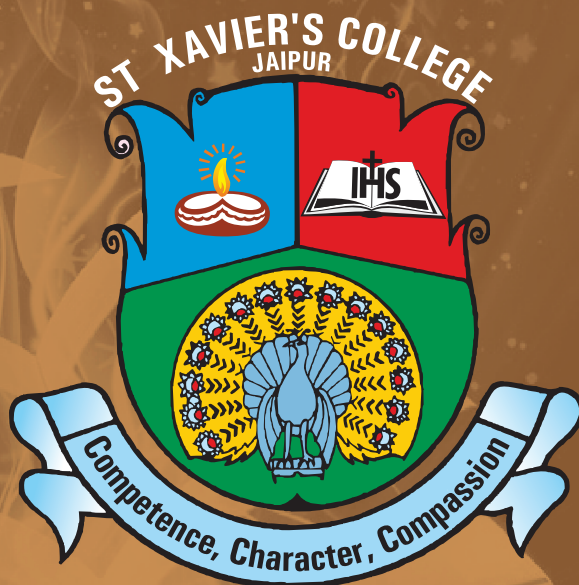


ISSN 2278-0254

Volume IV • August 2015

IMPETUS

Xavier's Interdisciplinary Research Journal



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FOREWORD

Research is an integral part of any society which needs to be taken seriously. It helps in disseminating knowledge and new advancements in various fields benefiting the human beings. Hence, research should be given due importance as researchers form the backbone of the society. In order to accomplish aforesaid goal, *Impetus* an annual multi-disciplinary Journal of St. Xavier's College, Jaipur is an endeavor in the same direction.

Impetus is an initiative that marks a departure from the legacy of just bookish knowledge which continues to shape our system and causes a gap between the theory and practice. Our endeavor is to provide a platform to researchers wherein they can inculcate a strong skill set in research and analysis. *Impetus*, a peer-reviewed journal includes research papers from areas like Commerce, Computer Science, Economics, English, Management, and Physical Education.

This journal is dedicated to the cause of research that is interdisciplinary in nature. All knowledge needs to contribute to a confluence of new and innovative thought. A multi-disciplinary approach has many advantages as it offers a holistic view and together all disciplines facilitate a more comprehensive understanding. *Impetus* is an endeavor to develop such a composite image. This Journal will serve as a sound forum for deliberations on innovations in these fields. The Journal targets to provide in-depth knowledge and coverage to the topics of importance from various fields and impact on the concerned society as a whole.

The core vision of this journal is to disseminate new knowledge for the benefits of everyone ranging from the academic and professional research communities to industry practitioners in a range of topics. It also provides a venue for high-calibre researchers, Ph.D. students, and professionals.

Ms. Sapna Newar
Chief Editor

August 2015

ISSN 2278-0254

Publisher

Rev Fr Sebastian Anand, SJ
Principal
St Xavier's College
Jaipur

Editor

Ms. Sapna Newar
St Xavier's College
Jaipur

Subscription

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

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Printed at

Kumar & Company
Jaipur

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COMMERCE

ROLE OF MEDIA IN PROMOTION OF CORPORATE SOCIAL RESPONSIBILITY OF MEDIA

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Abstract

The media is at the same time an industry, a public service and a factor in political life. In a democratic country, it is considered as a third estate, the first two being judiciary and legislative. Media is considered to be a source of imparting education and providing information. Both electronic and print media can play a vital role in promoting technical and scientific thinking at the same time protecting our culture. It helps to form public opinion and acts as a bridge between the public and the government. But increasing commercialization and political pressure are responsible to divert media from its main track. Media is an instrument of social change and if it understands and fulfills its social responsibility, it may lead to a healthy and enriched society with holistic growth of a nation.

Introduction

In the past decade, social responsibility has gained considerable interest among academicians and business organizations. Every time, rising trend is seen in the business organizations of the country that holds the practice of social responsibility, may be under different titles such as corporate sustainability or corporate citizenship. Corporate reports, CSR reporting and rating, respective web sites as well as other surveys conducted by renowned organizations like the Times foundation and 'Karmayog' well reveal impacts of fulfilling social responsibility by the corporate houses.

Though, the scenario was altogether different few years back. There is nothing to argue on the debate on the subject as suggested by Milton Friedman where he opined that 'the only social responsibility of business is to increase profits.' Now large number of business organizations thinks that investing a part of their business profits and efforts in the social order and natural surroundings from which they copy resources has constructive implications for their happiness. As Udai Pareek mentioned, 'All companies including multinationals have a responsibility to carry out their business and production process ethically. They should take into account people's human rights as well as the wider impact a company's operations may have on local communities and environment.'

The concept of 'Social Responsibility of Business' includes responsibilities towards itself, shareholders, employees, other business firms, government, customers, creditors and the society. Certain main features of social responsibility are also emphasized like in addition to make a fair and adequate return on capital, business must be just and humane as well as efficient and dynamic. Secondly, the social responsibility of business can best be assumed in an atmosphere of freedom with the least possible restraint on healthy completion. Thirdly, every business has an overriding responsibility to make the fullest possible use of its resources. Fourthly, it highlights the respective roles of the enterprises, the shareholders, the workers, the customers, the management and the community.

The payback of social responsibility are also substantiated by research focusing on the relationship between social responsibility actions and firm's financial show, competitive gain, repute and authority, employee attitudes and synergistic value creation. Recent studies have reported on the whole positive relationship between existence of social responsibility activities and monetary performance. Business organizations are looking forward and are making increasing investments in social responsibility related activities.

Role of Media

Distinct from making attractive and wide awake ads, corporations must obtain support of media in spreading awareness about social responsibility to the public at large. In the final scrutiny, social responsibility is all about serving the society to look beyond profits and hence the media which is a guardian of public good has a planetary role to play in this effort.

Volunteers from the society or the specific places where the corporations are launching their social responsibility can be used to seek initiatives by the media. They can also be used to publish articles pertaining to the human values and the job of the company in the promotion of social responsibility. Example of Infosys can be quoted to mention how this relationship is covered in the media. There are articles which indicate the praise that Infosys gets from the Indian public at large and this has been made possible because of intelligent media coverage. The other aspect is the way in which the society related works have been undertaken by Infosys and have been covered in the media tells volumes about how well the company has managed coverage by media.

Another important point is that the media can also act as a conscience keeper by regularly reminding corporations about the need to give back to society and to look beyond profits. On global scene, newspaper 'The Guardian' has been at the forward area in asking for the accountability and transparency from the corporations. Similarly in India, the newspaper 'The Hindu' does a noteworthy job of publishing articles and editorials that encourage the corporations to be socially mindful. Finally, the media can also take a decisive view of the social responsibility programs that a corporation claims to dedicate and it can also make sure that the corporation is not devoting in "Green Washing" where a corporation show off to follow social responsibility but in reality things are different.

Review of Literature

History speaks that in the decades of fifties and sixties, the literature was not greatly represented in social responsibility discussions. Among the well-known writers during that time were Keith Davis, Joseph W McGuire, William C Frederick and Clarence C Walton. Frederick opined that 'Social responsibility in the final analysis means a public attitude towards society's economic and human possessions and a readiness to see that those possessions are used for wide social ends and not simply for the hardly limited interests of private persons and firms'. Howard Bowen in 1953 was of the view that 'Social institutions created economic outcomes so it was to be expected that business firms should consider the social force of business activity.' Bowen said that, "Social responsibility refers to the obligations of businessmen to follow those policies or to make those decisions or to follow those lines of relationships which are sought-after in terms of the objectives and standards of our society." Social responsibility implies some kind of promise, through corporate policies and action. This view is reflected in a firm's social presentation, which can be judged by how a firm manages its community relationships, its social impact and the outcomes of its social responsibility policies and

actions. Social audits and its reporting are some of the examples of how companies assess their social presentation. In 1960's Keith Davies presented his paper saying that social responsibility refers to 'the company' consideration of, and response to, issues away from the economic, technical and legal necessities'. Frederick (1960) was of the view that 'Social responsibility means that company will supervise the process of an economic system that fulfill the prospect of the people. And this means, in turn, that the economy's means of production should be engaged in a way that production and allotment should increase complete socio-economic welfare'. In brief, the definitions of social responsibility in 1960's were an attempt to link society and businesses, defining society in larger terms. The social responsibility faction was an early and positive response to an article published in 1970 by Friedman stating that 'social responsibility of business was to increase its profits'

Going forward in eighties and nineties, there were lesser definitions but more efforts to compute and carry out research for the purpose of operationalizing social responsibility. It is a concept that can mean different things to different groups and stakeholders. In 1987 Gray & Owen mentioned social responsibility as "the procedure of communicating the social and environmental effects of business organization's economic actions to particular interest groups within society and to society at large". Till this day, academics do not have an agreement on its definition (Wood, 1991; Carroll, 1991). Bowen's definition of social responsibility of businessmen was 'it speaks of the obligations of businessmen to follow those policies to make such decisions or to act upon those lines of relations which are desirable in terms of the objectives and values of the society'.

