creating it on more home-based uninterrupted observing. Big data is also important for research, various fields of science and engineering are presently encountering from many fold increase in the bulk of data generated as contrast to only ten years before. The obtainability of big data is transforming the way by which research is accompanied and is foremost to the appearance of a innovative standard of science based on data-intensive computing, it poses a important encounter for scientists. To influence these large volumes of data, innovative methods and skills are needed. A new type of organisation, the Research Data Organization, must be planned, applied and enhanced to upkeep the life cycle of scientific data, its movement across scientific disciplines.

Conclusion:

For the practical clarification for huge and multifaceted data is a challenge that firms in these areas are constantly learning and applying new ways to handle it. The leading difficulties concerning Big Data is the infrastructure's more costs. Hardware equipment is very costly for most of the enterprises, even if Cloud solutions are available. Big data system involves enormous processing power and steady and composite network arrangements that are prepared by specialists. In addition to this, software solutions incline to have great prices if the receiver doesn't choose for open source software and if they selected open source, to configure there is requirement specialists with skills to work on it. The negative of open source is that maintenance is not providing as it is in paid software. So, all that is essential to keep a Big Data solution working properly needs. In the case of hardware can only be as fast as present-day technologies can give. Sorting data with human capabilities and set of tools speed up the process. There is need to choose proper plan, tools to enhance opportunity of data and to face challenges.

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ENGLISH

DEVDUTT PATNAIK: FOOD, CULTURE AND INDIAN PHILOSOPHY IN THE CYBER AGE

Dr. Shreya Chatterji

Assistant Professor

St. Xavier's College, Jaipur

Abstract

This paper intends to explore how Devdutt Patnaik as a modern day practising mythologist is not only reinterpreting the ancient myths to make it comprehensive for the present generation but is choosing various alternative channels of communicate his ideas which are rendered obsolete due to their language being archaic and their renditions fossilised . The first part of the paper will discuss briefly his books ,blogs ,podcasts and other chosen medium for the dissemination of his ideas so as to make it accessible to the present generation. The second section of the paper will discuss the binaries of ancient and modern,the literal and the metaphorical , philosophy and practice and cultural practices that are an integral part of our life that we rarely introspect upon. The paper looks at how Indian Culture , religious practices and beliefs , community and caste system revolve around food .

Keywords- *Myth, Food, Culture, Philosophy*

Devdutt Patnaik is a leading mythologist who is contemporanising myths and reinventing them in order to make them more relevant and palatable . Patnaik's curve has not only proved to be a successful commercial venture but it lends itself to scholastic purposes when it comes to Myth Criticism , New Gender studies, New Historicism , Cultural Identity and Cultural Materialism.

India in the eurocentric gaze has always remained a pagan entity with incomprehendible religious practices , cult rituals ,animal sacrifices and tantric mystic men. India remains enigmatic even to the Indians who are distanced from their own cultural practices and are better attuned to a western lifestyle . The Y2K Indian youth with the influx of social media is no longer watching the Ramanand Sagar version of Ramayana nor the BR Chopra version of Mahabharata. Hence Halloween is a far more familiar occasion to them than Vijayadashmi. One can't really blame them if they are unable to decipher the symbolic victory of good over evil because Indian myths are less accessible to them.

Food is an integral subsystem of the Indian cultural identity . All occasions happy or sad , festive or religious have some kind of community fasting or feasting rituals associated. Inspite of the rich diversity, food links people across the Indian subcontinent. The politics of the land is also steeped in religious sentiment and governance has gone on to influence food habits pan India . Global India is now subscribing to tinned food and ready to cook food flood the market . Fast food joints such as McDonald's ,Pizza Hut and Dunkin' Donuts are hugely popular joints but the controversy around Nestle Maggi is still fresh in our memory.

With the Modi Government's rising ambition to establish Hindutva, caste conversions and bans often hit the headlines . So while Mumbai bans beef the leftist Kolkata is flamboyantly selling beef burgers . This sets off the average hindu Bengali Brahmin mind of mine to ponder upon what is right and wrong (Can that possibly be done atleast I can strive to determine it for myself). Literature is my refuge and I turned for my answers to Devdutt Pattanaik who is interpreting ancient Hindu mythology and making our cultural practices more comprehendible.

At a talk delivered at the 2015 edition of Tata Literature Live , Pattanaik goes back in time to trace the origins of Indian food habits. He discusses communal meals to the evolution of the *thali* and also enumerates upon fasting rituals . Devdutt Pattanaik recounts myths and stories and uses metaphors to provide a better understanding of our thoughts on food. The question that the modern youth's mind is agog with is," Are philosophies of Ancient India relevant to the food debate and battle today ?"

Pattanaik draws his instances from the *Bhagvad Gita* and the *Upanishads* . Since the Creator and the created are not separate entities in Indian Philosophy, the holy scriptures in the context of food say that food in itself is divine . One who serves , one who receives and the food that is being served are all divine.

Pattanaik talks of eating habits in Ancient India. Now, Ancient India happens to be a relative term . In order to define a specific period in Ancient India he chooses to trace the eating habits of Indians 500 years ago with the advent of potatoes in the Indian subcontinent. The portugese imported potatoes . Turks had introduced meat-stuffed patties and the arrival of potatoes ,tomatoes and chillies meant the invention of the *samosa* which in public opinion is an indigenous item of food. Hence , Pattanaik is of the belief that food in India has undergone as much cultural hybridity as the Indian identity. According to Pattanaik Indians have a sense of fragile self-esteem .

He borrows the analogy of a family meal . Family luncheons and dinners are an integral part of community life in India . Every individual seated at the table has a fragile sense of self-esteem . It is because of '*Ahankar*' (Pride/ Arrogance) . So on one hand one cousin is a food enthusiast on the other hand another is an activist . One likes deep fried savouries dipped in sugar syrup the other enjoys a *satvik* meal . The challenge is how to serve a 'Happy meal' in a conventional household. Hence , **Masterchef** (a popular Australian cookery show) is of no consequence in India as Westerners believe in plating. What one eats in a western set up is of the Chef's choice. Would such a meal system work in an average Indian household.? A meal in India has to be extremely democratic . In fact even in the present day Corporate contracts are signed in the afternoon post meals . Post meal siestas are an acknowledged fact in India . God in India is fondly known as '*Anant Vasudev*'which loosely translated would stand for 'Divinity sleeps'.

As far as philosophy around food is concerned there seems to be an absolute obsession for food in the Indian scriptures. Food is termed as 'Anna'and flesh is known as 'Annakosh' (a place to store food) . Hence if used interchangeably food is flesh and flesh is food .

The body is made up of elements and when a person dies the Hindu rites dictate the burning of the body to return to the state of elements. Food has value because the body burns it for nourishment . Sunlight in itself has no value . Plants use sunlight for food or one could say that plants eat sunlight ,water and oxygen i.e.plants eat the elements. In this way plants gathers value for it nourishes the eater. Value is accorded through the act of eating. Herbivores eat plants and carnivores devour herbivores. Value is not contained in food but in the act of eating. This act of eating sustains the ecosystem. Earth has all the elements that constitute food and hence sustenance .

Anyone who is hungry is called 'Shubhda' .The animate *Sajeev* and inanimate *Ajeev* are distinguished on the basis of hunger . Food is integral to life . The living are hungry hence the one who is alive is known as '*Jeevaatma*' . Hunger and thirst serve as fundamentals when it comes to deciphering Indian Philosophy. Human beings consume all that the earth provides be it salt ,water ,minerals ,plants and animals . But,human beings are not fit for consumption. How can then value be accorded to human beings? Human beings want value without being eaten . Hence food becomes a metaphor . Food becomes a metaphor for both value and meaning . Human beings aspire for meaning. Hence food escalates from the act of eating to something that offers meaning to life.

Animals do not understand metaphor while it is readily intelligible to the human mind . Food gathers magnitude when it shifts from being simply nutrition to the larger concept of a meaningful life. Again, if interpreted in the Marxist context it becomes a problematic rendition because communists are uncomfortable with symbols and metaphors as to them such connotations are clouded in ambiguity.

Thus food enters into a new binary . In the literal form it is '*Sagun*' and in the metaphorical form it is '*Nirgun*' because meaning is abstract . Also meaning is relative . From here if we were to interpret the term *Brahman* to gauge who is '*Brahman*'? While '*Man*' would mean Mind '*Brah*'means Expansion . A true '*Brahman*' is someone who aspires for expansion of the mind . So if I am hungry for meaning then you too are hungry for meaning . Food then expands and opens up to represent 'identity'. All human beings are on an existential plain hungry for meaning and identity.

Thus from here we go back to the axiom that 'Man is what he eats' . So 'in an extended family meal since everyone has different preferences for food we as Indians subscribe to the *thali* laden with various savouries for varied palates. There are sweet and sour items ,bitter and saltystuff ,cooked and uncooked portions ,rice and chapati all served in one huge utensil . *Thali* stands for inclusion. There is also provision for non –vegetarian and for those who are fasting there is *upwaas ka khana*. Also every individual chooses what to eat from the *thali* . That which we eat is highly customised . The cook cannot ascertain the proportion in which items on the plate will be mixed . Nor can he determine courses . Most Indian cookery shows when specifying ingredients mention salt and then qualify it by saying' Salt to taste ',*Swadanusaar* . Now the interesting question to be raised is *kiske anusaar* ? According to the cook or according to the person who is eating? This according to Patatnaik is the philosophy that can be gleaned out of such a simplistic analysis .The relationship that food creates between '*Jeevatma*' and *'Parmatma'* . Food is the manifestation of that which is abstract and metaphorical . Food is tangible. The eating habits of Indians are embedded with interpretations.

Food habits do evolve as society morphs . For instance, cultural practices such as sitting on the floor and eating in a cross-legged position is something that is not inadvertent or a chance occasion . It is as prescribed in Vedic Literature .It is absolutely exclusive to Indians . Romans for instance eat while lying down. Indians pray to the food that they are consuming. It is very different from saying Grace. While Indians thank food because food is God, Westerners (to use a term loosely for Eurocentric ethnicities) thank God for food. So the Indian practice subscribes to what is described in *Advaita,*" *Khana devta hai ,khane wala bhi devta hai,khilane wala bhi devta hai.* (Food is God ,one who eats is God ,one who serves is God . Again an extended interpretation of " *Brahman Satyam Jagan Mithya"*

Having established that there does not exist in the scriptures any ideas that support duality or multiplicity Pattanaik goes on to attest that the very act of eating is violence or '*Himsa'* . In order to substantiate his stance he begins by taking the example of *Jain Munis* who aspire to be *'Arhats'.* The first thing they give up is food . In order to restrict themselves they do not use any vessels ,they limit portions by eating only as much as they can eat out of their hands .They eat while standing and eat only once a day .They eat only the fruit that falls from the tree . All of these rigours are to practice *'Ahimsa'* . However , it is true that nature always creates more consumers for food than the provisions for food .So when the *Jain Muni* eats the fruit fallen from the tree upon the ground he denies it perhaps to the monkey . This act of benevolence to nature is violence to the monkey.

The cumulation of good acts versus evil acts is *'Karma'.* The *Shramanas* or the hermits thus used a term for those who gave up food . They used the term *'Bhagwan'* for those who conquered the desire for food . It was initiated as a title for the venerable one . Thus, the whole metaphor of hunger shifts to that of desire . *Bhagwan* is God for he has conquered desire . Stone has this quality but then stone is inanimate .

Pattnaik extends the vertices to divinity , to that of Lord Shiva. He is a *sanyasi* . He has conquered desire but then in the holy triumvirate he is known as the destroyer or the annihiliator .*Samsara* will come to an end if food will not be consumed .Hence ,food is life inspite of eating being an act of violence . Thus the advent of Goddess Annapurna who shall continue the cycle of life by providing food . The wheel of life is based upon a chain reaction : *Bhook –Bhog-Bali-Karma-Sansaar* . If this chain reaction reverses the world shall be destroyed . For *Moksha* to be attained *Sansaar* has to be given up .

Devdutt Pattanaik also derives his instances from regional cinema and believes that food narratives came into prominence at a certain time because of a certain kind of politics inherent in the times .He quotes from *Sant Tukaram* where a husband and wife exchange a dialogue upon food . The wife insists upon food and satiating the stomach as the first priority irrespective of the component of violence contained in it.

He goes back to mythology and quotes from the *Mahabharata* , Krishna exhorts the Pandavas to burn the forest at Indraprastha . In order to live and establish their home the pandavas must destroy the habitation of many plants and many animals and commit an act of extreme violence and savagery .

Society and religion have prevailed upon the tenets of non-violence and we have been made to believe that violence is bad and unacceptable .Jainism and especially the teachings of the *Tirthankaras* have valorised *Ahimsa* . From such dialectics have ensued the fossilised ideas of caste system . Some people refrain from non-vegetarian food and some restrict the use of onion and garlic ,furthermore some castes restrict the use of tubers in the households but all these practices have very little to do with hunger. One could go back to the pre-Independence days when village wells were restricted to certain castes , Isn't denying water to another human being an extreme act of violence ?

When Arjuna refuses to wage war against his own kith and kin does Krishna impart to him the enlightenment contained in the *Bhagvad Gita*. Anyone who believes that he or she can escape violence is deluding himself/herself. In her many incarnations Annapurna is Durga whose idol is generally cast showing her slaughtering a buffalo .Will not the slaughtered buffalo be used as food ? However, the same slaughtering in the public mind is a symbol of destroying evil. This image assumes the idea of violence while it establishes the victory of good over evil .

In the *Gita* the senses or the *Indriyan* have been likened to *Gochar* i.e. cows feeding in the pastures . The whole idea of consumption as the cows yank the grass out of the ground and masticate represents violence , Hence the application of pesticides also is tantamount to violence as it kills pests . Deforestation is violence . All acts of consumption are innately violent.

Annapurna in her incarnations is Gauri ,Durga and Kali . And in all her incarnations she grows in her stature as a violent deity .The image of Kali with a garland of human skulls ,maenad hair ,red –rimmed eyes and blood thirst is unparalled in the kind of violence it attests.

Having analysed the inherent contradictions in Vedic Literature , Upanishads and myths one turns to the politics of the present day which has warped even the ideas that relate to regional food habits and made an insidious invasion into the human psyche .

Ayurveda is closely related to ideas of *Ahaar* in order to ascertain a healthy life .It does not believe in standardisation .It does not base itself on a unilinear consumption pattern . it accepts that human beings are unique in their food habits based upon their age ,time and need and desire for consumption .Hence the prescriptions are just like the Indian *thali* ,extremely customised . The very idea of democracy becomes very relevant in this context.

Pattanaik in order to avoid controversy coins the *Khattha-Meetha* principle in the light of Indian dietary patterns. He says when things are too *khattha* or sour, one has to liberally add *meetha* or sweet in order to make food palatable .His real intention lies to offer the Buddhist middle path . When things are too liberal and too leftist the right wing becomes necessary to cure the exigency and vice –versa. For Pattanaik, its like the directions that a child is given to enable him to cross the road i.e to look in both directions left and right before crossing the road .Can it be rendered any easier for the large ,motley crowd that inhabits the Indian subcontinent ?

If we are learning from our ancestors and continuing the legacy , how do we know whether they were vegetarians or non-vegetarians? According to philosophy ' *Jeevan himsa hai'* (Life is Violence) . The argument that needs to be initiated is how much violence is necessary and maybe right in order to ensure survival ? Fire can be used to cook and to burn just as guns can be used in self –defence and perpetrate terrorism .

Pattanaik further uses the analogy of a bullock cart . He believes thst the very act of castrating a bull is extreme violence and the whole idea of transport ,farming and agriculture condone this act .So India as a bullock cart economy does not abstain from violence and no where can the animal right activists can be seen raising this issue.

Pattanaik again leans upon the *Rigveda* which is unclear in its diktat upon whether killing of animals is acceptable for human consumption . In the eighth *mandala , Rigveda* directs *ghee* to be offered to Gods but in the later *mandalas* the same scriptures exhorts cows, bullocks and horses to be offered as sacrifice . Indians grow up in such an indeterminate environment and hence there are no clear answers . In the *Valmiki Ramayana* ,Sita offers to the Gods alcohol and rice cooked in venison (deer meat) but because Sanskrit is a metaphorical language it could very well be a guava that she is offering . Why has Ram gone hunting after Mareech if not for venison? When Ravan comes begging at Sita's doorstep she promises him deer, mongoose and other such delectable meat on the return of her husband from his hunting expedition .

In the Buddhist literature one finds narrations of Lord Buddha's last meal . The liberals say that he consumed a meal containg pork fat while the others determine it to be some version of a poisonous mushroom . Hence we go back to our first argument that food is flesh and flesh is food . So black flesh could be *Jamun* or it could be *Neel Gai* . The argument is best resolved by decision of the person who is either eating or interpreting the act of eating. Facts do not decide truth but the interpretation definitely does.

In the *Kamb Ramayana* ,a version that was written a thousand years after *Valmiki Ramayana* ,Ram is depicted being excessive with Sita for he is apprehensive of her eating meat while she was trapped in the Ashoka van . The question we need to mull upon is which is the correct *Ramayana* ? Who decides that ? And which version should we subscribe to?

At this juncture one can perhaps surmise to some extent that the politics of the day will have its sway upon the public mind . It is however the sign of a healthy democracy and an educated mind to entertain a thought without fully accepting it as advised by Aristotle one of the first philosophers to educate us upon democracy .

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STRUGGLE TOWARDS FREEDOM OF THOUGHTS AND EXPRESSION: AN ATTEMPT TO TAKE INDIA AHEAD

Ms. Ranjit Kaur
Assistant Professor
St. Xavier's College, Jaipur

Abstract

Freedom of thoughts and expression is not merely for us an airy doctrine or a pious wish, but something which we consider essential for the orderly development and progress of a nation. It is the civilized approach to a problem about which people differ in their opinions for the way of dealing with it. To crush a contrary opinion forcibly and allow it no expression, because we dislike it, is essentially of the same genus as cracking the skull of an opponent because we disapprove of him. The man with the cracked skull might collapse and die, but the suppressed opinion or idea does not resort to a sudden end and it survives and prospers the more it is sought to be crushed with force. History is full of such examples but still we have not learnt anything from it. Writers began returning their Sahitya Akademi Awards from the month of September 2015 after the cold blooded execution of M M Kalburgi, Sahitya Akademi Award winner Kannad writer, scholar, rationalist of seventy seven years old and then of Govind Pansare in the month of February 2015 and also of Narendra Dabhokar in August 2013. All these are victims of religious chauvinism and of scientific and literary intolerance. People started voicing their opinions throughout the country and raised their voice that they are not safe in the country and cannot enjoy the freedom of speech and expression. This paper highlights the emergence of new political hypocrisy and its effects. Nayantara Sahgal and Ashok Vajpeyi said, "India's culture of diversity and the right to dissent was under vicious assault." The aim of this paper is to look into how Indian politics take step ahead to preserve the democratic rights of expression. The present paper also focuses on two categories of people protesting against this issue.

Keywords: Freedom, Expression, Religious Chauvinism, Literary Intolerance

Introduction

The founding members of the constitutional assembly, with a great foresight, have laid tremendous emphasis on the freedom of thought and expression. The 'preamble' of the Constitution of India sets out the guiding purpose and principles of the constitution. It indicates that the source, from which our constitution derives its authority, are the people of India. The hopes and aspiration of the people are defined in the preamble in very clear words. It is therefore considered as the soul and preface which highlights the essence of the entire Constitution. It resolves to secure to all its citizens liberty of thought, expression, belief and faith. Thus, it is established that there shall be no unreasonable restrictions on Indian citizens in term of how they think and express their ideas and beliefs. This is a prime instrument in ensuring a democratic template. All the citizens are secured with liberty of thought, expression, belief, faith through the Fundamental Rights envisaged in our constitution. Though it is unlawful to create any unreasonable restriction on freedom of expression but often the powerful and the greedy, the corrupt and the criminal, and the insensitive intolerant often resort to all overt and covert means to silence the freedom of speech and expression, to safeguard their own unlawful vested interests. In olden times freedom of speech was curbed resorting to very harsh and cruel means. The suppression and oppression continues even in the most modern societies today, only the means and manners have got modified. Suppression is now imposed by hidden elements through indirect means under the garb of imposing discipline to promote individual agenda or due to personal vendetta. Freedom is curtailed now by unreasonable censorship authorities, organised propaganda by vested interest groups, telephonic threats to life and liberty and calling names and even character assassination through social media. Criminals do it secretly to escape the law and the anti-social hide behind the veil of religion or caste etc. The Immoral would hide under the shield of so called modernity and unreasonable would justify it with the huge support of masses behind them. Thus, the struggle continues unabated even today in the most modern world and society. A recently famous case on the international arena which came to light is that of Julian Assange, who let out some dreaded secrets of the US government through WikiLeaks. It brought much factual information in the public domains regarding various state policies which caused embracement to the state authority, resulting in him being severely harassed by slapping of cases against him for trial on various fabricated counts. This all happened in a nation that boasts of being a most developed nation with ultra- modern society and the site of the famous Statue of Liberty.

Contents on social media platforms like Twitter and Facebook are also facing increasingly huge requests from government authorities to delete certain contents from their circulations. As recently reported, out of twenty thousand requests to Facebook for deletion, seventy five percent were from Indian authorities alone.

The cinema too is not untouched, a recently released film PK was banned by the UP government under pressure from some social groups and only allowed after clearance from the high court. In worse case even after all legal clearances, cinema theatres are targeted and properties damaged and hardly anyone gets penalised for these acts of vandalism against free expression. Even print media is not safe altogether; at times press houses have been attacked.

Publishers will face increasing difficulties to uphold high standards of free expression due to highly elastic legal limits on free speech, which encourage radical groups to mobilise for the suppression of ideas averse to their taste.

Many authors are hounded out of India – or need to remain underground – by affronted religious conservatives emboldened by British Colonial Era laws that vaguely define laws capable of being exploited against freedom of expression.

Although India's constitution guarantees free expression, liberal academics and writers feel that authorities often respond to attacks on creative works by pandering to the ranks of the offended rather than lawfully defending of the principle of free speech.

Meanwhile, Indian courts' complex rulings in free speech cases have not been able to safeguard the rights of writers and publishers– not even protection of their physical security – when confronted with individuals or groups displeased with their work.

Intellectuals, especially writers have registered their strongest protest in non-violent way against subservience of right to expression by returning their awards in Karnataka Maharashtra, Jammu & Kashmir, Punjab, West Bengal, Kerala, Goa and Gujarat. Silence on the part of intellectuals will be a sort of abetment and moot acceptance of violence due to fascism. Debates and discussions can be encouraged to spread awareness but intolerance and violence can be opposed and resisted in the loudest voices.

Objective of the Study

The study is an attempt to understand and analyze whether personal views, ideas and experience shared by different intellectuals and general public are beneficial to establish and convert some theoretical aspects or not about the freedom of thought and expression. This research paper endeavours to seek the following objectives:

- To assess the reason behind such a severe and silent revolt by the writers and film-makers for the struggle towards freedom of thought and expression
- To examine and understand how this is useful to make balance between theoretical and practical aspects
- To look into the affirmative and negative impact of struggle in the form of silent revolt and raise voice against important issues and policies of Government
- To understand and evaluate the scope of change and amendments that are required or demanded as the result of struggle

Research Methodology

The thoughts and ideas shared by educationists, professionals, social activists, lawyers, parents, students and many more will be studied critically for the proposed research paper. The basic aspects of these types of struggles shall also be explored, and analyzed from both theoretical and practical perspective and its effect on society as well as on our country and world.