In the same way, Perks (1993) defined corporate social coverage as "the revelation of those costs and benefits that may or may not be quantifiable money wise arising from economic actions and significantly borne by the community at large or other stakeholders". The phrase 'corporate social innovation' was first introduced by Rosabeth Moss Canter in 1999 who believed that companies need use social issues as a learning laboratory for identifying unmet requirements and for developing solutions that generate new markets. However, this decade 'marked a noteworthy growth in attempts to celebrate, or more accurately, state what social responsibility means' (Carroll, 1999). As per Carroll, "social responsibility encompasses the economic, lawful, moral and unrestricted (philanthropic) opportunity that society has of organizations at a given point in time. Large corporations began to go public about corporate social responsibilities and publish some of their efforts, but they also made public that 'any approach to corporate responsibility must start with the acknowledgment that the corporation must be profitable enough to provide shareholders a return that will encourage continuation of investment' (Wilson, 2000)."

Another movement appearing in literature is the increasing interaction between stakeholders. Firms are increasing their discussions with labor unions, environmental groups and other stakeholders and the functioning of certification solutions by corporations, which is the shop of codes of conduct monitoring and exposure (Kapstein, 2001). Kingston and Wagner (2004) regard leadership on sustainability and social responsibility as two important elements to set priorities and to ensure that commitments are achieved. An accountable venture also takes into account employees, suppliers, dealers, local communities, and the nation. Social responsibility of business takes into account the economic, legal, ethical, and discretionary opportunity that society has of organizations at a particular time (Turner, 2006). European Commission mentioned social responsibility as "a concept which the firm combines social and environmental concerns in their business activities and in their interaction with their stakeholders on a deliberate basis". World Business Council for Sustainable Development defined social responsibility as "the progressing commitment by business to behave fairly and give to economic development while improving the quality of life of the labor force and their families as well as of the local community and society at large."

Bebbington et al (2008) use the expression social responsibility reporting, which highlights the link between the role of reporting and the role of organizational and operations that are concerned with, and affected by the actions linked with social responsibility. Thus social responsibility has come out as the business issue of the 21st century and has been studied for over 50 years.

The healthy established definition of social responsibility is not a common term; MNC's prefers sustainable development or sustainable business whereas Indian companies talk about responsible business or Triple P (People, Planet, and Profit).

Objective of the Study

The objective of the study is to find out the role of media in the promotion of the activities corporate houses undertake for the social well being. It has been claimed by few companies that their efforts for the weaker and backward sections of the society not only financially but also in the other constructive ways do not come into limelight because media especially print media give due space for appreciating and publicizing the efforts of only those companies which give them good business. The objective of this paper is to look into the matter and to understand the role media plays in publishing the efforts of the business organizations. Mutual Trust and Understanding

It is observed that there is a lack of trust between the media and corporations, as a result both works individually instead of jointly. The media explains that companies perform community activities to attract media coverage. Consequently, they are sometimes unwilling to cite company's names when publishing their practices due to 'indirect publicity' reasons. Some of the media persons are of the view that they were willing to bring to notice company's name, if they are sure of real results and affect on the ground, and if such companies can be crystal clear and professional in mentioning figures, statistics, reports, etc. and demarcate their impact on the community. On the reverse, corporations lack trust for the media because they feel that media agencies are not always answerable and transparent, and necessitate looking at their own social responsibility. Large number of corporate houses feels that the media should not sit in a position to give judgment. Among other grievance that the media sector face, were that several members from the general public feel that this sector is only motivated by politics and comes to activities only when asked by politicians or highly political/important figures, and even when they show, they merely choose press release and make a quick exit, instead of becoming deeply concerned in such events. The interesting point is that representatives of some media did not counter or rather agreed to these themselves, and they were frank enough to say that their own companies need to: establish a clear vision and mission statement that include the community; develop codes of conduct, and also provide their employees with regular training on subjects like transparency and responsibility. Likewise, the information media can take steps as channels for dialogue and communication among citizens, and as medium for diffusing developmental consciousness, and a character of harmony and joint action, and for cementing the common cultural elements necessary for development to succeed.'

On behalf of the people of the country, the media represent a commanding device of monitoring and accountability. In this respect, the role of the information media takes on added importance when mechanisms of discussion are unhealthy or do not exist, and system lacks transparency', as is the case in a country like India. Since media performs a critical function in holding other parts of society to account the most important thing for them is to be transparent and accountable, but the question is who holds the media to account? For both companies and the community, media can do wonders by coverage of corporate social responsibility

and sustainable development. Organizations, who try in right earnest to do good for the community by allocating part of their human and financial resources to useful developmental projects gets benefit by receiving positive publicity and increased reputation. Unfortunately, this has not always been the case, both in India and globally. To resolve this issue, it is necessary for the media to increase its' understanding of the field and to realize that some organizations really merit to be given such publicity in return for their hard work. Such advertising will in turn motivate other organizations to get mixed up, thus bring about more initiatives that will do well to the community and will augment a cycle of sustainability.

Research Methodology

The research methodology used for this study usually remained the personal interviews and the questionnaires from the management of leading newspapers in the city which included managing directors and the editors. Particularly, three major Hindi newspapers were selected for the study viz Dainik Bhaskar, Rajasthan Patrika and Dainik Navjyoti. The response of the above newspapers was very welcoming and they all claimed to be fair and just enough to analyze the efforts of the companies in true manner and publish the details accordingly. They denied on any kind of biasness on the basis of the business they get from the companies to publicize their social responsibility deeds.

Findings

Media is a great source of communication with the common public. It has a wide reach even to the interior most areas of the nation. They have a capability to understand the problems. These are the people who have the power to promote awareness and knowledge among people. The coverage of media is invaluable as the media have a large existing audience which covers more demographics. Social responsibility and media go hand in hand, with the media disseminating social responsibility activities and information to the public. Media is probably the most influencing industry which reaches almost every home in the world in one form or the other. The media has the enormous influence on the public conscience.

The press exerts a considerable influence on our lives. To the common man the press is not only a source of information but also of views and opinions. Thus, corporate have a platform to give the true picture of their social work which is trustworthy and has a wide reach. Same way the reciprocated response of public can be collected by the corporate houses for improvement in future.

Limitations of the Study

The area of the study is only limited to the city of Jaipur where the number of registered offices and head offices of the major corporate houses is very less. The scope of the study is large if undertaken in bigger cities. Further, the study is restricted to the print media and not the other forms of media whereas the electronic media has a greater impact and an almost equal reach these days.

Suggestions

The social responsibility being understood by the corporate houses whose economies are even bigger than some of the nations of the world can really leave a great impact on the holistic growth of the nation's economy. Media can play a vital role in publicizing the efforts of these tycoons which would not only

educate common public about their focus towards social responsibility but also motivate these business houses to be more sensitive in this field as they would have the feeling of being audited by the society. If media becomes more responsive in publishing such news in an unbiased way, with the ethical norms of journalism and leaving behind the commercialized thinking, it may lead to a big positive change to the society. The coordination of media and corporate houses in fulfillment and publicizing of the social responsibility efforts would surely result in the holistic growth of the nation.

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MAPPING THE BEHAVIOUR PATTERN OF INVESTORS IN JAIPUR: WHERE ARE PEOPLE PARKING THEIR SAVINGS?

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Abstract

We are stepping into that time of the financial year where our fiscal thinking is inclined towards balancing the tax cuts in our salary by leveraging them with savings in different sectors before time runs out. At this juncture, the why part of investment becomes irrelevant and the pertinent query that pervades the collective conscience of investors is where do they park their hard-earned money? The urgency that is reflected in our mindsets towards the end of the fiscals, year after year, also shows our lack of planned approach towards savings over the year. Keeping these two co-values in mind and the changing landscape of investment and laws governing the financial institutions that manage them, we conducted a survey of investors based in Jaipur to find out which investment avenues they prefer to secure their savings. We also segregated the investors based on their annual income to chart the behavioural pattern in families belonging to different class/segments. The results indicated more of a trend than building on an existing pattern of investor behaviour and furthering a cohesive argument in its favour.

The aim of this paper is to build a strategic framework for the accurate investment for Jaipurites which will not only increase the competency of various investment measures but will also yield safe returns in terms of right investment decision in order to facilitate the profile of portfolio management.

There are two observations that have emerged from the study to give a broader outline of the investor behaviour in Jaipur. First, it proves that there is still a conservative approach to investments as the investment portfolio of a majority of respondents reflects a high trust quotient in the bank and post office savings followed by insurance. The other finding answers the why part of this entire exercise. It turns out, as is amply indicated by the study, people are investing to secure the education of their children in foreseeable future and for exigencies related to the health of their loved ones and their own.

Key words: Investment, Savings, Insurance, Education, Health

Introduction

There is a propensity for savings in the humans. The earliest recoveries from sites of excavations of civilizations, now dead and buried in time, include ornaments and collections of our forefathers that are considered the hallmark of human race. In the modern era, the urge to save is manifested in the mushrooming of market-based investment options that have in the course of expansion and vertical growth of economies across the world come to be institutionalized and regulated in different forms: Bank and Post office, realty, bullion and ornaments, insurance and more lately, shares and mutual funds.

For any civil society, the assessment of the quality of life of its stakeholders is based on a primary evaluation of how the financial institutions or the allied services have added value to the individual lives, and in effect, the economy as a whole. One of the major drivers for effective delivery on part of the financial institutions is the nature of investments – both qualitative and quantitative – that they receive.

With High Capital Output ratio, India needs a very high rate of investment to make a leap forward. Since the beginning of planning, the emphasis has been on investment as the primary instrument of economic growth and consequently an increase in the national income. According to Hosamne and Niranjana (2010), investment is a crucial determinant to attain targeted production and capital formation has to be supported by appropriate volumes of saving.

The recent initiative by the Government of India *Jan Dhan Yojna* underlines the critical importance of savings in an economic behemoth that India is. The scheme, envisaged by Prime Minister Narendra Modi, is hinged around fuelling the economy by introducing the culture to save; the first step having been taken in that direction by getting saving accounts opened for all citizens – rich and poor, urban and rural. More than 1 crore savings accounts were opened on the day this scheme was introduced with conscious and a decisive step towards retaining the momentum and building on the concept of an inclusive economy. This step is expected to lead to a greater participation of the large marginalized section which has till now remained excluded from the mainstream economy through the financial institutions through investments and spending. It, therefore, warrants no better explanation why investments and savings as drivers of the growth engine are indoctrinated in the principles of an open economy, which we as a democratic nation participate in with much pride.

This brings us to the threshold of planning our investment portfolio. We have to factor in the 'How' quotient. Put simply, it means, how do we plan our investment portfolio? This leads us to the next logical extension of the argument where do we park our money.

The Market Survey

The premise of our survey carried out was to understand where people of Jaipur are putting their money. We selected 100 individuals who reside in Jaipur based on random sampling method. The only conscious intervention in the selection of respondents was to ensure that they represented a heterogeneous mix of different income groups and professions for the deductions to be more effective.

Research Methodology

1. Type of research: Descriptive, based on random sampling method of deduction
2. Definition of population: The study relates to the investment pattern of separate groups (within the selected respondents) engaged in either service or business and whose annual disposable income is between Rs2.0 lakh and Rs 5.0 lakh.
3. Sample size: A 100 respondents were interviewed in Jaipur. They will be considered to represent the population within these segments as a whole.
4. Sampling procedure: The sampling procedure followed in this study is non-probability convenient sampling.

5. Primary data: A structured questionnaire was prepared and the primary data was collected through the survey method.
6. Secondary data: Textbooks, magazines, newspapers, journals and the websites.
7. Analysis of data: In order to analyse the collected data, simple percentage analysis tool has been used. It states the frequency and the percentage of the respondent's profile, attitude and opinion regarding the different variables.

Hypothesis Testing

The researcher contacted the respondents personally with well-defined and sequentially-arranged questionnaire. Testing of the hypothesis involves what considerations go into making an investment or economic decision by the subjects included in the study. Sample this: We created a hypothesis test to determine whether any investment avenue outperformed its peers in a statistically significant manner. For this, the investment decision would likely take into account the risk tolerance of the client and the volatility of risk measures of the fund. It would also take into account various tax implications that have impacted the investment decision.

Scope of the Study

This study is focusing on the preference of investors in Jaipur in various categories of income and it will be helpful to identify the better investment ventures in Jaipur related to the society.

The survey itself was divided into two parts for better reasoning. The first part (A) dealt with the broader perspective of mapping the investment preferences of the respondents. The second (B) one was to refine the findings of the study based on the income group of the target constituent and dovetail it with the bird's eye view of the individually-held or preferred investment portfolios in Jaipur. In the process, we also deduced the objectives of the investment made by the respondents.

A. Most Desired Investment Avenue

Based on the responses received from our target group, we segregated the avenues preferred for investments into five categories. These are banks and post office savings deposits, insurance schemes, share market and mutual funds, real estate and finally bullion and ornaments. While these do not necessarily represent the investment playground as a whole in true sense, but these segments definitely are the most preferred drivers of investments made by people.

Savings Deposits with Bank and Post Office : Deposits with the banks and post offices are operated through savings accounts with them. This remains one of the core mechanisms of traditional savings pattern. Such savings are generally represented as the small scale savings with the investor looking for securing his savings than risking it in the market.

Investment model promoted by this sector includes schemes like, Public Provident Fund (PPF), National Savings Certificate (NSC) recurring deposits, fixed deposits, super savings account for the retired and senior citizens. There are around 1.5 lakh post office branches operational in the country. Some 8,000 public sector banks are presently offering the PPF scheme of investment to its account holders.

Insurance: Insurance is essentially the transfer of risk in monetarily quantifiable terms to a third party in exchange for periodic payment. By the standards of developed countries, Indian insurance sector still lags behind in extending risk cover to the people.

At the 5th Insurance Summit in Kolkata, organised by the Indian Chamber of Commerce in December this year, Sudhin Roy Chowdhury, Member (Life) of Insurance Regularity Development Authority (IRDA) said, “The LIC is currently enjoying 95 per cent of the present Pension market, which is a negligible portion of the total market potential,” he said. He further said that 24 life insurance companies and 26 non-life insurance companies are presently operating in India. The insurance market is set to realign in future with the centre looking to hike the cap on Foreign Direct Investment (FDI) to 49 per cent.

In another push to the investment sector, the finance ministry has recently proposed to include the health insurance premiums in Section 80C of the annual savings eligible for exemption instead of the section 80D in which it is currently placed. This allows for the tax-paying individual to have the entire amount invested in health insurance deducted in savings. Until now there was a cap on premium up to Rs 15,000 annually to be deducted as savings under health insurance.

Shares and Mutual Funds: Shares and mutual funds are two faces of the same coin. They are completely market-oriented investment options, with a section of thinkers even choosing to denounce this medium as gambling or speculation. But none can take away the fact that shares and mutual funds are rooted in the economy of a nation. Market sentiments deeply affect the share market and subject its positioning to vagaries within an intra-day trade.

A share is equity of company listed with a regulator that represents a stake of the equity holder in the said firm. The value of that equity is subject to company's performance and the market risks within which it operates. A mutual fund, on the other, is a collection of investments such as stocks, bonds or other funds managed by a professional who pools in money from different investors and distributes the income and risk within the peer group. Financial institutions like banks and brokerage firms offer mutual funds to the investors in free market and entrust the money so collected with a fund manager who attempts to balance the risk and expected returns in a volatile market.

The underlying difference between shares and mutual funds is that in shares the person with the equity books profit and losses based on the calculated risk of his individual assessment. In mutual funds, however, the risk and the returns are distributed among the many investors who opt for a fund that is managed by a third party.

Real Estate: Realty has always remained a preferred investment sector. Unlike the share market, land and housing as investment options are less subjected to the vagaries of a free market. This is partly because of the disproportionate gap between the available dwelling units or landed property and the end user.

According to the Ministry of Housing and Urban Poverty Alleviation*, at the end of the 10th Five Year Plan (2007-08), total housing shortage in the country stood at 24.71 million dwelling units. Of this 21.78 million or 88.14% was represented by the Economically Weaker Sections (EWS). In 2013, housing shortage in the urban areas touched 18.78 million units, with 95% of the shortage in the economically weaker section of the society, a report by the National Housing Bank (NHB) said. The report was released by then Minister of Finance at the Centre, Namo Narayan Meena.

Because of this huge gap, real estate is perennially in demand fuelling an increase in the property prices and as a result making it a lucrative investment to be included in one's portfolio. The other benefit with this investment is that it can be put to use while its value appreciates or depreciates, unlike other forms of investments which are notional and not physical.

Bullion and Ornaments: Indian marriages are synonymous with it. Exchange of gold during nuptials has been rooted in our culture so much so that it has now developed into a preferred investment option much to the worry of the Union government which has been in the past attempting to restrict the import of gold and curb investments in the yellow metal as it tends to spike the Current Account Deficit (CAD).

Such is the fascination for the yellow metal in India, it is the second largest consumer of gold mined in the world after China. In 2013, to address the alarmingly high current account deficit (CAD), the government had hiked the import duty on gold to 10 per cent and introduced the 80:20 scheme, where nominated agencies could import gold provided they exported 20 per cent of the consignment*. Trade restrictions also stand imposed on gold being brought by travelers from abroad through airports.

Indian imports jumped to 710 tons between April 1 and November 15, compared with 640 tons in the 2013-2014 financial year. At present, the government controls bullion purchases through import tax limiting direct shipments to select banks and trading companies nominated by the Reserve Bank of India. Shipments from overseas are key to the local industry as the nation imports almost all the bullion it consumes.*

B. Income Wise Preferences For Investment Avenues :-

Table 1 provides information collated from the target group on their preferences and choice of an investment vehicle based on their income. The sample investors are categorized in four segments of income groups: Below Rs20,000 pm, Rs20,000-Rs25,000, Rs25,000-Rs30,000 and Rs30,000 and above.

Table 1 : Income Wise Preferences for Investment Avenues

S.No.	Income (per month)	Bank deposits	Insurance schemes	Shares/ mutual funds	Real Estate	Bullion & ornaments	Respondents
1.	<20000	10(41.6%)	06(25%)	03(12.5%)	01(4.1%)	04(16.6%)	24
2.	20000-25000	12(40%)	10(33.33%)	03(10%)	03(10%)	02(6.7%)	30
3.	25000-30000	15(41.6%)	11(30.5%)	04(11.1%)	04(11.1%)	02(5.55%)	36
4.	>30000	04(40%)	02(20%)	02(20%)	01(10%)	01(10%)	10
	Total	41	29	12	09	09	100

Source : Data Survey

The following observation may be made from the data provided in table 1:

1 .Bank deposits and post office deposits are chosen as first choice for any investment by all the four categories.