Review of Literature

World of Literature has at least a century old democratic history carrying a critical analysis of the acts, policies and character of ruling powers. Right from the repressive colonial rule to the declaration of Emergency, from massacre of innocent Sikhs to demolition of Babri Masjid, from terrorism in Punjab to violence in Nandigram, from problematic Naxalites to turbulence in tribal lands and Gujarat Riots etc. have all been thoroughly explored, analysed, criticized, peacefully opposed, protested and condemned by literary world and artistic fraternity very loudly and emphatically. This opposition is most often aimed at protecting the very spirit of our age old beautiful Indian culture which promotes inter-social networking while maintaining distinct social characters of the individual groups, having communal harmony while having numerous communities, unison in society despite of different caste and creed leading to creativity in all spheres of life. The contemporary writers and artists are following their tradition and listening to inner conscience to keep intact freedom of expression and thought, which is a constitutional guarantee, a human right, a core value for liberation of masses and evolution of human race. It is their social duty and moral obligation to raise just and central concerns of the mankind. They owe to themselves a bigger obligation in Indian scenario where a large proportion of the population is illiterate, down trodden, powerless and poor as opposed to developed countries. It is simply adherence to “Satya Mev Jayate” depicted on our national emblem similar to “Sat Shri Akal” meaning 'the truth is immortal', which charges resolute souls to speak nothing but the truth, even in face of all adversities.

To enlist a few incidents of curbing freedom of expression we have cases of noted artist M. F. Husain who was forced to spend the last few years of his life in exile as Hindutva groups strongly opposed his depiction of Hindu Gods. 'The Last Temptation of Christ', a play was banned in Kerala in 1986 following protests from the Church, triggering debates on the freedom of expression.

The hounding of Bangladeshi writer Taslima Nasreen over her 1993 book *Lajja* shows persecution of a Hindu family. Muslim fundamentalists have not shied away from issuing fatwas. Kamal Hasan starrer Vishwaroopam was banned in Tamil Nadu after several Muslim organizations raised protest saying that it stereotyped them in the war against terror. The challenge is to strive for a balance where individual freedoms are protected, but in the process, no offence is caused to collective sensibilities.

Discussion and Findings

It is worrisome that there is an exceedingly growing intolerance towards dissenting views , be it religious , political or social and it becomes worrisome when this intolerance leads to physical means of oppression and it is alarming when it leads to extermination of eminent citizens of the stature of National Award winners and well known writers and it becomes almost an emergency when the perpetrators of violence are untraceable or go unpunished due to insensitivity of the law enforcement authorities and it is extremely embarrassing and shameful situation when the rulers are moot spectators to such unlawful happening in the biggest democracy and oldest civilization in the world.

Unrestrained political commentators are adding salt to the wounds by giving political colour to a pure social cause and just difficulties of peace loving citizens, for either suppressing it denying it out-rightly. This denial mode is the most dangerous similar to letting a cancerous wound grow unabated without having concern to its perilous long term impacts because unless there is acknowledgement of the problem ,it can never be dealt correctly and resolved timely.

The intolerance is not only rising vertically against free expression but also spreading horizontally to all other aspects of daily life. All domains are affected adversely, be it social, religious, cultural, caste based, or pretaining to privacy. Liberal values and democratic rights for peaceful protest are being mocked at by some groups and dealt with an iron hand by the law enforcement authorities on selective basis suiting their comfort zones. In fact such people are making a mockery of the great Indian culture having values of unity in diversity and power brandishing authorities unfortunately tending to forget that democracy is nothing but "of the people for the people, by the people". Even our constitution preamble clearly says that WE THE PEOPLE give to ourselves this constitution, thus the citizens fundamental rights to freedom of expression cannot be overemphasised and are the very basis of democracy and liberal society.

A new found political class of hypocrites has appeared suddenly: claiming absolute right to make all the constitutionally correct statements on all national issues but be silent or remain aloof and remain inactive against those who unashamedly violate both the spirit of the constitution and the rule of law.

All this is being done in the name of safeguarding Indian culture and tradition and this is the biggest insult and greatest destruction of the Indian tradition. It has uniqueness of diversity of languages, religions, customs, food-habits, dresses, traditions etc. Nothing is permanent but change is exemplified in the ever-evolving Indian culture since ages like numerous Gods and deities, varying languages and dialects, system of philosophy and reflection, faith or worship, belief and value and so on. But there are some disgruntled elements who always like to force others to their way of thinking and to arrive at some kind of uniformity more to their liking and appeasement of their masters. Our great old tradition has not only been one of multiplicity but also of dialogue and dissent, interrogation and evolvement, of public debate, innovation and adaptability. The 'shastraarth', a unique mode of unrestricted testing of ideas and insights used to take place in public on contesting views and theories. The Indians values have never been averse to or intolerant of dissent or debate.

The protests by intellectuals have by and large been held in peaceful, non-violent and democratic manner.

They decided to return the Sahitya Akademi in protesting against the increasing occurrences of the public assaults on our freedom and right to expression. The most unfortunate and visible attacks in very recent past are: Dr. Narendra Dabholkar; an Indian rationalist and author from Maharashtra, was killed in August 2013 and neither any suspect nor culprit traced as yet, Govind Pansare; left-wing Indian politician of the Communist Party of India ,was attacked in Feb 2015 and died and yet again no one is found guilty M Kalburgi; Indian scholar of Vachana sahitya and academic, was killed in August 2015, Mohammad Akhlaq was lynched over beef rumours.

Citizens have been murdered for expressing their thoughts and beliefs but sadly there has been not been any worthwhile authentic denunciation of these deeds and doer groups by the ruling Governments and the silence and inaction is highly questionable.

Ten filmmakers, including Dibakar Banerjee, returned their National Awards as a protest against government's keeping mum towards the FTII issue and the killing of Govind Pansare and Dr. Dabholkar.

A Muslim was killed in Uttar Pradesh on rumours of having stored beef in his house, and some truck drivers in Jammu and Kashmiri were attacked on vague doubt that a cow had been slaughtered. This is totally unbecoming of the citizens of a country aspiring to be called 'Jagat Guru'. All such deplorable incidents have had a cascading effect on the psyche of the nation in general and intellectuals in particulars resulting in joining of more and more authors every day and coming out openly and loudly against the oppressive assaults and ensuing silence of the governments and especially the academy itself. Subsequently to writers and artists, filmmakers also started returning their awards in protest against what they prefer to name growing intolerance. The ball is now in the court of the governments as to how and when - if at all they do react, to resolve the situation to distress the worried minds and threatened citizens. The situation seems grave when we review the sequential happenings each ensuing one dangerous than the previous. Firstly the efforts to muzzle voice of some rationalist authors, then resorting getting them exterminated, then little or trivial action by the law enforcement authorities in bringing the criminals behind the bars, then silence by the Sahitya Academy and the governments and last but not the least the strong dismissal of the protesting voices of writers , artist and filmmakers with suspicion, strong criticism and mocking jokes and counter attacking them by naming it as intellectual intolerance .

Perhaps never before in the history of independent India when award winning authors and artists have been so harshly disapproved for their peaceful demonstration.

This is nothing but shooting the messenger; as intellectuals are but messengers of the contemporary society. The problem arises from the thought of some pseudo-Hindus who think that only their version of Hindutva and nationalism is correct and should be uniformly accepted without any questioning whatsoever.

The criticism of the actions or lack of action from the governments or the executive is his or her fundamental right to express opposition to the government or a part of it. Disagreement is well-regarded and vital for healthy checks and balances in any democratic setup. It is indispensable in a democratic welfare State. Hindering free speech amounts to clogging dissent and yields an extremely frightening influence on the fundamental right of free expression.

Although enforcing law of the land is at times a necessity but draconian laws and partisan policing is often counterproductive. The long lasting harmony is achieved only through widespread engagement at social levels by narrowing the gaps by increased interaction. What is offensive to one may not be so to other since it is a matter of subjective feelings, and thus should not be allowed to stand for obstructing an individual's freedom of expression, which must be absolute. But if restrictions are placed on slightest pretexts then the foundations of tolerant democracy will be shaken. There cannot be a true democracy without the free flow of dissenting viewpoints of the citizens.

The more fundamental issue at stake is the terms of engagement between various cultures in a multicultural society. In France, cartoonists are free to promote French culture wherein individual liberty is absolute and collective sensibilities ignored. But the recent happenings in India seems to be a part of an ongoing strategic mission to eliminate plural voices for the sake of a grand cultural picture, a forced communal hurt shutting out an individual.

There is desirability of an assimilative approach to diverse cultures; but literary suppressions represents the dangers that are loitering around now a days, attempting to sideline India's multicultural existence.What is happening now is perhaps one extreme when even stray mentions enquiring beliefs and faiths are reprimanded, academic interpretation of religions and social groups are barred, even as vested interest groups and politicians exploit fears, alienation and differences between communities for political mileage. Whereas actual lawbreakers who peddle hatred through speeches and create social disharmony get elected to legislative bodies and get protective administrative umbrella usually, while rationalists are quietened by death or out-casting, as happened in recent case of an anti-superstition campaigner Narendra Dabholkar who was brutally killed in Pune in 2013 by people offended by his ideas.

Laws are necessary but not solely enough for the nourishment of a multicultural society says Anand Patwardhan, film-maker. “I do not think the law in India on the subject of freedom of expression needs substantial revision, but it still needs wisdom to apply it without prejudice. I am reluctant to call for greater control mechanisms than those that already exist. Outright racist, malicious and bigoted content apart, all expression must be legally permissible. But outside the legal frame, a lot more work needs to be done culturally to embrace our pluralist society with all its angularities and difference,”. Though laws are an important part of maintaining communal harmony and restricting hate, more engagement at the social level play bigger role in bridging gaps. The first step in building trust between communities is to stop branding, which defines religious identities and leads to increasing alienation and leaving groups vulnerable to communal enlistment. The State and the political parties can enforce laws, but as importantly, an open-harmonious dialogue between communities is more rewarding in the long run.The challenge is in the form of various political forces trying to refute diversity by homogenizing projects, pursuing to shut out alternative voices.

Conclusion

Citizens, religious groups, social groups, television and print media, Government and NGOs all need to work together in unison to achieve better , quicker and long lasting results in having a society providing full freedom of thought and expression , a just and fair environment for all its citizens irrespective of color, caste, creed, religion, thought or belief so that together we can progress. United we stand, divided we fall, such an environment will help to produce responsible and sensitive citizens fit to integrate into a multi-cultural, diversified society. Sensitize law enforcement authorities to take firm and quick action against reported case of violence due to intolerance to prevent spread of such incidents. Let us all pledge today to adopt the spirit of “Khud jiyo auro ko bhi jine do, yahe too hai jindge ka vasta , tumhe aman ki shanti ka vasta”.

INDIA THROUGH THE LENS OF *DEVDAS*: COLONIAL, POSTCOLONIAL, POSTMODERN

Dr. Ritu Sen

Lecturer

St. Xavier's College, Jaipur

Abstract

This research aims to trace the periodic reassessment of a narrative, Devdas (1917) through four filmic adaptations which offer a palimpsistic reading of the protean conception of 'identity' (across gender, caste, region, class) from the colonial, the postcolonial to the postmodern.

From its origins in the plains of Renaissance Bengal with Chattopadhyay's Devdas (1917), the story transits to the second phase of the reformist movement through Tagore's influence (P.C Barua's Devdas, 1935). In postcolonial India, Bimal Roy recreates the narrative within the frames of the Indian New Wave (Devdas ,1955) followed by the flamboyant portrayal in mainstream globalised Bollywood (Bhansali's Devdas, 2002) finally culminating in the tangential, almost reversed paradigms of alternate postmodern multiplex cinema with Anurag Kashyap's Dev D (2009).

The eponymous novel was unconventional in its treatment of 'the hero', the feminine and the subaltern. Chattopadhyay anticipates the anti-hero in Devdas creating an, irresolute character unable to oppose the social pressures of caste/class (enforced through the patriarch) leading him to forego the love of his childhood playmate, Paro. The suppressed desire is funneled into a wayward lifestyle, where he meets the courtesan Chandramukhi. Devdas as the archetypical “self destructive urban hero” becomes an alcoholic, egged on by the monomaniacal desire for Paro and equally perturbed by his pendulistic attraction to the devoted courtesan.

Devdas seems to be derived as much from the inaction and latent masochism of Hamlet as from the ambivalent, fragmented mind of the twentieth century. The tragic character resonates in an inter-textual web spawning filmic avatars in *Pyaasa, Kagaz Ke Phool, Phir Subah Hogi*, and *Muqaddar Ka Sikandar*. The dilemma of Devdas becomes an interesting trope for filmmakers who interpret it within the frames of the caste reformism of the *Brahmo Samaj*, the freedom struggle, the influence of capitalism, the emergency era, Freudian repression theories, the socio-psychical identity crisis brought on by globalization, amongst others.