Observation: The data clearly shows that when it comes to investing their money, people of Jaipur are essentially conservative, preferring safety of their funds than risking it for higher profits. In almost all slabs

of income, bank deposits and post office savings schemes have turned out to be the denominator for savings clubbing almost 40 per cent of the total saving potential. This, therefore, furthers the argument that people of Jaipur and not just restricted to one or limited salary slabs are guided by the traditional investment schemes in spite of their low returns than other investments avenues that are guided by the market forces such as shares and mutual funds or real estate.

2. Insurance is a second most popular investment avenue for all the groups.

Observation: This is another investment segment where the people of Jaipur feel safe or consider their investment worth the deduction in their annual income. While insurance sector is still opening up in the country, the statistics bely the generally-held perception that insurance is no longer the go-to sector for the investors. The data shows clearly that insurance sector stands out as the second most preferred source of investment by the people in this city. It would require a detailed study and preferably a separate survey to understand the qualitative aspect of insurance as an investment vehicle. This would give us an idea about what kind of insurance people are buying (life, medical and health, education) and if it's against or is with the national trend of securing investments in life insurance policies.

3. Bullions and ornaments are third choice for income segment below 20,000 pm while for the other three categories it is the last thing on mind.

Observation: The survey throws up an interesting study here. Until now, all the income groups have behaved similarly when it comes to exercising their choice of investment in either bank and PO savings or insurance. But, when it comes to bullion, it seems, only the group on the last rung of the ladder goes for investment in the bullion. The other three segments also behave independently of others. The income groups between Rs 20,000 pm and Rs 30,000 per month are lured by the shares market and real estate, which we shall deal in the next observation. The inclination of the base-income group to invest in gold and ornaments is nurtured by their inherent push for security and traditional belief of parking money in gold for both consumption and savings. This belief is augmented by the salary structure which leaves little room for disposable income than other segments. So, liquidity-friendly gold steps in as their preferred investment avenue that options offering high rate of returns.

4. Real estate draws the same number of respondents from a lot of 100 chosen subjects as the bullion, but there is a demographic differentiator that separates them.

Observation: If the overall percentage of respondents opting for an investment vehicle is taken into consideration, then real estate, like the bullion is least preferred source of investment by the people of Jaipur. But if the four slabs of income are separately studied, then a different picture unfolds. While a minuscule percentage of the base income group (up to Rs 20,000 pm) goes for investment in the real estate sector, the other three income groups more or less take to investing in the property market for investment or higher rate of returns. Here, it's worth mentioning that the middle-income groups of Rs 20,000 pm to Rs 30,000 pm almost double their investments in real estate than bullion as their preferred source of investment. This can be attributed to two things: Better disposable income than the base-income group and the decision to go for higher rate of returns.

5. Shares and mutual funds come across as the third preferred avenue of investment for the Jaipur residents.

Observation: Shares and mutual funds represent the comparatively risky models of investment where the drivers of return are directly governed and affected by the market. Around 12 per cent of the total target group has shown the willingness to park their money in the volatile markets. The demographics come into play here as well, just like in the bullion sector. Barring the segment earning more than Rs 30,000 per month, the individuals in the three remaining income slabs behave in the same pattern when it comes to investing in this sector. Their collective savings fluctuates between 10-12 per cent of the total disposable income in the share market. Those earning more than Rs 30,000 per month are willing to pledge one-fifth of their disposable income in shares, which is a departure from the remaining income groups.

Objective of Investment

Various objectives act as a driver for the investor to choose an investment avenue. In their comfort, risk-bearing capacity, high priority goals (own house), long-term high priority goals (retirement plan) etc are investor’s approach. The table given below shows the responses of the sampled investors and their objectives in order to factor in the microeconomic and economic factors that affect their decision making in the investment sector.

Table 2: Objectives of Investment

S.NO	VARIABLES	PERCENTAGE OF RESPONDENTS
1	Wealth creation	18%
2	Education	22%
3	Tangible dream(house,car,etc)	19%
4	Future needs(medical)	22%
5	Planning for retirement	15%
6	Others (marriage)	04%

Observation: The table above shows a trend that’s taking shape in the investors’ pool of Jaipur. Most people who are looking for avenues for investment are interested in securing their thirst for education or their kids’ education and to park money for health care requirements in the future. Education as a major driver for investment, is a relatively new denominator and is an indication of where the individual preferences lie. Health is the other major derivative of this study. Together, the two of these objectives account for 44 per cent of the respondent’s behaviour in the investments they choose.

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STUDY OF REFORMS IN INDIAN BANKING SECTOR WITH REFERENCE TO PERFORMANCE APPRAISAL OF PRIVATE SECTOR BANKS

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Abstract

Banks touch the lives of millions of people every day, the Indian banking sector is of vital importance in the financial system of India. Despite admirable progress, the sector still faces serious issues which are beyond its control. Against this background, there was a need to infuse reforms in the Indian banking sector. The research paper attempts to study the reforms in Indian banking sector & recent challenges faced by it. Also, a comparative appraisal of six (6) private sector banks have been undertaken on the basis of three key indicators of financial performance namely: i) Capital adequacy ratio ii) Net NPA ratio iii) liquidity risk (asset liability management). The reforms in the banking sector also emphasized on these indicators. It is concluded from the study that Indian banks will have to operate in an increasingly globalised environment, due to which it will face problems in many areas namely regulatory, technological, cross-border financial flows etc, so there is a lot of scope for reforms. On the comparative analysis front, Kotak Mahindra Bank achieved the first rank for capital adequacy ratio, Yes Bank for lowest Net NPA ratio. Also all the banks are analyzed for liquidity management for the year 2013 for different time buckets.

Introduction

Banking system is the core of Indian financial system. During the pre –reform period, factors like strict regulations and controlled interest rates by government, poor recovery channels of banks and lack of competition among banks can be attributed towards poor performance of Indian banks. This led to the need for development of a sound banking system for future growth of the financial system. Reforms in banking sector about two decades earlier aimed to induce greater competition among banks with their competitive edge improved by use of information technology, developing human skills in specialized areas, better risk management practices and recovery channels and lastly diversified ownerships. The outcome of these reforms is visible with adoption of liberalization, privatization and globalization measures in Indian banking sector. The study attempts to make comparative analysis of six banks on three key indicators which are focused in the reforms.

Objective of the Study

- a) To review the reforms in Indian banking sector.
- b) To conduct a comparative appraisal of financial performance of six private sector banks during the time period 2009-13 on the basis of two indicators namely capital adequacy ratio & Net NPA ratio and for the third indicator i.e. liquidity risk (asset liability management) for year 2013. Earlier phases of Indian banking sector was dominated by public sector banks, but with liberalization, the situation has

changed and private sector banks with their better technology and professional management have gained a significant position in the banking industry. Private sector banks have started playing an important role in development of Indian economy. So it becomes imperative to study the private sector banks in India.

Review of Literature

Selvalakshmi and Arumugam (2014) analyzed the impact of banking sector reforms on economic development during ten years from 2001-02 to 2010-11. Augmented Dickey-Fuller test, co-integration test, financial data analysis, CRAR, and bank efficiency scores, statistical tools were used in the study. It was concluded that banking sector reforms in India have positive impact on the performance of economy. Performance of all bank groups during the sample period was found to be satisfactory.

Maheswari (2013) reviewed the performance of banking sector in India during the period 1994-2005 on four indicators and categorized the banks into four categories namely Foreign Sector Bank, Private Sector Bank, Nationalized Bank and SBI and Associates. Latest trends and developments in the banking sector were also discussed. It was found that though public sector banks have improved considerably and their performance is comparable with banks in other sectors, yet they are lagging behind in thrust areas such as business per employee, profitability and asset quality etc.

Singh (2013) analyzed the impact of measures and strategies undertaken by banks to manage the composition of asset-liability and its impact on their overall performance and profitability in particular. It was observed from the study that banks have made strategies to manage their asset liability management and suggests scope for banks for improving profitability by reducing short term liquidity.

Narasimhan and Goel(2013) analyzed the performance of top Indian banks, both private and public sector for the time period 2008 – 2012, denoting the world's recession. The study attempts to demonstrate that Indian banks show stability in times of crisis due to their capital structure and regulatory environment.

Rao (2007) studied the recommendations of Narasimham Committee-I and II and analyzed their implications on banking sector, examined the customers' perception towards the services offered by banks and compared public and private sector banks' service quality. The researcher also suggested ways and means by which banks can improve their operational and financial performance to face the challenges of the transition and change consequent to reforms in Indian banking sector. It was found from the study that performance of PSBs on profitability front is good, especially in return on equity, return on assets and non interest income but they have not responded to the process of reforms in the same degree and spirit and on profitability front private sector banks failed to put up their consistent performance.

Harpreet Kaur and J. S. Pasricha,(2004) conducted study on management of NPAs in public sector banks over 8 years period ending 2002 and concluded that there is a constant increase in gross NPA from 1995-2002. Also the study suggested for proper appraisal and follow up for improving NPA management in banks.

Research Methodology

Secondary data has been used in the paper for comparative appraisal of banks and for study of reforms. The data have been collected from the published document of Reserve Bank of India and annual reports of banks. The researcher has calculated the liquidity risk for banks by maturity gap analysis for year 2013.