The four adaptations of Devdas under discussion are located at crucial moments in Indian history, wherein they not only adapt the story of the literary text, they also refer back to specific cinematic imaginings circulated within Barua's Devdas, which functions as a master-text of sorts. As well, they self-consciously transform prior cinematic adaptations of Devdas and reconfigure the archetypal mythical hero Devdas into a character who traverses unexplored terrain and hopes to return to his point of origin, despite the trauma and pain of dislocation. Analyzing these films is important on one level because the recurring motifs, narrative strategies and intertextual dialogues between images, sounds and plot elements in the various adaptations reveal how the cinematic trajectory converges with other arts forms and intersects with codes of oral cultures, theatrical modes, visuals practices and a plethora of subcultures to produce a thick culture of cross references that makes the practice of "adaptation" a distinctly complex process. But more importantly, examining the various adaptations of *Devdas* along with other films that are inspired by the Devdas plot—namely, *Dushman* (1938), *Pyaasa* (1957), *Kaagaz ke Phool* (1959) and *Muqaddar ka Sikandar* (1978)—reveal the ways in which these versions speak to the entangled histories of pre-and post-independence India.

These histories are shaped by significant moments: World War II; the 1947 Partition of British India into India and Pakistan and its resultant multiple displacements; the rural-urban transformations of the 1950s; the interference of modernity with traditional social and political structures; the shift in cinema from the studio system to the independent producer model, accompanied by technological changes and innovations in India; and the increased cross-border migrations and circulation of people, audiences, films and capital in the post-globalization era. Such analysis acquires urgency, especially because Bhansali's *Devdas*, reported as India's biggest film ever (until 2002) became a high point of Bollywood's international success after it was showcased at Cannes in 2000.

The attention that Bhansali's *Devdas* received was, in part, shaped by the global-local interface that began in the 1990s, an interface that pushed the new Hindi cinema toward foregrounding a diasporic imaginaire and tackling its ever-growing worldwide market. Especially in the post–*Dilawale Dulhaniya Le Jayenge* (Aditya Chopra 1995) phase, Bollywood often situates its narratives in the West, as in *Kabhi Alvidha Na Kehena* (2006), *Kal Ho Naa Ho* (2003) and *Salaam Namaste* (2005). The protagonists in these films are typically diasporic youth, who represent non-resident Indian (NRIs) and their return to India. It is in this context that both Bhansali's *Devdas* and Kashyap's *Dev.D*—in which Devdas returns home, not from Kolkata, but from London—may be read.

Indeed, in these films, "travel and return" remain significant themes as the Indian diaspora travels back to India (largely figuratively) to relocate its ambivalent self. Yet this diasporic return—from the West to India—elides the more complex meanings that are enabled by reading the various iterations of *Devdas* in tandem with Bhansali's internationally located work. Within this framework, the paper specially interrogates the endings of these films to demonstrate the ways in which *Devdas* becomes urban folklore within Indian popular culture, and may consequently be read as a representative text of the shifting historical trajectories of the nation.

Chattopadhyay creates Paro as a feminist icon, expressing desire and breaking away from norms of propriety by proposing to Devdas. Arising from the folklore literature of nineteenth century Bengal which gave centrality to female characters and influenced by the occidental slant of theme and technique initiated by the modern age of Bengali literature (Drama: Michael Madhusudan Dutt; Prose: Bankim Chandra Chattopadhyay), Paro becomes a centrifugal force of attraction combining tenacity of spirit with the vulnerability of desire. The character's recasting is prismatically explicated on the lines of Freudian conceptions of female identity and desire, Beauvoirian notion of feminism and myth, or regional evaluations such as opened out by Raja Ram Mohan Roy's socio-religious philosophy, the feminism of Tagore and Satyajit Ray and postcolonial feminism as seen in the ideology of Spivak.

Chandramukhi, the erstwhile subaltern courtesan, is given centrality and a definitive voice by the writer. The adaptations vary between the voyeuristic, the mythic and the Victorian in their projections of Chandramukhi. This persona is deeply influenced by the fabric of its audience, getting minimal screen presence in the early films, to a plot reversal towards the postmodern. The Baul and Nazrul musicology as well as the cult of the *tawaif* is integrated in Chandramukhi's character depicting the unconsummated, hopeless devotion of the slut-saint. Chandramukhi and Paro are positioned as doppelgangers reminiscent of the Sita-Draupadi binate which dominates Indian conceptions of femininity.

Writing about Barua's *Devdas* in Film India in June 1940, K. A. Abbas made the following inquiry: "Do you remember it? Out of the very lens of the camera walked away the slender figure of a woman, going further and further…". Certainly, when Barua transformed the plot of Chattopadhyay's novella, the film produced its own gamut of connotations and an undying archetype in the character of Devdas. And when Barua adapted *Devdas*, he introduced several changes. The novel begins with Devdas and Paru's childhood days, their first separation, Devdas's overassertive nature and Paru's selfless love. Contrarily, Barua's film begins with a shot of Paro (not "Paru") as an adult, carrying flowers for prayers, but instead of going to the temple, she stops to offer them to Devdas. Ashis Nandy's point (2001)—that Barua included this shot in order to portray his personal trauma regarding his migration to Kolkata from Assam—is a comment that is somewhat speculative, though intriguing.

A note about the first shot of *Devdas* that is more consequential for film histories, however, is the fact that Barua, in an historic gesture, uses a tracking shot; by featuring a "depth of field" that had rarely been explored in Indian films, the director introduced an array of visual possibilities. It is engaging to examine the ways in which Barua translates elements from the novella into visual images, and chooses to borrow, transform or eliminate certain aspects. Consider, for instance, that mechanical monster (the train), whose bleak movements mirror the tragic and hopeless journey of Devdas's personal desires, dilemmas and discontents, as well as the generation's fears about the violent changes that occurred during colonialism and the interim period between the world wars. This is charted by the use of low-angle shots, which show the fastmoving train virtually ripping through the land. In such shots, the “train journey” appears to lead not only to the city but also possibly to the death of the protagonist. In the absence of any definite motive, the journey itself becomes the purpose. During the last journey of the film, the sky turns black and the leaves turn white as Devdas gets closer to Paro and to his death (Barua used a special coloured filter to get this dark and disquieting “wash” effect). In the complicated last sequence, images of the door also become signs of Paro's entrapment, as Barua intercuts shots of Paro running through the vast mansion with shots of the huge door gradually shutting her in. Moreover, certain sounds— such as Devdas whispering Paro's name, or the thud produced while Paro hits the humongous door—have travelled through other films, as discussed in this paper.

In fact, it is crucial to the consider the processes through which the films mentioned in the paper allude to Barua's powerful visualizations and in a self-conscious way are involved in transforming those. Thus, the last shot of the film—the burning pyre and the archetypal blind-seer (K. C. Dey) singing the song about death (“Teri maut…”/“Your death…”)—provides signs to be used in other films. This departure from the ending in the novella (where the narrator tries to arouse pity for the deceased person) is a permanent departure to which later directors have insistently returned, while the spectre of Paro running toward Devdas also comes back.

The 1935 version with KL Saigal is especially marked by Saigal's distinct thumbprint, his singing as well as the autobiographical element which adds another layer of meaning to the tale. While the narrative talks of unrequited love, liquor and consequent tragedy, the film also has glimpses of India's encounters with early twentieth century modernity, for instance in the subtle insert of a mail box in the song 'Piya Bin'. However, it is in the divided 'Self' of Devdas, struggling to bridge his past and present, that we truly see an image of colonial India. The doomed romance laden with the suicidal instinct seems to echo the social history as much as the archetypical romantic tragedy.

Devdas is often interpreted as a case study of the weakness of the declining feudal elite, especially in the face of the onslaught of the city. However, Nandy astutely observes, it was not about the 'anguish of the first generation rural elite's encounter with the city' but also about a 'sense of exile from maternal utopia'. Nandy suggests that 'Devdas's self destructive longing is a part of a pattern which involves a journey from the village to the city, and then a thwarted journey back to the village. This can be inferred as an escape from the past (village) through a movement towards the present (city), followed by a compulsive thrust back to the past (return to the village). Thus, Devdas's condition is thus showing a mirror to the modern condition of doubt. Faced with the loss of privilege in the village, the young feudal elite flee to the city. Overcome by the anonymity in the city, they seek the village once again. In a sense, asserts, Nandy, this is what the average viewer does when watching an Indian film- seeks in the fabricated realm of cinema- an impossible return to the village. Devdas, of course dies tragically, while we the postcolonial viewers are content to vicariously experience the same through Saigal's voice.

To further expand on the idea of the modern and postmodern as manifest in the narrative of Devdas, Akbar Ahmed's research can be of extreme value. Ahmed contextualizes the influence of Gandhian values on cinema and writes, "even in action films, despite the hero being an Errol Flynn in his swashbuckling fights, in his morale he was still expected to be a Gandhian". The critic further expands this idea by saying, "in the case of tragic heroes like Devdas, the passive surrender to fate might be another misconstrued form of Gandhianism. Film historian and critic Vamsee Juluri, however offers an important distinction between the passivity of Gandhi and Devdas. Whereas Gandhian passivity is born of an astute control over the Self, Devdas's brand of passivity is general inaction which leads to the destruction of the Self. It is pertinent to note here how Nandy offers a juxtapositioning of Devdas's attitude of 'succumbing to fate' with Vijay's (Amitabh Bachchan) efforts to overpower Fate. This contrast further helps to bring a stark contrast between the colonial sense of helpless inaction in the face of the 'superior-white –Master' (Devdas) with the ferocious socio-cultural backlash to the political excesses of the 1970s as seen in the angry young man (Amitabh Bachchan).

In addition, elements of music, costume, the Mise-en-scène, all collude to continuously assess the changing socio-cultural, technological and economic paradigms of modern India. Here, it is imperative to remember that the vast complexity of India is beset with numerous binaries: rural-urban, traditional-modern, proleptic-analeptic, India-Bharat, where multiple periods co-exist within the same time frame. Within this inter-epochal mesh, the trajectory of *Devdas* becomes a Barthesean evaluator of the shifting perception of 'identity', successfully straddling the past, the present and the future.

The myth of the Devdas figure and the processes through which contemporary popular imaginings are worked out in recent adaptations such as Bhansali's *Devdas* and Kashyap's *Dev.D* become crucial for understanding both the sociopolitical shifts in India and the transformations in the history of Hindi cinema in its transnational contexts, in which Hindi cinema now increasingly caters to the diaspora. To this end, it is useful to study these films' varied allusions and alterations to the literary novella as well as to earlier cinematic texts. Close readings of the mise en scène of these two films (especially Bhansali's dense, colourful setting and sweeping camera movements, as opposed to Kashyap's desolate landscape) help us to examine the industrial meaning of Bollywood as well as its styles, and to compare it with contemporary global cinema.

These two films seem to be concerned with the problem of relocating Paro's desire and positioning her on the borderline between lustfulness and fidelity. In Bhansali's film, for example, in response to the entry of Devdas, Paro runs through the corridors (of memory), enters her space and wraps herself up in yards of enigma, as it were. Devdas, now an intruder into the private domain of her home, is denied Paro's gaze. However, Bhansali delves into this question of gaze later, when Devdas looks at Paro, who is pretending to sleep under the blue moonlight. Certainly, as Pooja Rangan shows, Paro "run[s] up several flights of stairs and through various corridors of her enormous parental home, to bashfully defer the moment of taking darsana of Devdas and reciprocally offer herself for his and the spectator's gaze" (2007: 284). When we study the "Raache Krishna rash Radha ke sang" ("Krishna celebrates love with Radha") song sequence, however, it appears that Bhansali has transformed Paro's character into a more desiring persona than the one portrayed in the novella, or in Barua's and Roy's versions of *Devdas*.

Dev.D goes a step further, by not only having Paro mail naked photos of herself to Dev, but having her go to the (unexplored) fields with a mattress hitched onto her bicycle in order to consummate their relationship. Further, Dev.D gives Chandramukhi a significant backstory and relocates the sex-worker within a middle-class domain and an elite school—unlike Barua's and Roy's films, which reinforced the wife/prostitute and home/world dichotomy. Anindya Sengupta and Paramita Brahmachari suggest that this shift in the portrayal and location of women represents "a disequilibrium that Kashyap remedies by creating his own Leni/Chanda, a polygot prostitute, who can perform multiple personae gleaned from All American/French/Brit porn, and can coo in Tamil, English, Hindi and French." (Brahmachari). In an era of global-cultural shifts, such transformations are imperative because they seem to comment on a postmodern cultural condition in which the self is split into many. This shift challenges the middle-class concern with the preservation of a moral order. Interestingly, in Bhansali's *Devdas*, the meeting of Chandra and Paro in the preclimax of the film grows transtextually. In a scene filmed largely in mid shots and close-ups, the characters either face each other or have their backs toward each other in iconic confrontational gestures. Paro, the good wife, now acts as the adulteress, while Chandra, the public woman, plays the devotee. Moreover, the star values of both Madhuri Dixit and Aishwariya Rai compete with plot elements. Therefore, a direct confrontation that was left incomplete in Chattopadhyay's novella (in which Parvati and Chandramukhi take the same road yet move in opposing directions) now seems to have been completed through the demands of the new industry and the star systems. To this end, the final dola-re song-and dance sequence is not simply a tribute to Devdas (as Paro puts it in the film), but a recognition of the star-audience relationship. Actors like Aishwarya Rai and Madhuri Dixit become a part of the overall mise en scène and visual spectacle produced in the era of digital intermediate and the "Bollywoodization" of Bombay films; in Ashish Rajadhyakshya's words, Bollywood increasingly represents an industry that occupies "a more diffuse cultural conglomeration involving a range of distribution and consumption activities from websites to music cassettes, from cable to radio" (Rajadhyakshya). It is absorbing to study the manner in which Bhansali obsessively uses the mise en scène to "narrate" his plot. For instance, the excessively decorative sets with massive structures, along with the particular references to the architecture of Rabindranath Tagore's Upashanalaya (a prayer room in Santiniketan), or the West Asian tile designs (which are used as the Kotha/salon floor) etc., in fact, underline the function of setting in Bhansali's narratives.

In a TV interview in the same year the film was released, Bhansali said that he wanted to make a film that differed from Bimal Roy's *Devdas* (which worked on a realistic, black-and-white depiction of early- 20th-century Bengal). Apparently, Bhansali wanted a more elaborate and extravagant portrayal, or a “Mughal-e-Azam version” of the sorrows of young Devdas. In his film, then, Bhansali refers back not only to the novella but also to other interpretations, as he engages in a dialogue with the popular perceptions of Devdas. While the soundtrack of Bhansali's film is layered and heavy with connotations (including the whipping sound from Ritwik Ghatak's 1960s Meghe Dhaka Tara), Bhansali constantly returns to the compositions of Roy's *Devdas*. For instance, he arranges the close-ups of Devdas's face (played by superstar Shah Rukh Khan) in a noticeably similar manner, especially in the scenes in which Devdas takes his mysterious last journey and dies outside Paro's house. Moreover, in the final moment, when Paro hears that “someone is dying out there,” Bhansali reproduces the echo used by Roy. Similarly, when Paro runs in slow motion through the meandering (blue) stairs, her red-bordered sari flutters in vain; this is juxtaposed with close-ups in which Devdas looks out into nothingness. The erotic charge of this sequence becomes conspicuous, through the deployment of sharp cuts; the juxtaposition of long shots with Devdas's close-ups, and eventually as Devdas lets out a sigh and dies after getting an obscure glimpse of Paro. More importantly for this paper, it is imperative to perceive how the image of Paro running toward Devdas floats and grows from one adaptation to another. In fact, one of the key aspects of Bhansali's *Devdas* is the way in which it attempts to speak to its audience (at home and in the diaspora) by recasting Devdas's cinematic past. For diasporic viewers, Bhansali's Devdas may ironically cater to the nostalgic demands of diasporic longing by erasing temporal and spatial specificities and emphasizing transnational mobility. For instance, while the film could be set in any place, it produces a sense of nostalgia for an undefined past through its own mise en scène: it transports viewers to an imaginary city and rural spaces in India, where the sense of actual chronological time is included within the narrative and in the dialogues (for instance, Paro counts the number of days Devdas been away). And yet, the “passage of time” (or chronology) and the historical time are completely diffused. There is a sense of both physical movement (through the elaborate dances) and stillness, as the sets return like overwhelming painted (still) backdrops to represent an India.

In an interview with Madhuma Mukherjee, Kashyap suggested that—unlike Bhansali—he wanted to make a film that would completely deconstruct the idea of “Devdas.” While he references the Devdas films of the immediate past (especially Bhansali's), he pays seditious tributes to the earlier texts in the process. Therefore, despite including caricatures of Bimal (Roy) and Barua (who is represented as the lawyer Bimal Barua in *Dev.D*), Kashyap borrows certain fundamental elements of the Devdas archetype to both quote from and challenge the previous films.

The three main characters/zones of *Dev. D* are deeply connected to *Devdas*, as well as to the global cinema, to which Kashyap refers. However, it needs to be emphasized that all the “Devdases” have been self-referential viewerly texts of sorts. For instance, when Barua cast Saigal in the Hindi version of the film, he introduced an interesting twist, since a Punjabi man from Jammu was playing out Bengali Bhadralok aspirations at a national level. Moreover, the predominance of endings that grow from Barua's *Devdas* shifts in Kashyap's film, showing the ways in which popular cinema negotiates collective memory.

In restructuring the earlier *Devdas*, Kashyap makes certain fundamental changes to the plot—especially when Paro's passage to Devdas's room in the night (to ask him to marry/accept her) is transformed into Paro taking Devdas to the fields with a mattress hitched to her bicycle. Likewise, the Chunnilal figure, who returns in all the versions as a drunkard friend, is presented as the scheming dark pimp. While Kashyap's film retains the misogyny of Devdas's character, when the narrative of the film deserts Paro toward the end, the last journey sequence in the film and the whitewashed wasteland (as opposed to the darkened country explored by Barua, Roy and Bhansali) comment on the general lack of motivation displayed by youth in post-liberalization India.

To highlight this aspect, the landscape in *Dev.D* seems to dissolve into India's dystopic fantasies about emergent urban spaces and the uneven histories of development caused by global transformations. A scene toward the end of the film, in which the tired and ravaged Dev is unable to pay his bills to a local shop, is critical in this regard. Thrown out of the shop, Dev befriends a dog; immediately, like a premonition of sorts, a heavily doped driver hits a wall, killing himself. While, on the one hand, Kashyap appears to quote a scene from Head-On (2004), our present-day Devdas seems to have escaped his own death by already seeing it. Additionally, Dev's return journey to live with Chanda may not visually quote the well-known passage of Paro through the stairs, but it somewhat disdainfully shows our leap into global cultures, in which images flow, merge and are reworked to narrate stories. Therefore, both Paro (in her last encounter with Dev) and Chandra are shown somewhat meaninglessly washing the dirty linen while they are caught up in utterly romantic situations.

Returning to the questions of Devdas's function as history and its ability to narrate a more complicated history of cinematic development in India, the research proposes that *Dev.D* and other adaptations of *Devdas* show that cinema persistently tries to tell its own history, as well. As a matter of fact, the culture of reproducing quotations and allusions from other films is a common practice in popular cinema. Yet what makes *Dev.D*'s intertextuality notable is that while adapting the Devdas archetype, Kashyap reworks its plot to enter into a dialogue with previous adaptations, both by alluding to them and by subverting them. The contemporary style of the film, along with its heavily layered soundscape, speaks to the self-reflexivity and complexities of the global self. Such shifts in both *Dev.D* and Bhansali's *Devdas* are enabled by the transformed contexts from nation to diaspora, where protagonists return home from abroad to foreground a deep sense of homelessness and highlight how they negotiate the fragmented and diverse histories of migration.

As Jigna Desai has shown , the inflow of capital, its cultural implications and the ways in which people traverse borders are important points for deliberation in considerations of South Asian diasporic cinema. Thus, in this attempt to read the travels and transformation of the cinematic codes through the various adaptations of

Devdas (Bollywood-style), a larger historical trajectory of dislocation becomes evident, showing a deeply complicated history of colonial and postcolonial India and of Bollywood—one that has become even more intricate in the present transnational context.

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DRAWING THE DANGEROUS: INCREASING VISUAL AND TEXTUAL LITERACY

Ms. Ruchi Sharma

Lecturer

St. Xavier's College, Jaipur

Abstract

Traveling to a comic convention, writings today have evolved to create a unique Pop Culture. The present paper focuses on how the need to expand this much restricted pop culture of the country has given birth to graphic novels. These graphic novels have moved beyond the strips that appeared in the Sunday newspaper to the mobile app BLIPPER that makes a literary text in the present day world. It becomes interesting to note the contribution and direction in which different kinds of graphic novels change the image of superheroes. The paper shall look at the literary value of the format, locating it in various libraries in times to come. The most creative work in publishing today, therefore anticipates a road map of Indian writings ahead that are becoming contenders in circulation statistics, exploring cultural depth.

The paper discusses inspiring 'Priya's Shakti' which hangs on to a larger audience with its depiction of significant social events through multicultural lens. It is a story about self-discovery and respect to be given to women showcasing the protagonist's journey of becoming a survivor of rape instead of a victim. Besides inspiring minds, the reading aims to improve visual and textual literacy of young readers. Consequently, this paper shall also look at opinions of educators and scholars towards providing an intensive section of graphic novels to cataloguers of various libraries.

World literature today has a significant need towards increasing the visual and textual literacy. Keeping this goal in mind various interesting teaching courses are now offered in university curriculum that engage students in reading literature with a better understanding of its conventions. All ESL students can be benefited with fascinating equation of image-text learning offered by the writer's writerly text. The genre of the graphic novel can be seen significantly in Eddie Campbell's phrase as a platform where 'word, picture, and typography interact' producing graphic literature. Today the potential to draw reluctant readers through this form of writing is gaining popularity amidst teachers and scholars. As a future educator, I would like to look at how this genre can be used in English Language classrooms bridging the gap between a generation of avid readers and a generation living in advanced visual world television and video games.

Various articles and research papers discuss and demarcate the difference between a comic book and a graphic novel. Andrew Arnild's "Comix Poetics" provides grounding arguments that present graphic novel is an art form. The critical abilities of the readers of all ages involve creator's content and subject matter which often is similar for comics and graphic novel. Most Indian libraries think of comics not being the real books as no individual with intellectual sense reads them anyway. Some cataloguers, however, have easily shifted *Maus* to adult collection seeming other works to be too strange for public consumption. One of the significant books that came was *Comics Librarianship: A Handbook*, by archivist Randall Scott and public library cataloger Sandy Berman. The book concerns with cataloging comic books. Eventually, D. Aviva Rothschild, published *Graphic Novels: A Bibliographic Guide to Book-Length Comics* which offered collection developers critical annotations for graphic novels and comic books that connect readers. It was in 2002 that a preconference was sponsored by the Young Adult Library Services Association (YALSA), including a session on "Getting Graphic @ your library". The session of preconference at the American Library Association's Annual Conference discussed and debated upon reading habits and classification schemes that create libraryland in any country.

Scholars have asserted that comics have descended from cave art. Some, however, claim it all to have begun from the Bayeux Tapestry, painted by European master painters in the sixteenth to eighteenth centuries who developed caricatures. Followed by these were, communicating both feelings and allegorical message, William Hogarth's satiric lithographs including *The Election* (1754), recounting activities in Parliament in a narrative sequential art form. By the early nineteenth century, caricaturist's art invited official censorship. Much known illustrations of *Alice in Wonderland* and *Through the Looking Glass* by John Tenniel (1820–1914) also lead to political and social commentary in the periodical *Punch* (1841–1992). The need for formal art education of the replaced caricatures with cartoons was soon realized.

In 1837, Swiss cartoonist Rudolphe Töpffer (1799–1846) created a book *The Adventures of Mr. Obadiah Oldbuck*. Images by then had begun to provide substantial information which was missing from text while the cartoon strip introduced a new way of storytelling. The outgrowth of the popularity of newspaper comic strips leads to the invention of the comic book which is an American invention. Since the comic books were printed cheaply, publishers hired talent that produced particular character for higher billing during 1920's and 1930's. Creators and publishers produced the superhero fantasies, anthropomorphic animals, romance, and detective fictions. Cartoonists in Europe and Asia created book-length serial adventures like *Tintin* (1929) which was first conceived by Hergé. Reflecting upon Japanese techniques and World War II wartime experiences Osamu Tezuka developed a form which after thirteen years led to Japanese *manga*, which presents the larger medium of comics today.