Reforms in Banking Sector

During 1969, majority of Indian banks were nationalized with very limited role of technology and almost negligible risk management resulting in low performance of public sector banks. To improve the situation and make the banks more competitive the government introduced banking sector reforms in 1991 by forming a committee under the chairmanship of M. Narasimhan. (Source: www.study-material4u.blogspot.com, accessed on 28th November, 2014)

1) First Phase of Banking Sector Reforms (1991)

Some of the recommendations of the committee are as follows:-

- a) Supervisory control of RBI over banks and financial institutions
- b) Banks should achieve capital adequacy ratio of 8%.
- c) Deregulation of interest rates.
- d) Setting up asset reconstruction companies to guide banks in recovery of loans.

On the basis of above recommendations of the committee, certain measures were undertaken by the government :-

- a) The SLR has been reduced from 38.5% in 1991 to 25% in 1997 and CRR has been brought down from 15% in 1991 to 4.1% in June 2003. This will provide more liquidity to banks.
- b) Prudential norms have been introduced by RBI providing for disclosure of income, classification of assets and provision for bad debts and 100% provision for non-performing assets (NPAs).
- c) RBI adopted Basel I in April 1992 and fixed capital adequacy ratio at 8%.
- d) Scheduled commercial banks were given freedom to set interest rates on their deposits. Also setting of interest rate on bank loans above Rs. 2 lakhs have been fully decontrolled
- e) The Government passed the recovery of debts due to banks and financial institutions act in 1993 to help financial institutions in speedy recovery of debt. Six special recovery tribunals were also set up.
- f) Private sector banks were permitted to enter banking sector leading to enhanced competition and they were allowed to raise capital contribution from foreign institutional investors up to 20% and from NRIs up to 40%.
- g) With the amendment of Banking Companies (Acquisition and Transfer of Undertakings) Act it enabled banks to raise capital through public issues subject to government holding not to fall below 51% of paid-up-capital.
- h) Commercial banks were given freedom to open new branches and upgrade extension counters, after attaining capital adequacy ratio and prudential norms.
- i) In 1996, local area banks were set up to channelize rural savings and investment in local areas. Seven Local Area Banks were set up in private sector.
- j) Board of Financial Supervision was set up by RBI as an advisory council for supervision of banks and financial institutions.

2) Second Phase of Banking Sector Reforms (1998)

Committee emphasized on improving disclosure and transparency levels of Indian banks. The major recommendations of the committee are as under :-

- a) The committee suggested setting up of Asset Reconstruction Fund for speedy recovery of bad debts.
- b) New norms of capital adequacy ratio should be adopted by banks.

- c) A board for Financial Regulation and Supervision (BFRS) should be set up to supervise the activities of banks and financial institutions.
- d) Need was suggested to amend the provisions of RBI Act, Banking Regulation Act, etc. to provide more exposure to banking industry.
- e) Net Non-performing Assets for all banks should be reduced to 3% by 2002.
- f) Overstaffing of banks should be reduced.
- g) Foreign banks may be allowed to set up subsidiaries and joint ventures.

On the basis of above recommendations of the committee, certain measures were undertaken by government :-

- a) Apart from core banking, new areas were opened up for banks namely insurance, credit cards, asset management, leasing, gold banking, investment banking etc.
- b) New risk management instruments were introduced such as Interest rate swaps, cross currency forward contracts, forward rate agreements etc.
- c) Government emphasized on improving technology in banks through electronic funds transfer, centralized fund management system, online banking, E-banking, internet banking, telephone banking etc.
- d) The Government suggested measures to improve the flow of funds to priority sector.
- e) The concept of universal banking was introduced.
- f) International standards in accounting systems, corporate governance) Payment and settlement systems etc. were adopted.
- g) RBI and central government have taken measures for management of non-performing assets (NPAs), such as corporate Debt Restructuring (CDR), Debt Recovery Tribunals (DRTs) and Lok Adalats.
- h) In 2005, RBI issued guidelines for merger and Amalgamation for private sector banks and Anti-Money Laundering.
- i) For redressal of customer complaints RBI set up banking ombudsman.
- j) RBI introduced the system of Base Rate since 1st July, 2010.

Trends and Challenges for Indian Banking Sector

According to Boston Consulting Group report in 2010, Indian banking sector is expected to grow in future exponentially supported by technology intensive processes and customer friendly models with focus on convenience and cost effectiveness. In their report titled *Indian Banking 2020: Making Decade's Promise come True* it identified trends & areas where banks can seek opportunities for sustainable growth:-

- i) Retail banking will be immensely benefited due to rise in middle class population from 200 million in 2000 to 475 million by 2027.
- ii) Rapid accumulation of wealth will increase wealth management sector to 10 times its size.
- iii) Branches and ATMs will have to grow 2 times and 5 times respectively to serve bankable population. Low cost branch network with smaller sized branches should be adopted.
- iv) Due to high mobile density in the country mobile banking will reap benefits.
- v) It is found that more than three fourth of the SME segment is still waiting to be served by banks, so there is great scope for bankers.
- vi) Rural banking predominantly will have to harness branchless models and alternative channels of service.
- vii) Although banks will continue to focus on domestic business, given the rising trend of globalization, cross-border banking business will need more attention. As per a recent World Bank report, India retained its topmost position with US\$ 70 billion in remittances in 2013 followed by China.

Challenges

According to RBI report on *Banks in India: Challenges & Opportunities* (2014), from regulatory and payment systems perspective, the Indian banking sector faces the following challenges:-

- i) **Re-orientation of the Indian Banking Structure** – With expansion of economy, a greater quantum of resources will be needed for supporting the growth process. To support the economic growth as estimated in the 12th Five Year Plan, the banking business needs to expand to an estimated ‘288 trillion by 2020 from about ‘115 trillion in 2012. Hence, a need to reorient the banking structure to make it more dynamic and flexible.
- ii) **Competition**- With increasing competition, banks need to tap untapped business opportunities along with that they need to technology and innovation to bring down costs.
- iii) **Implementation of BASEL III norms**- Adoption of Basel III capital requirements will require Indian banks to push down their (ROE) to an extent. Investors may prefer other companies stocks to banking sector stocks but with benefits of implementation of Basel III investors will soon adjusted to the new reality.
- iv) **Financial Inclusion**- Electronic transactions have helped in expanding customer base, offering multiple product choices, achieving cost efficiency, providing assurance in terms of standardization, safety but the impressive growth is only concentrated in metros and big cities & not in rural areas. The vision of financial inclusion cannot be achieved unless the rural and semi-urban areas also register the same growth.
- v) **Safety and security of payment transactions**- Safety and security of payment transactions influences the customer behavior in the choice of payment methods. With increased volume of transactions, the use of Straight Through Processing (STP) becomes essential. Customer as well as frontline staff awareness and education should be enhanced not only in terms of acceptability of the payment products but also with respect to assurance in terms of safety and security.

Comparative Performance Appraisal of Banks

1) Capital Adequacy Ratio (CAR)

Capital adequacy ratio indicates the bank’s capacity to observe unexpected losses. It is the ratio of bank’s solvency. With the Introduction of Basel I norms in India, RBI required the banks to maintain capital adequacy ratio of 9%. A bank with high capital adequacy ratio is considered to be financially strong and has ensured its safety against bankruptcy. It also indicates the ability of the bank’s management in meeting the need for additional capital. Higher capital adequacy ensures better resilience to systemic shocks and hence enhanced financial stability. CAR is calculated in following manner:-

$$\text{CAR} = (\text{Tier 1 Capital} + \text{Tier 2 Capital}) / \text{Risk weighted Assets}$$

Table 1 shows the capital adequacy ratio of six banks from the time period 2009-2013. The ratios have been further averaged for the time period and the banks are ranked. It is evident from the table that since 2009 all the banks are maintaining CAR above the required minimum of 9%, which is indicative that all the banks are enjoying good financial position, have the ability to meet the need of additional capital and more capital to cover for their risk weighted assets and they have less risky assets in their portfolio for a fixed capital base. Kotak Mahindra Bank, a medium sized bank has achieved the highest average of 18.37% and is ranked first, it is very closely followed by ICICI Bank (18.35%) on second rank and the worst performer is Karur Vysya Bank on last rank with capital adequacy ratio of 14.51%.

2) Net NPA Ratio

NPAs is considered as an important factor for analyzing the performance and financial health of banks. The level of NPAs of banks determines their financial stability and growth. NPAs do not generate interest income to the banks, but as per RBI they are required to make provisions for NPAs from their current profits. Net NPA ratio is most standard measure of assets quality. Net NPA shows the actual burden of banks. Net NPA can be calculated as follows:-

Net NPAs = Gross NPAs – Provisions / Gross Advances – Provisions

Or can be calculated as Net NPA / Net advances and is expressed in percentage terms.

Table 2 shows the net NPA ratio of six banks from the time period 2009-2013. The ratios have been further averaged for the time period and the banks are ranked. The bank with the lowest average net NPA ratio is ranked first. Yes Bank is ranked first with the lowest net NPA ratio, followed by Karur Vysya Bank on second rank and the worst performer is ICICI bank on last rank.

3) Liquidity Risk (2013)

Liquidity is a bank's capacity to fund increase in assets and meet both expected and unexpected cash and collateral obligations at reasonable cost and without incurring unacceptable losses. Liquidity risk is the inability of a bank to meet such obligations as they become due, without adversely affecting the bank's financial condition. Effective liquidity risk management helps ensure a bank's ability to meet its obligations as they fall due and reduce the probability of an adverse situation developing.