Each issue was distributed for a limited time being the first and only edition which was withdrawn from public availability when the next issue was published. Dr. Frederic Wertham (1895–1981), a German psychiatrist published *Seduction of the Innocent* which introduced self-censorship to the next era of comic publishing under the Comics Code Authority. Francisca Goldsmith in her work "Graphic Novels Now" says:

> With themes that include drugs, sex, and rock and roll, underground comics are not just about being crude; they are about the life experiences and aesthetics of the immediate postwar and early baby boom generation. By presenting style and humor that echo a place, a time, and a popular cultural identity, comics gave young adults (and older ones who had an interest in modern artistic experiments) material that met them where they were, emerging from college campuses rather than from junior high schools…. It is literature told through sequential art bound to sequential narrative and intended to be complete within the book's covers.

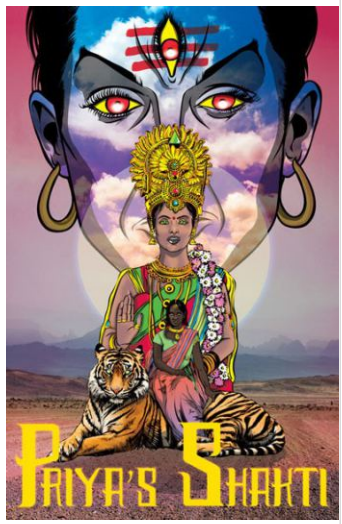
Art Spiegelman (1948–) used comics format to create Pulitzer Prize winning *Maus* in 1992. The packaged sequential art in the book made it available for critical, literary reference after it was included in secondary school and college curricula. It was from the late eighties and through nineties that publishers had begun to market graphic novels, making its journey from art departments to archives of popular culture to libraries.

Today readers of graphic novels are consumers of image-based communications which makes it a format instead of a genre. Stephen Weiner's essay "Bold Books for Innovative Teaching: Show Don't Tell: Graphic Novels In the Classroom" discusses the importance of graphic novels, which have to be read with an objective inquiry. To resonate interest of the students of our country in our culture market graphic novels include a list of books like *Priya's Shakti*, King Martin Luther, Sunderkand etc. These books elicit a dialogue through Will Eisner's coined term 'sequential art' formats with a range of media like cartoons, with a narrative following Aristotle's convention of a beginning, a middle, and an end that is published in a book format. These books could be fictive or factual. The present paper focuses on a fictive graphic novel, *Priya's Shakti* which is a collection of short stories. Targeting an intergenerational and other mixed-group of the project's audience, the style of publicity chosen by the creators Ram Devineni, Lina Srivastava, Dan Goldman is augmented reality. By scanning the comic book or street murals with the popular augmented reality APP – Blippar, one can view the animation, real-life stories, and other interactive elements pop-out of the pages. In an interview he said –"Priya's Shakti" is one of the first comic books to use augmented reality in India, and can help define the new frontiers of integrating books, exhibitions, and public art with augmented reality." This project is run by Rattapallax which is a registered Not-for-Profit body in the United States producing films and literary books focused on issues of globalization and contemporary social issues. The organization has been funded by the National Endowment for the Arts, New York State Council for the Arts, and the Open Society.

Having the same responsibility that of the creator of the graphic novel, this comic book has the active web presence for its availability. In addition to the similarities drawn between the comic books and graphic novel, this paper reviews the work as written in the format of graphic novels for the targeted audiences and readers.

Reading being a subversive activity frequently attracts attention towards what is perceived as a mainstream comic on some newsstands might well be identified as a graphic novel. With a diversity of expressions it plays a significant role in promoting literacy, art, and critical thinking. The image and text refer back and forth to each other where the presentation of images mimics the way we experience the sensual data unlike comics that mimic the mental process. The narrative of the text is dynamic where the action happens outside the image depictions. This differs from films as the medium depends on the depiction of movement. The text incorporates this change or movement through plot development or character development.

To be visually and textually literate the reader has to unpack the meaning of images by further decoding the text. Just like the textual conventions are absorbed by readers of the printed word through practice and repetition, graphic novel reader gradually develops format-specific vocabulary. Young fans of this graphic novel or comic series celebrate this unique format that has shown a far-reaching effect in literature classrooms. The pedagogical sources have listed the work during the Jaipur Literature Festival 2015 featuring the comic book hero Priya.



Priya's Shakti has artwork by Dan Goldman and story by Vikas. K. Menon and Ram Devineni which accomplishes coming of age. Ram Devineni is a filmmaker, poet, and founder of “Rattapallax” magazine. His first feature documentary was “The Human Tower,” which was shot in India, Chile, and Spain. Dan Goldman is a writer and illustrator of comics who rose to acclaim with his Eisner-nominated work on the webcomic, “Shooting War.” His current series of "haunted real estate" graphic novels, Red Light Properties, which is available from IDW Publishing and digitally via Comixology. Vikas K. Menon is a poet, playwright, and songwriter. He is a board member of Kundiman, the first organization of its kind dedicated to supporting Asian-American poetry.

The aim was towards developing a hero precisely in order to deconstruct the very idea of hero. It features characters that are fallible where the protagonist Priya lived as though she was merely human until the precipitating event caused her to make use of the extra—and fate changing gift given by Goddess Parvati. The characters present the problems being a cultural one rather than it being a former legal issue. With an aim to bring in cultural shift towards women placed in modern society the book-talk centers on Priya, a mortal woman and survivor of rape. Priya becomes a superhero since the political and moral powers given to her character are something which are understandable to an audience who are familiar with the parameters of such a fantasy.

The text encourages us to reflect upon its significance from various angles with various human and superhuman characters. Her character tells us who we are and what we stand for through a sense of who we are not and what we are against.

The work showcases how interpretation can work to stabilize and change the content of the graphic novel at the same time because of the characters peopling the pages of *Priya's Shakti* books – Shiva, Parvati, Vishnu, Bhrama—bearing names that seem to be drawing visual and cultural references both from mythology and literature. A group of idealized images of the Gods makes an ideal hero concentrated on giving a superhuman form. The text, therefore, offers an area of study to scholars interested in linguistic and cultural translations. The culture specific visual cues discuss the concerns of the nation with a specific to general orientation. The lessening of the centrality of the logos in graphic novels further makes it an interesting & complex genre. Picture books like these are often seen as simple because their complexity is not immediately obvious. In fact, they are capable of negotiating some of the complexities that human existence routinely has to offer they are often anarchic and challenge all orders.

The shared images and narrative content has been carefully chosen in the text with attributes like plot, protagonist, theme, authority, and authorship. The meaning of almost every word, image, panel, and page are multiple which displace and subvert first reading of the work. One of the ways in which it subverts is by privileging pictures without which words are not relevant. The artful words, bringing the stunning realization that Priya herself is Parvati reorients our reading changing meaning of the text. Rereading this uncanny text in the Derridean sense where he provocatively says “there is nothing but text” makes it reflective focusing on fundamentals of reading. Being a part of a series of deliberately *realist* reprisals *Priya's Shakti* uses powerful deconstructive strategies which involves accepting the worldview and then eventually collapsing it. Iain Thomson in the chapter entitled “Deconstructing the Hero” calls this strategy *hypertrophic deconstruction*. The text deconstructs the hero by developing Priya's character into extending traditional hero fantasies beyond the limit. It is extended to a point where the reader overcomes the deepest fear that Priya is merely a projection of the concealed horror. From being powerless to live up to our ideals the reader notes psychological traumas that lead her to become a hero. She rises above normal human beings by saving them from the wrath of Lord Shiva. Unapologetically, her ability to shoulder the responsibility of saving the world from the curse of not being able to procreate puts her above mankind. The text tellingly not only opens but closes where closing precisely 'opens' readers to a perspective of the de-auratized Gods in a halo-free world where Priya says, 'I am not divine, no more than you. But all of us are part of the divine.'

The work ties together issues of gender-based sexual violence and gender equality. With an aim to win public acceptance, the work provides an opportunity to educate those who cannot afford alternative published source material. The digital and printed copies were released at the Mumbai Film and Comic Convention in

December 2014. The project is supported by the Tribeca Film Institute's New Media Fund and the Ford Foundation & incubated at the 'Made in NY' Media Center by IFP named "Gender Equality Champion" by UN Women. The Jerome Foundation, New York State Council on the Arts, New York Community Trust, and Asian Women's Giving Circle supported by Ms. Foundation for Women. It book can easily be downloaded from – http://www.priyashakti.com /comic/.

The national media has been revealing cases of injustice done to women. Seldom does a day pass when newspapers, blogs and articles are not discussing dowry issues, rapes and subsequent burning of women or acid attacks that put them battling with both life and death. The highly controversial Nirbhaya rape case of Delhi called for drastic legal measures for thousands of undocumented cases of violence against women where they are often denied medical assistance. The ruling democratic set up continues to play a significant role in redefining ambivalent attitude towards issues of women's security. English writings provide a unique opportunity to seize upon this political issue in classroom discussions. The world of literature discusses intricately woven social, political and economic issues which can be traced in the writings that the present historical reality of women of all ages. Drawing connection of the lived experiences of literary readers and their worlds, this graphic novel serves as a discourse of dialogue that disintegrates the notion of ardhnarishwar. Assumptions presented in the cultural narrative are grounded, deeply in the belief that shame is the only thing that the victim has to live with.

Among a sea of possible realities where women have stood stronger to the test of time, *Priya's Shakti* ignites dialogue that is often shunned— "Humans must learn again that the divine lies within women and men equally". The text poses questions to the ideologies of community building through inquiries and the intervention of mythological characters. It reflects upon the popularity of graphic novel that is evolving as an engaging literary resource. Rather than a simplistic venture, the reading is done towards attaining an intended goal of bringing cultural change. As such, the graphic novel itself should not be ignored as a medium that can open debates on crucial and serious social, moral & political issues.

The text involves the myth of Kali, Shiva and Bhrama to make the reader a more knowledgeable consumer of ideas and information. Setting up inroads to literacy in areas where affording formal education is not possible, the characters and issues argued reach readers at multiple reading levels. Education being one of the salient features continues to pervade women who eventually energize the political debates in society. Focusing on the fissures and silences of the marginalized second sex, the reader uncovers counterproductive understanding of how women must claim plurality of meanings produced within the cultural framework. Their resistance to a singular localized context raises more productive question of critical literacy of readers. The realm of images opens countless expressions and meanings with a surrealist vision. The diversity of issues discussed presenting characters with adventurous spirit breaks the conventional representation of women in a facile narrative.

Despite the setbacks and obstacles faced by Priya, whose image was modelled on famous Bollywood actress Rekha, takes a trip back to recreate a new home in the village. By using a black female protagonist, the representation of character presents a stark contrast to the trend of popularizing white beauty. The archetypal character depicts blatant classicism from a feminist lens where the situation mirrors current perceptions of people in India in which issues of dress worn commonly influences negative attitude towards women. Considering that the majority of women are subject to similar restrictions and ridicule, the text presents a conspicuous contribution towards understanding a woman's experience.

The distinct drawing of Shiva's Shakti at the center of this narrative, denotes the associations of power women have and what Shiva would be without his Shakti or power. Some scenes conjure images of Hindu Gods and Goddesses disposing the ethnic blend of mythology with the culture of progressive India. In order to live lives worth living, the book celebrates Priya as Parvati, abandoning our world in order to create her world. In the pictorial narrative, we find an ideal feminist narrative where the central character overcomes shame and redefines her sense of self. The illustrative move harmonizes with the concept of identity assimilating with native culture where narrative deals with the issue of acceptance. *Priya's Shakti* examines how popular culture functions as a socially constructed artifact addressing issues and challenges of the current times. With the noble goal of informing and educating individuals this book is a viable genre that English language teachers could use as a provocative resource for engaging students in discussions and developing their critical literacy skills. Providing a subject to discuss uncomfortable truths, putting them into less rasping form the book expands pedagogy of multiliteracies in classrooms. From these explorations some new writers could benefit by looking at the possible options for arriving at their own understanding of the format.

Priya's Shakti has received various awards, including one from UN Women, which names it 2014 Gender Equality Champion. The Ford Foundation and several other organizations also recognized the work for its contribution being a book for social change workshops. With an increase in the number of awards relevant to the graphic novel, publishing the areas of creative expression is exploring new readers. Some of the awards include names, categories like *Eisner Awards* (1988–present) for Best Graphic Album—New and Best Graphic Album—Reprint to recognize Best Writer/Artist, *Harvey Awards* (1988–present) for Best Graphic Album of Original Work and Best Graphic Album of Previously Published Work, *Lulu Awards* (1997–present), focusing on promoting woman cartoonists working in graphic novel format. Awards for graphic novels are also attributed internationally with honors presented at the Firecracker Alternative Book Award and the International Horror Critics' Guild Award for Best Graphic Novel. Special recognition has been given on occasions by the Pulitzer Prize Committee, the Hugo Awards, and Parents' Choice. In times to come the writers of our country could win some of these titles for graphic novels, indicating increasing interest in specific aesthetic or pedagogical criteria.

The articulation of the issues that focus on aspects of intellectual culture to be handed down to the current generation includes layout methods to access history, imagination and contemporary culture. *Priya's Shakti* is a response to the perceived threats to regain the edge over average citizens who neither want to debate nor want to know of outright forms of intervention in making a harmless society. For them as readers accepting the ends will somehow justify the means of the creators of the graphic novel. The library is being both concrete and virtual storehouse today and therefore resolves and reconsiders the changing user groups. It is time for us to look at the treatment of graphic novels in our institutes as a new form with even newer recognition given by libraries.

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INTER-TEXTUALITY: IMPORTANCE AND APPLICABILITY

Ms. Chandna Singh

Asst. Professor

St. Xavier's College, Jaipur

Abstract

Interdisciplinary studies, according to the Oxford English dictionary means relating to more than one branch of knowledge. Interdisciplinary studies, in other words, give a researcher the opportunity to work on one or more diverse fields under a common roof, accentuating either the co-relation, tracking the parallels or together making the research a comprehensive whole. Intertextuality, bringing varied texts to read and analyse a particular text furthers the promotion of interdisciplinary studies. The term inter-textuality was coined by Julia Kristeva in her 1966 essay on Bakhtin as:

What allows a dynamic dimension to structuralism is [Bakhtins] con-ception of the "literary word" as an intersection of textual surfaces rather than a point (a fixed meaning), as a dialogue among several writings: that of the writer, the addressee (or the character) and the contemporary or earlier cultural context.

The researcher wishes to investigate the poems by Allen Ginsberg. One of the primary aims of this paper is to accentuate the purpose, utility and importance of inter-textuality and interdisciplinary studies.

Keywords: Intertexuality, Interdisciplinary, Structuralism

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Right from the industrial revolution, the publication of Darwin's Origin of Species to the chemical havoc created during the world wars, science has affected and added to literature in measures unfathomable. For example, the poem "Ulysses" by Alfred Lord Tennyson's consists of the following scientific details:

"Yet all experience is an arch wherethro'
Gleams that untravell'd world whose margin fades
For ever and forever when I move"

This description gives a hint into the changes brought with the industrial revolution and precisely the "arch" further glorifies the developments taking place during the Industrial Revolution. Literature gives one an insight into the life, characters, chances and circumstances. Every literary work cherishes a democracy, viz., it is- of the people, by the people and for the people. Therefore, any piece of art cannot be segregated from the environment and other factors affecting this environment. As F.Scott Fitzgerald has said:

That is part of the beauty of all literature. You discover that your longings are universal longings, that you're not lonely and isolated from anyone. You belong.

Allen Ginsberg, being a post-war American poet has beautifully amalgamated in his works various disciplines. The researcher wishes to highlight the same as intertextuality and interdisciplinary studies can only better our understanding of the events, affecting the society at large and the literature it produces.

Allen Ginsberg, famously called an experimentalist by his father, Mr. Louis Ginsberg, had many dimensions in his personal life that have certainly added to his works, famously, Kaddish (1959) and Howl (1956). When we speak of interdisciplinary studies, we cannot ignore the advent of technology and how this technology has shaped the literature of the times. Literature cannot be secluded from the environment. Right from the Victorian age, the mark of industrial revolution there are observable changes in the style of writing. The origin of species further shook the belief in lord and man started questioning his place and purpose in this world. This led to realistic writings as seen in George Eliot's Middlemarch: A study of Provincial life, Mark Twain's the Adventures of Huckleberry Finn, Gustave Flaubert's Madame Bovary and many more. Realistic writings were furthered by development of new techniques like stream of consciousness, which enabled one to create a close connect with the readers for they found no artificiality and idealism, but elements to which they could relate to. It is this relation which becomes an integral part of literature. People relate to works/pieces of art which they understand both at emotional and mental levels. Therefore, a work of art cannot be away from the culture, society, feelings, encounters and discoveries.

Allen Ginsberg, the pioneer of the Beat generation, focussed on the experimental form. To describe his poems, the researcher wishes to quote James Breslin:

> "It was the cult of spontaneity because he aimed at honesty and immediacy of feeling, rather than the finish of a well-wrought work of art."

Setting has played a major role in the poem Howl. Ginsberg highlights different places and locations as these men go on with their routine lives. The interesting element to notice here is these locations highlight the developments that had happened by 1955:

Peyote solidities of halls, backyard green tree cemetery dawns, wine drunkenness over the rooftops, storefront boroughs of teahead joyride neon blinking traffic light, sun and moon and tree vibrations in the roaring winter dusks of Brooklyn, ashcan rantings and kind king light of mind, who chained themselves to subways for the endless ride from Battery to holy Bronx on benzedrin………. who sank all night in submarine light of Bickford's floated out and sat through the stale beer afternoon in desolate Fugazzi's, listening to the crack of doom on the hydrogen jukebox, who talked continuously seventy hours from park to pad to bar to Bellevue to museum to the Brooklyn Bridge, Ginsberg uses the line "Streets of shuddering cloud and in the mind leaping toward poles of Canada and Paterson, illuminating all the motionless world of Time between", to express the mental state which is in a state of flux. The continuous transitions between various thoughts have been again depicted in symbols of time and space. Allen Ginsberg has also accentuated upon the drug abuse in the famous line:

who broke down crying in white gymnasiums naked and trembling before the machinery of other skeletons,
who bit detectives in the neck and shrieked with delight in policecars for committing no crime but their own wild cooking pederasty and intoxication.

The human body has been likened to machinery which is lifeless and working towards production in the era of extreme pessimism and darkness. The point here to be noted is the sarcastic take on industrial revolution. The revolution which heralded the human desires and stood as the beacon light of hope with the advent of the steam engine, also gave the human hands the nuclear power. The post-war world stood naked and corrupt; emotionless, feeling less, insensitive and crude, just like the machines. Ginsberg's disgust at such developments and request to mankind to not swamp its hands with the blood of their own brethren can be seen in Plutonian Ode:

O density! This weightless anthem trumpets transcendent
through hidden chambers and breaks through
iron doors into the Infernal Room!
Over your dreadful vibration this measured harmony
floats audible, these jubilant tones are honey and
milk and wine-sweet water
Poured on the stone black floor, these syllables are
barley groats I scatter on the Reactor's core,

Language is an important tool: language as a medium of expression and language as a medium to connect different ideas, opinions and fields of study. The line: who howled on their knees in the subway and were dragged off the roof waving genitals and manuscripts, very aptly shows the meeting points of civilization and barbarity. The subway depicts the developments and “howling” for the homosexuality in their writings, further depicts the manner adopted to show the world their carefree attitudes. We are bound to notice how the disciplines of science and history must be referred to for a better explanation of the poem. One cannot ignore the psychoanalysis as given by Freud while reading Howl and Kaddish. The will of the speaker to project a defiant position while projecting his utmost personal thoughts in Howl can be understood well in the light of the three constructs of id, ego and superego. The id here, represents that side of the writer which is willing to break loose by highlighting the best minds who have fallen into the gap of post-war and modern period and therefore are unable to achieve stability, whether emotional, occupational or mental. The ego represents that side of mind which still wishes to bear with the changing trends and therefore the famous beat writer opts for a medium, viz, writing (as super-ego directs) to vent out his anger and frustration.

According to the World Health Organization (WHO), the process of adolescence is a period of preparation for adulthood during which time several key developmental experiences occur. Besides physical and sexual maturation, these experiences include movement toward social and economic independence, and development of identity, the acquisition of skills needed to carry out adult relationships and roles, and the capacity for abstract reasoning. While adolescence is a time of tremendous growth and potential, it is also a time of considerable risk during which social contexts exert powerful influences. The intention behind highlighting this particular key idea is to throw some light upon Allen Ginsberg's period of adolescence. He underwent tumultuous events when he was twelve. Kaddish by Allen Ginsberg, is a song of mourning which is being dedicated to his mother, Naomi Ginsberg. The song unravels the poet's psyche and earnest yearning for his mother's love. The poem unleashes the guilt that had a firm clasp over the poet ever since his adolescence when he had to decide to witness his mother's severe bouts of depression or to take her to a place which might soothe her anxieties regarding her family and herself. This overbearing guilt is reflected in the following lines:

'I'm your mother, take me to Lakewood' (near where Graf Zeppelin had crashed before, all Hitler in Explosion) 'where I can hide.'

We were kicked out—tramping with Valise to unknown shady lawn houses—dusk, pine trees after dark—long dead street filled with crickets and poison ivy—

I shut her up by now—big house REST HOME ROOMS—gave the landlady her money for the week—carried up the iron valise—sat on bed waiting to escape—

Neat room in attic with friendly bedcover—lace curtains—spinning wheel rug—Stained wallpaper old as Naomi. We were home.

I left on the next bus to New York—laid my head back in the last seat, depressed—the worst yet to come?—abandoning her, rode in torpor—I was only 12.

The examples mentioned above clearly show how the literary quotient of a work only increases with its adherence to the area of literature, per say. Interdisciplinary studies and intextuality will always make the work better and easier to comprehend because a person has varied dimensions to one's personality and cannot be boxed into a particular mould. To quote the famous Romantic writer, William Wordsworth: Poetry is the spontaneous overflow of powerful emotions recollected in tranquillity. These emotions are a cumulative mix of all the experiences an individual has had in one's lifetime. And these experiences cannot be just literary. Inter-textuality ensures intermingling of diverse fields of knowledge and a variety of texts on a single platform. The poems Howl and Kaddish clearly illustrate the importance of reading and analyzing in the light of different aspects to provide a better comprehensive meaning. If Howl and Plutonian Ode highlight the effects of industrial revolution and world wars on literature and Kaddish accentuates the co-reading of fields like psychology and historical narratives.

How Inter-textuality is relevant in the present scenario?

Inter-textuality helps promote a diversified study of a text which otherwise would have been restricted to one interpretation. Clearly by enjoying the democracy of a text the readers feel better acquainted with a piece of writing and enjoy the freedom of evaluating the texts as per their ideas and prior readings. This approach will only lead to cherishing of texts which can be read and re-read and become timeless. This approach gives the present and future generations the liberty to analyse texts written centuries ago to evaluate them in the light of present developments and advancements. This, therefore, ensures the applicability and longevity of any piece of writing which will always remain open to interpretation. This is precisely the purpose behind all developments that they can be applied to different fields, here text both contemporary and dated. Inter-textuality promotes reviewing texts in the light of disciplines which otherwise would have been considered irrelevant for application. It opens the text for a diverse audience, thereby increasing the readership and creating a globalized text. Clearly the citizens can look forward to a future which is promising in terms of rich literature for meanings are determined by an individual and the author takes a backseat(Roland Barthes) especially with the increasing applicability of different theories to any text catering originally to any discipline.