As per RBI guidelines on Asset -Liability Management systems in banks, the mismatch during 1-14 days and 15-28 days should not in any case exceed 20% of the cash outflows in each time bucket. The reason being that these short term mismatches give early warning signs to banks of the liquidity problems in near future. For the remaining time buckets, the banks can fix tolerance limits as per their asset liability committee, hence analysis is done only for time buckets 1-14 days and 15-28 days.

i) Maturity Gap Position

Except Yes Bank and Kotak Mahindra Bank, all the banks have excess liquidity in 1-14 days time bucket with Kotak Mahindra Bank having the highest liquidity deficiency of -13586.1cr. Except for ICICI Bank and HDFC Bank, the remaining four banks have liquidity deficiency in 15-28 days time bucket, with Axis Bank having the highest liquidity deficiency of -4604.62 cr.

For 1-3 months time interval all the banks are deficient in liquidity except HDFC bank. Except for HDFC Bank and Karur Vysya Bank, all the banks are liquidity deficient in 6-12 months time bucket whereas for 1-3 years bucket, all the banks have excess liquidity.

ii) Maturity Gap as a Percentage of Total Outflows

Yes Bank is the only bank to be deficient in excess of 20% of their total outflows/liabilities in the 1-14 days time bucket. Axis Bank, Kotak Mahindra Bank, Karur Vysya Bank and Yes Bank are deficient in liquidity in excess of 20% of their total outflows/liabilities in the 15-28 days time bucket.

iii) Cumulative Maturity Gap Position

All the banks have excess liquidity in the time buckets 1-14 days and 15-28 days except Kotak Mahindra Bank and Yes Bank. Except HDFC Bank all the banks are liquidity deficient for time buckets 1-3 months, 3-6 months and 6-12 months. Axis Bank, Yes Bank and Kotak Mahindra Bank are liquidity deficient for time bucket 1-3 years.

Suggestions

With growing complexities and challenges in the banking environment, the researcher suggests the following suggestions to improve the capacity of Indian banks:-

- a) The banks need to develop certain policies to cut down and control their costs and develop new sources on income in order to sustain in this competitive environment.
- b) To improve their customers service by improving customer relationship management.
- c) To adopt latest and cost-effective techniques to reduce cost & improve their efficiency in working.
- d) To promote more innovations in their products and services by orienting their staff with latest banking trends & technologies. Also there is need to cut down the size of staff to reduce the staff expenses.
- e) The banks should reduce their NPA's for improving their Capital adequacy ratio. Also the banks should be more competitive in their business strategy to be able to raise more capital.

Liquidity Management

The bank's asset liability committee should continuously monitor its liquidity position. However for tracking the liquidity requirements and mismatches, maturity ladder as suggested by RBI have been adopted by all banks in India. The banks should focus on short term liquidity especially 1-14 days and 15-28 days, so that they can get early warning signals and improve their liquidity position before the situation becomes adverse and should fix the tolerance limits for other time buckets by taking into account relevant factors like their asset-liability base, future strategy, past performance in liquidity management etc.

NPA Management

In spite of reduction in NPA, it is still a big challenge and cause of worry for Indian banks. The Non-performing Assets affect the stability and reduces bank's profitability. Over the year's government have taken various steps to reduce the NPAs. Though these measures have reduced the gross NPA's, net NPA's and delinquency rates of banks, still there is lot of scope for improvement.

- i) Banks should strengthen their credit appraisal, by carefully selecting the borrower and take security to cover the loss in case the borrower defaults. Also the banks should strengthen the post follow up lending involving proper credit monitoring.
- ii) The bank officials should increase the industrial visits of the industries / SME's to whom lending have done by banks. This would help the banks recover the advances on time and also able to know the real situation of that industry.
- iii) The bankers should emphasize on healthy banker –borrower relationship, which would help the banks in recoveries. As the borrower would more free to share reasons for his/her inability to repay loans and advances.

Conclusion

The financial sector reforms have brought about sea change in the Indian financial system by bringing it closer to global standards. The capital adequacy trends for five years from 2009-13, shows satisfactory level of performance by private sector banks and has strong financial positions but with the introduction of BASEL III norms, the banks needs to further improve their capital positions. The Government and RBI having taken various steps like establishment of Lok adalats, one time settlement schemes, Debt Recovery Tribunals (DRTs), asset reconstruction companies and securitization of assets under SARFAESI Act, helped banks to reduce their levels of NPA. The process of strengthening the banking system has to be viewed as a continuous one. With India increasingly getting integrated with the global financial world, the Indian banking sector has a long way to go for catching up with their counterparts.

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Appendix

Table 1: Capital Adequacy Ratio

Years	2009	2010	2011	2012	2013	Average	Rank
KMB	20.01	18.35	19.92	17.52	16.05	18.37	1
YB	16.60	20.60	18.30	17.90	16.50	17.98	3
ICICI	15.53	19.41	19.54	18.52	18.74	18.35	2
HDFC	15.69	17.44	16.22	16.52	16.8	16.54	4
AB	13.69	15.80	12.65	13.66	17	14.56	5
KVB	14.92	14.49	14.41	14.33	14.41	14.512	6

(Source: www.rbi.org.in, accessed on 25th November, 2014)

Table 2: Net NPA Ratio

Years	2009	2010	2011	2012	2013	Average	Rank
KMB	2.39	1.73	0.72	0.61	0.64	1.22	5
YB	0.33	0.06	0.03	0.05	0.01	0.10	1
ICICI	2.09	2.12	1.11	0.73	0.77	1.36	6
HDFC	0.63	0.31	0.19	0.18	0.20	0.30	3
AB	0.40	0.40	0.29	0.27	0.32	0.34	4
KVB	0.25	0.23	0.07	0.33	0.37	0.25	

(Source: www.rbi.org.in, accessed on 27th November, 2014)

ROLE OF BANKS IN THE PROMOTION OF FINANCIAL INCLUSION THROUGH FINANCIAL LITERACY

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Abstract

Financial Inclusion is the weapon which is used to uplift the unbanked people and financially excluded group. It is tool to combat the poverty and bring people above the marginalization. Around the globe, the importance of improved financial inclusion, consumer protection and financial education for financial stability and inclusive development is recognized. The three sets of High-level principles on innovative financial inclusion, financial consumer protection and national strategies for financial education which have been endorsed by G20 leaders since 2010 also recognize that the integration of these three elements is essential to reinforce the financial system and enhance the financial well-being of individuals. Many banks as well as financial institution now offer their financial products and services to financially excluded group out of interest. But these banks and financial institution faces various challenges while adopting financial inclusion due to no proper system of repayment and time consuming and high cost etc. Apart from these reasons, one of the most important reasons is financial illiteracy in the society. The objective of this paper is to highlight the importance of financial literacy for financial inclusion and to explore the role of banks in financial inclusion through spreading financial literacy.

Key Words: Financial Inclusion, Financial Literacy, Banks.

1. Prologue

It is argued by many authors that the poverty is a result of many factors such as insufficient income, absence of accessibility of financial services, but most important factor which plays substantial reason for the same is lack of financial literacy. Today, the population of developing country is to be considered as “bottom of the pyramid”. And to get this bottom among the top, they should be considered in financial inclusion group instead of being financially excluded.

1.1 Meaning of Financial Inclusion

In simplest terms, accessibility of basic financial services at affordable prices to all is the meaning of financial inclusion. The term includes the accessibility of banking services, credit, insurance, savings and assets, money advice and financial literacy and capability. Various authors have defined the term ‘Financial Inclusion’. The Rangarajan Committee defined financial inclusion as “the process of ensuring access to financial services and timely and adequate credit to be given to vulnerable groups such as weaker sections and low income groups at an affordable cost.” (2008).

It can also be defined as a “ State in which all people of working age have access to a full suite of quality financial services, provided at affordable prices, in a convenient manner, and with dignity for the clients” (Accion International 2009).

1.2 Concept of Financial Literacy

Financial literacy has become very substantial for policymakers around the world. It was seen that due to the 2008 financial crisis, there has been clarity that low financial literacy was the reason of low economic growth at the national and global level.

Indian financial market is having a capacity to save but they lack awareness regarding financial concepts. This is the reason why India is trapped in debt and gets the low return on investment.

India’s urgent need is inclusive growth, which can eradicate the poverty from the country. And for fulfilling this purpose, financial education in the society is very essential. It was also clear from the statement “Financial literacy and education play a crucial role in financial inclusion, inclusive growth, and sustainable prosperity,” which was delivered by the Hon’ble Union Finance Minister, Shri Pranab Mukherjee during the RBI- OECD Workshop on ‘Delivering Financial Literacy’ in March 2010.

OECD defines financial literacy as ‘the process by which financial consumers/investors improve their understanding of financial products, concepts and risks, and through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being’.

2. Review of literature

Many authors have studied on this topic and recommended new approaches for financial inclusion by their findings. Raihanath MP and Pavithran K.B. (2014) have studied the role of commercial banks in promoting the financial inclusion in the country. It was found by their study that many efforts by banks have been taken in this regard yet there is scope to take initiatives. Initiatives taken by the commercial banks include educating customers about financial concepts, counsel them about the credit and debit, aware them about the KYC norms, KCC/GCC, no-frill accounts and mobile banking.

Rao, N,N,D,S,V(2010) have suggested a suitable structure for the implementation of financial inclusion in the research article “Financial inclusion- Banker’s perspective”. Rao has advocated the different approaches for widespread financial inclusion such as RBI should conduct the awareness camps about financial inclusion to the bank staff. Dr. Swamy, V and Dr. Vijayalakshmi(2010), identified twenty one steps for twenty first century financial Inclusion in their article “Role of financial inclusion for inclusive growth in India- issues and challenges”. Author claimed the importance of financial inclusion arises from the problem of financial exclusion of nearly three billion people from the formal financial services across the world. Author has also suggested the coordination is required between government and banks for increasing financial inclusion in the country.

Pai D.T (2012, November) said that financial literacy refers to knowledge required for managing personal finance. It is an integral part of the financial inclusion. It is not just about imparting the financial knowledge

and information. It is also about changing the behavior in the financial pattern and activities of individuals. The ultimate goal of the financial literacy is the empowerment of people to take action for their self-interest. When the people know about the financial products available and when they are able to evaluate the merits and demerits of each product for their specific needs, they are in a better position to decide what they want and feel empowered.

Chakroborty K.C (2013, February) indicated that “a number of measures have and being taken across the country, given the enormity of the task, a lot of ground still need to be covered.

Apart from the government regulatory bodies, there is a need for involving the civil society and all other stakeholders need to spread financial literacy.”

Mishi S et.al (2012) concluded from the paper that level of literacy is significantly positively related to access to bank by individuals. It was also recommended that banks should penetrate to the rural areas and simultaneously the financial literacy training programmes should be implemented which helps to boost the confidence and help them to make better usage of their services.

3. Objective of the Study

- To highlight the importance of financial literacy for financial inclusion.
- To explore the role of banks in financial inclusion.

4. Research Methodology

The research methodology that has been adopted to serve the purpose of the study is purely secondary research. Internet journals, database available in library, newspaper are key source for the collection of the secondary data.

5. Findings

5.1 Role of Financial Literacy in the Promotion of Financial Inclusion

Financial Literacy is been considered as a very important tool for the promotion of the financial inclusion and financial stability of the economy. It is essential for the growth of country that it should go hand in hand so that the common man can take the advantage of available accessibility of financial services. There are some benefits of financial literacy to the unbanked:

- a. Awareness of financial concepts makes them able to take informed decision and increases their percentage of household savings in the country.
- b. Financial literacy helps the individual about the financial products available and provides them ability to evaluate the merits and demerits of each product and the suitability of the product for the specific needs.
- c. Financial literate person can acquire financial products and services as the lower cost. Financial education program helps the unbanked to acquire the financial skills as well as it helps by imparting knowledge about the financial topics. (Improving Financial Literacy Analysis of Issues and Policies, OECD, 2005).

5.2 Initiatives of Financial Literacy Programs Directed for Financial Inclusion

Many institutions and banks have initiated financial literacy programs so as to tap all unbanked population of the society.

a. Saksham

Saksham is the initiative of the Ratnakar Bank limited of Ahmedabad which is specially committed to 'Financial Inclusion'. Bank has initiated a Swadhaar FinAccess, to implement Financial Literacy program which will deliver the classroom based financial literacy course for women from low income communities.

b. India Infoline

India Infoline has taken efforts for financial inclusion by closely interlinking the efforts of financial literacy with the financial inclusion strategy.

c. Geosansar

The aim of the Geosansar is to provide a widespread financial inclusion, literacy and education for facilitating financial inclusion covering financially excluded people of semi urban areas and people who belong to the bottom of pyramid.

5.3 Role of Banks in the Financial Inclusion Programme

It is not easy to widespread the efforts for financial Inclusion programme around the world. This means this program requires extensive support of banks, financial institutions and government. There are many challenges and barriers which are intervening in the success of this program such as information gaps, concentrations of poor people, and lack of coordination.

Government of India has given the top most priority to financial inclusion program; even RBI has taken proactive role in creating the environment for financial inclusion.

Following are the role of banks which are performed under financial inclusion programme

a) Financial literacy

Imparting financial education is a very important task of banking now days as lack of financial literacy is one of the main reasons of financial exclusion of the financial system. As financial literate person is having the ability to take sound financial decisions for their future.

b) Credit Counseling

Credit counseling can be defined as 'counseling that explores the possibility of repaying debts outside bankruptcy and educates the debtor about credit, budgeting, and financial management (RBI speech, 2008)

Credit counselling has served following three purposes-

1. It helps in examining the ways to solve current financial problems.
2. It educates about the costs of misusing a credit, it improves financial management.
3. It encourages the distressed people to access the formal financial system.

There are two types of credit counseling:

- i. Preventive counseling
- ii. Curative credit counseling

Preventive credit counseling includes bringing awareness regarding cost of credit, availability of backward and forward linkages, etc., need to avail of credit on the basis of customer's repaying capacity.

Whereas in curative counseling, the credit counseling centre will work out individual debt management plans for resolving the unmanageable debt portfolio of the clients by working out effective debt restructuring plan in consultation with branch of the bank, taking into account income level and size of the loans. (RBI speech, 2008)

c) FLCCs

This is also the initiative of RBI for providing the financial literacy to the rural poor people. The broad objective of the FLCCs will be to provide free financial literacy/education and credit counseling. The specific objectives of the FLCCs would be :

- (i) Education to the people in rural and urban areas regarding various financial products and services
- (ii) Awareness among the people about the advantages of being connected with the formal financial sector
- (iii) Face-to-face financial counseling services, including education on responsible, borrowing and offering debt counseling to individuals who are indebted to formal and/or informal financial sectors
- (iv) Formulation of debt restructuring plans for borrowers in distress and recommend the same to formal financial institutions, including cooperatives, for consideration; FLCC's coverage is in both rural and urban areas, it may be observed that a large segment of the Indian population is resident in rural areas with literacy levels lower than in urban areas and they resort to the informal sector for its financing needs. (RBI Report, 2008).

FLCC follows separate approach for both rural and urban area as FLCC centre can focus on different kinds of borrowers. In rural area center, concentrate on financial literacy and counseling for farmer and those engaged in allied activities. While in urban areas, centre give priority to the credit cards, personal loans, housing loans overdue cases.

d) KCC/GCC

GCC is the general credit card which is issued to people in rural and semi-urban areas based on the assessment of income and cash flow of the household by the banks under GCC Scheme.

e) KYC Norms

KYC are the norms which are introduced to remove the barriers in opening bank accounts both in rural and urban areas. KYC stands for Know Your Customer procedure (KYC) which ensures that the person is belonging to the low income group. The procedure of Know Your Customer (KYC) for opening bank account was simplified by asking banks to seek only a photograph of the account holder and self certification of addresses (the amount of outstanding balance in these accounts would be limited to 50,000 rupees and total transactions would be limited to one lakh rupees in one year. (Raihanath. And Pavithran 2014)

f) No-Frill Accounts

In year 2005, it was suggested by the RBI to introduce the “No-frill Account” with low or nil minimum balances. The major challenge in the rural area is to maintain the minimum balance in the account. In 2011-12, the number of NFA accounts counted 50.6 million amounting Rs. 53,860 million. But only 20% of these accounts were actually in use while majority of them were inactive. (Khandelwal and Khurana 2014)

g) BC/BF Model

To fulfill the goal of reaching rural household and farm household, Commercial banks were granted permission to use infrastructure of civil society organizations, rural kiosks, and adopt Business Facilitator (BF) and Business Correspondent (BC) models for providing financial services. In year 2006, permission was granted to use services of NGOs, SHGs, MFIs and other civil society organizations as intermediaries in providing finance and banking services through BF and BC which is known as “Agency model”. (Raihanath and Pavithran 2014).

The function performed by the business facilitator is:

- a) Identification of borrowers and fitment activities.
- b) Creation of awareness of savings and other products.
- c) Collection and preliminary process of loan application.
- d) Processing and submission of application to banks.
- e) Educating, counseling, advice on managing money and debt.
- f) Promotion and nurturing of Self Help group and Joint Liability Group.
- g) Post sanctions monitoring.

Apart from above mentioned activities, certain other activities are added in its scope are:

1. Disbursement of small value credit.
2. Recovery of principal/ collection of interest.
3. Collection of small value deposits.
4. Sale of micro insurance/mutual fund products, pension products and other third party products.
5. Receipt and delivery of small value remittances, other payments of instruments. (Raihanath. And Pavithran 2014)

h) Branch Expansion

According to the banking regulation act 1949, there is restriction on the opening up of the branches at the new place by the banks. RBI gives weight age to the provision of banking facilities to the unbanked areas and assessment of actual flow of credit to the priority sector. RBI gives emphasis on the overall efforts for promoting financial inclusion including introduction of appropriate new products and enhanced use of technology for delivery of banking services. (Raihanath. MP, And Dr. K.B. Pavithran, 2014).

i) Mobile Banking

For more financial inclusion, banking industry has taken many initiatives to connect people wherever they live through mobile banking. Rural people also can check their balances, payment via accounting transactions, balance checks, payments via mobile device such as mobile phone. It helps in more accessibility to banking services by the unbanked.