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उभरते भारत में वेब मीडिया और पत्रकारिता का नया दौर

रचियता – स्वाति शर्मा

हिंदी विभाग,सेंट ज़ेवियर्स कॉलेज

शोधार्थी - बनस्थली विद्यापीठ|

रुपरेखा

परिवर्तन ही प्रकृति का शाश्वत नियम है और इससे मीडिया भी अछूता नही रहा| जहाँ पहले सूचना प्राप्त करने के लिए अखबार और रेडियो थे वहीँ इसमे समय के साथ परिवर्तन हुआ और इलेट्रॉनिक मीडिया ने इस ओर कदम रखे| लोगो की इस माध्यम को लेकर बेहद सशक्त धारणा बनी कि यह रेडियों और अखबार को इतिहास की बात बना देगा लेकिन सच्चाई इसके विपरीत निकली | अखबार अपने नए संस्करण के साथ और रेडियों अपनी नई फ्रीक्वेंसी के साथ साने आया| इस तरह सूचना और संचार क्रांति के दौर में आज प्रिंट और इलेक्ट्रानिक मीडिया के साथ वेब पत्रकारिता का चलन तेजी से बढ़ा है और इसने अपनी पहचान बना ली है. अखबारों की तरह बेव पत्र और पत्रिकाओं का जाल पूरी तरह बिछ चुका है. छोटे-बड़े हर शहर से अमूमन बेव पत्रकारिता संचालित हो रही है. छोटे-बड़े सभी शहरों के प्रिंट व इलेक्ट्रानिक मीडिया भी वेब पर हैं. इस बात से अंदाजा लगाया जा सकता है कि भारत में थोड़े ही समय में इसने बड़ा मुकाम पा लिया है| इस शोध पत्र में वेब पत्रकारिता के वर्तमान स्वरूप की व्याख्या की गयी है, जो पत्रकारिता की परंपरागत धारा को तोड़ती है|

शब्दावली - वेब मीडिया, ब्लॉग, सोशल नेटवर्किंग साइट |

भूमिका

वेवमीड़िया और पत्रकारिता को वेब पत्रकारिता, इंटरनेट पत्रकारिता, ऑंन लाइन पत्रकारिता, साइबर पत्रकारिता के नाम से भी जाना जाता है। कम्प्यूटर और इंटरनेट के सहारे संचालित ऐसी पत्रकारिता जिसकी पहुँच किसी एक पाठक, एक गाँव, एक शहर, एक देश का सीमित नही बल्कि समूचे विश्व तक है। वेब पत्रकारिता की खासियत यह है, उसका वेब यानि तरंगो पर घर होना। पत्रकारिता अपना परम्परागत रूप छोडकर मीड़िया से जुड़ गई है।

उद्देश्य

इस शोध कार्य का उद्देश्य पत्रकारिता की परम्परागत धारा को तोड़ते हुए उसके नए रूप "वेबपत्रकारिता" की व्याख्या करना रहा कि किस प्रकार वेब पत्रकारिता की शाखा ना केवल भारत बल्कि पूरे विश्व में फैली है। इस क्रांति में आई नई-नई तकनीक के बारे में साथ ही इस क्षेत्र में आ रहे बदलाव के बारे में गहन अध्ययन किया गया और पाया गया कि आज वेबपत्रकारिता अब तक स्वतंत्र रूप ग्रहण कर रही है और बहुत ही कम समय में इसने अपने साम्राज्य का विस्तार किया है।

साहित्य समीक्षा और शोध प्रविधि

रॉबर्ट्स और फोहर , 2004 - इंटरनेट सहित नई संचार प्रौद्योगिकियों ने अन्य सभी प्रौद्योगिकीय नवाचारों की तुलना में युवा लोगों के जीवन पर काफी प्रभाव डाला है।

स्त्रास्बुर्गेरर एंड विल्सन, 2002 - इंटरनेट संदेश समकालीन युवाओं के जीवन में माता-पिता और स्कूलों की तरह समान रूप से महत्वपूर्ण सामाजिक एजेंट के रूप में माना जाता है।

अर्नेट, 1995 - युवा मीडिया की सक्रियता को पसंद करते हैं क्योंकि वे अपने व्यक्तित्व, समाजीकरण की जरूरत के अनुसार उसका उपयोग करते हैं|

शोध प्रविधि - यह शोध पत्र द्वितीयक स्रोतों पर आधारित है और इस पत्र के लिए विभिन्न पुस्तकों, लेखों का अध्ययन किया गया|

शोध पत्र

1970-1980 में किसे पता था कि कम्प्यूअर एक दिन आँन लाइन समाचार पत्र की जगह ले लेगा।1980 में अमेरिका के "द न्यूयार्क टाइम्स" ने अपने संस्करण के साथ समाचार पत्र को आँन लाइन रखना प्रारम्भ किया। भारत की पत्रकारिता में "द हिन्दू" पहला ऐसा अखबार था जिसका इंटरनेट संस्करण 1995 में जारी हुआ इसी अनुक्रम में अब इंडिया टुडे, आउटलुक आदि पत्रिकायें भी आँन लाइन हो चुकी है।

दुनिया की आबादी के लगभग 39 प्रतिशत लोग और भारत के 12.6 प्रतिशत लोग वेबमीड़िया द्वारा सूचनाओं का आदान प्रदान कर रहे हैं। पहले कुछ क्षेत्रों में अखबार या प्रिंट मीड़िया को पहुँचना कठिन था। अब उन्ही क्षेत्रों में अखबारों के ई-संस्करण आसानी से पहुँच जाते है। इनमें सबसे बड़ा योगदान विदेशी कम्पनियों गूगल, याहू का भी है जो हिंदी का महत्व समझते हुए इन्हें तेजी से अपने यहाँ जगह दे रही है अब मोबाइल में भी ब्राडबैंड द्वारा वेबसाइटस खोलकर सूचनाओं को जाना जा सकता है।

इंटरनेट पर पत्रकारिता की कुछ तकनीक सामने आयी है जिसने पत्रकारिता के क्षेत्र में क्रांतिकारी परिवर्तन कर दिया है।

1 3डी- सेंट फांसिस्को की लिनडैन लैब द्वारा बनाए गए 3डी में 15 लाख से ज्यादा लोगो ने खुद का प्रतिनिधत्व करने वाले अवतार का आविष्कार किया है। जो आपस में इंटरनेट द्वारा जुड़े है।
2 वी.की.- यह एक वेब पृष्ठो का एक संग्रह है जो कि सामग्री को संपादित करने की अनुमति देता है ।साथ ही समाचारों की सर्वश्रेष्ठ जानकारी प्राप्त करने का साधन भी।
3 ब्लॉग- यह एक आँनलाइन पत्रिका की श्रेणी है।
4 सोशल नेटवर्किंग साइट्स:- आज का हर युवा सोशल नेटवर्किंग साइट्स से जुड़ा है। जिन पर महत्वपूर्ण सूचनाओं से संबंधित पेज बना दिया जाता है। जिसका उपयोग दुनिया के किसी भी कोने में किया जा सकता है।

इंटरनेट ने मीडिया के कई आयाम स्थापित किए हैं। विशेष तौर पर वेब मीडिया का दायरा और व्यापक हुआ है। अब हर किसी के हाथ में इंटरनेट है और वे खबरों के लिए अखबारों के पन्ने कम पलटते हैं जबकि किसी वेबसाइट पर नजर डालना ज्यादा उचित समझते हैं। खास बात यह है कि इसमें हिंदी वेब मीडिया ने भी अपनी मजबूत उपस्थिति दर्ज कराई है। चूंकि यह आधुनिक मीडिया है, यही कारण है कि इसने समय में आए बदलाव के साथ कदम ताल किया है| ऐसे में यह कहना कोई अतिशयोक्ति नहीं होगी कि वेब मीडिया का भविष्य काफी उज्ज्वल दिखाई दे रहा है|

एक अखबार, टीवी चैनल या रेडियो स्टेशन की पहुंच की एक सीमा होती है और वह क्षेत्र विशेष में ही अपनी पहुंच बना पाते हैं जबकि वेब मीडिया में ऐसा नहीं है। आप दुनिया के किसी भी कोने में रहे लेकिन मनचाही सूचनाओं को वहीं पा सकते हैं। मसलन आप राजस्थान के रहने वाले हैं, लेकिन आप तमिलनाडु में हैं तो संभव है आपको आपके क्षेत्र की सूचनाएं वहां किसी अखबार या टीवी चैनल पर न मिले लेकिन वेब मीडिया ने इस समस्या को दूर कर दिया है।

पर्यटन, होटल बुकिंग, रेल-हवाई टिकट, बीमा, कर्ज, बैंकिंग सेवाएं, शॉपिंग, कारोबार, जॉब, शिक्षा, स्वास्थ्य, मनोरंजन और शादी-विवाह तक की झंझट से मुक्ति दिलाने में वेब मीडिया ने अहम भूमिका निभाई है। असल में ग्लोबलाइजेशन का अहम औजार वेब है जिसकी वजह से हम न केवल अपनी दैनिक जरूरतों को पूरा कर पा रहे हैं बल्कि हर किसी को जानने, समझने के लिए हजारों किलोमीटर की यात्रा और खर्च से बचकर मिनटों में यह कार्य निपटा पा रहे हैं।

वेब मीडिया के पाठक अलग होते हैं। इंटरनेट के पाठक आमतौर पर युवा हैं और वे आधुनिक विचारों के होते हैं। उनकी भाषा का स्तर अलग है। वे अंग्रेजी मिश्रित हिंदी बोलते

और समझते हैं। यही कारण है कि आजकल ज्यादातर हिंदी वेबसाइटों में अंग्रेजी के शब्दों का प्रयोग होने लगा है जबकि हिंदी के मुख्य धारा के अखबार अभी तक इस तरह के प्रयोगों से बचे हैं। वेब मीडिया की भाषा को अपने जमाने के साथ तालमेल बिठाकर चलना पड़ता है। एक तरीके से कहें तो यहां हिंदी भाषा में हो रहे बदलावों का साफ असर दिखाई देता है।

वेब मीडिया के विकास में अभी भी कुछ बाधाएं हैं। सबसे बड़ी दिक्कत इंटरनेट की दूरस्थ इलाकों में पहुंच न बन पाना, इंटरनेट की स्पीड का धीमा होना और बिजली की कमी है। साथ ही, कंप्यूपटर, लैपटॉप या नेटबुक के दाम अभी भी आम आदमी की पहुंच में नहीं है। आम आदमी पहले अपनी जरूरत घर को समझता है एवं वहां के खर्चों से बचने के बाद वह कंप्यूटर, लैपटॉप या बेहतर स्मार्ट फोन लेने की प्लानिंग करता है। अब बात हो रही है 4जी की लेकिन असलियत यह है कि देश में 2जी और 3जी का अमल भी ढंग से नहीं हुआ है। यदि यह अमल ईमानदारी और तत्परता से होता तो विकास की गति बेहतर रहती। इसके अलावा, वेब में मिल रही सूचनाओं की प्रामाणिकता पर भी सवाल उठते हैं। ऐसी कई वेबसाइटस हैं जिनमें पुरानी सूचनाएं ही उपलब्ध हैं और इन्हें किसी न किसी कमी की वजह से अपडेट नहीं किया गया या यह भी सवाल उठ जाता है कि जो लिख रहा है वह उस योग्यता का है भी या नहीं। ऐसे में प्रामाणिकता को लेकर काफी मेहनत की जरूरत है। कई बार सही सामग्री खोजने में भी दिक्कत का सामना करना पड़ता है, जिसे आसान बनाना होगा और ऐसे ऐसे नए सर्च इंजन विकसित करने होंगे जो एक विषय विशेष पर भरपूर सामग्री से भरे हों।

निष्कर्ष

जहाँ तक वेब पत्रकारिता का सवाल है। पहले यह शिशु अवस्था में थी जिसके कारण भारत में इंटरनेट की उपलब्धता, तकनीकी ज्ञान, अंग्रेजी की अनिवार्यता भी रहा। परन्तु धीरे वेब पत्रकारिता संचार का मुख्य रूप बनकर सामने आ रही है। भारतीय भाषाओं में समाचार देने के लिए "हिन्दुस्तान समाचार" ने भी उल्लेखनीय काम किया है। पत्रकारिता का यह रूप विश्वविद्यालयों में एक स्वतंत्र विषय के रूप में पढ़ाया जा रहा है। उम्मीद है आने वाले वर्षों में यह पत्रकारिता देश दुनिया में नए आयाम स्थापित करेगी।

सन्दर्भ

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