Mobile banking facilitates in doing banking transactions such as balance checks, fund transfers, bill payment etc. It also aid in purchasing goods over internet or phone delivery and fund transfers. RBI has encouraged introducing technology based products and services as pre paid card/debit cards, mobile banking (The total tele-density in the country is 35.67% in February 2009- Rural 11.81%, urban 83.66%). (Raihanath. Mp, And Dr. K.B. Pavithran, 2014)

6. Epilogue

Emerging financial products in the financial market has become very complex as well as there is lack of proper flow of information between the common man and the financial market. This has created the need of financial literacy. Financial literacy is the tool which can be used to make people aware about financial concepts and this makes their way easy for accessing the financial products. Some changes can be incorporated for making change in the ratio of unbanked to the banked population such as:

1. Approach towards the banking for poor should be reworked-
Bankers should realize that banking to the poor is a profitable opportunity for the bank so that they should go for financial inclusion in a big way.
The negative thoughts such as “Banking for the poor is poor” should be removed completely from the minds of the bankers. SHG and Microfinance Institutions have been working financial inclusion movement in the past 10 years or more and they had considered that there is a lot of potential business which can be made from ‘bottom of pyramid’. This should be imbibed in the minds of the bankers too.
2. For overcoming the challenges faced by the rural poor in the cash management and banking services, bankers should focus on imparting the financial literacy to the rural people.
3. Financial literacy campaign should be a continuous process for better results for financial inclusion.

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COMPUTER APPLICATION

PROBLEMS AND PROSPECTS OF BIG DATA: SECURITY ASPECTS

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Abstract

The prevalence of computing and electronic communication technologies has led to the fastest growth of data from both digital and analog sources. New skills to collect, evaluate, distribute and keep secure massive amounts of data increases new fears about the nature of secrecy and to the means by which individual privacy might be conceded or protected. The term 'privacy' incorporates not only avoiding observation or keeping one's individual matters and relationships as secret, but also the capability to share information selectively but not publicly. The promise of big data collection and analysis says that the derived data can be used by the businesses for decision-making processing so that both the individual as well as the society can be benefitted. Threats to privacy emerge from intentional or unintentional disclosure of personal data. This paper investigates problems faced by big data due to lack of inbuilt security. The author analyzes the security problem based by the big data irrespective of its use.

Keywords : Big Data, Security, Threats, Big Data Analysis

Introduction

Today's environment is a threat based environment which mainly enforces the three Vs of big data: volume, variety, and velocity. All the three Vs are growing at an unexpected rate and have required a mechanism of how security providers can maintain threats. The term big data refers to rapid growth in large compilation of data or a set of collection of data whose focus is beyond the capacity of usual database software tools to detect, accumulate, manage and scrutinize. This type of data can be in a well organized, disorganized, refined or unprocessed form coming from diversified sources. It is big in the scale of analysis that can be tested to the various types of data, basically to make assumption and draw result. [1]. Everyday approximately around 2.5 quintillion bytes of data is being collected which is nearly 90% of the data in the world. It is widely noted that the threats inherent in big data are being resist by both the public and private sectors. [1][2][7]

Consistent big data include data and metadata collected by units like government, private sectors and individuals etc. It not only includes proprietary and open data, but also data about individuals collected incidentally or accidentally in the course of other activities. In a privacy context, the term 'big data' typically means data about one or a group of individuals or that might be analyzed to make inferences about individuals. Data might be text, audio, video, sensor based or some combination of the above or they collect data directly from some source or data derived by some process of analysis. They might save the data for a long period of time or they might analyze and reject as the data get channelized.[1]

For example, oil and gas companies collect data from refinery sensors and seismic exploration; mobile communications companies collect data from cell towers; electric power utilities collect data from power plants and distribution systems. Businesses collect large amount of user-generated data from prospects and customers with the help credit card numbers, social security numbers. They also collect data of customers from their buying habits and patterns of usage. [8]

The entry of big data and the need to circulate this information within an organization has created an enormous new target for hackers and other criminals. This data which was previously unusable by organizations is now highly valuable, is subject to privacy laws and compliance regulations and must be protected. [8]

The security threat outlook is growing in numerous ways including progress in the rapid bulk of threats. The graph of increasing threats can be seen from the fact that where in the 1990s, the user of personal computers, on an average, used to receive hardly one or two spam posts per day, which has now changed to approximately 200 billion spam messages sent per day[2]. According to a review, it was found that the IT industry had encountered a malware in 2008 which had occurred after 15 years. [4]

According to a survey by Trend Micro, it is estimated that the threat overview for users has view an increase of six to seven orders of magnitude in the last few years.[2]

According to various researchers, the illusion of financial gain has motivated delinquents to implement new and inventive methods and to become more careful and accurate with each passing year. Nowadays, criminals are more experienced, intelligent, well-versed with technology and evolving their expertise and tools in present time. For example, criminals of today uses many quality controls procedures and methods for creating malware, spams etc. These intelligent persons test these procedures on several machines with different operating systems to ensure it bypasses detection. Meanwhile, server-side distinct threats drive speedy progress and circulation and are not detectible using old-style methods. Everyday hundreds of malware are being multiplied and increases in thousands. And presently, malware is no longer constrained to personal computers but entering into mobile devices also. [2][6]

The circulation points for spam, viruses, malware, and other malicious tools are continuously accumulating, while geospatial threats have become very common. An IP address threat affected many computer users of Italy recently. The result showed its effect not only the users of Italy but whosoever who got access to that IP address. Not only this, there are many threats which occur but are left obscure. This entails software security company recognition to become more thoroughly perceived on geographically distributed areas. Similarly, now the individual in place of community, country, cities, companies, or demographic groups have become the target of Spear phishing threats making their detection further complicating.[5]

The need to accomplish, preserve and develop this enormous bulk and variability of data on a consistent base presents software security providers with an unusual velocity challenge. The variability of the internet over time enhances to the complexity of the problem. Cybercriminals consistently alter authentic and valid sites into fraudulent sites without any fear and hesitation. In one of the examples among many such

transformations, in early 2012, I Frame redirection was installed on a popular news site by the cybercriminals in the Netherlands. [7] Rest of the section is as follows- Section II encompasses problems of big data, whereas Section III presents prospects of big data and in Section IV conclusion is presented.

Issues of Big Data

It is assumed that as technology progresses over time, the magnitude of large volume of information that qualify as big data will also grow, resulting in rapid increase in the rate of threat. [1] The threat scenario has evolved simultaneously, with the number of threats increasing by instructions of magnitude in short phases. Due to this evolving threat, the number of refined and polished methods and computing power that criminals can now have at their disposal, and with the creation of big data, the software security companies are struggling with challenges on an exceptional scale. [2] Protecting computer users from the assault and attack of threats is not an easy task, but if threat revealing and prevention tools, methods techniques process etc are weak, the result will be insufficient and inaccurate [7][5]. To add security know-hows into a big data environment, certain strategies, policies methods etc need to balance with the data.

Data came into existence, collected and possibly processed immediately, communicated or stored, (locally, remotely, or both), copied, or analyzed, communicated to users or archived or discarded. Technology at any of these stages can affect privacy positively or negatively.

- **Privacy**

Privacy is different from security in many aspects. First and the foremost thing is that these policies cannot be in build in the code of any software using big data precisely. Perhaps this is because the beliefs and predilections of human beings have larger diversity than the useful possibility of proclamations about computer security. Indeed how to codify human privacy preferences is an important and emerging area of research. [17] Security generally deals with preparing today's task force to meet the threats and challenges which will be faced by the cyber world tomorrow. But privacy policies are used for building the future policies for facing future threats using future platforms. These platforms encompass not just hardware and software, but also new and different kinds of data and algorithms. [8][9]

- **Complexity**

Complexity is the most basic and intrinsic characteristic found in the approval, employment and in big data technologies. About half of the users of big data find analyzing and deploying big data as the most complex task needed to enhance their enterprise's cyber defense. The users of big data do not know how a big the solution will be and its effects on their information technology environment and who has the right expertise to manage the new technologies. To successfully implement big data solution, new and innovative technology is a basic requirement that will store, organize, and further analyze massive and diverse data sets. Inter-operability among existing data environments and new technologies is liable upon selecting the accurate technologies and having the right proficiency to implement them. [7][8]

- **Cost**

The growing stealth and sophistication of attacks can place a stress on even the utmost substantial security budgets, which are already becoming weak in handling risk like insecure mobile devices and apps, data breaches; social engineering tactics; insider negligence; and use of insecure cloud services and many more. [8][21] A survey done by many researchers coined that many enterprises whether small or big quote inadequate budgets due to lack of adoption of big data analytic tools and methods. Generally, cost along with storage, computers, data tools and data visualization frameworks, etc. plays the biggest factor for these enterprises in deploying a big data solution. But with the emergence of big data solutions offered by many software security companies and cloud services, it may be perceived that costs to include and manage big data solutions will fall and adoption rates will increase with a rapid pace. Besides, for one time investment on these big data solution, there are some hidden costs also which are known as opportunity costs. Purchasing new technologies affect an enterprise's ability to spend and sustain other technologies, essential to their security such as firewalls and detection software etc.[9][17]

- **Data Policies and Data Security**

When data is allowed to travel through a medium or network, it needs to follow certain protocols or rules or some set of policy issues of transmission across organizational boundaries but these rules are not limited to privacy policy, security rules, protection against intellectual property and risk liability.[9][11] Evidently, privacy is an issue whose impact particularly to users of big data is developing as the value of big data becomes more specious. Besides data policies, security of data is also a very important issue. For example, tools are used to manage sensitive and confidential data. Some of the recent surveys have proved that there are not only personal or organizational data breaches but also nation-based data and security breaches. With severe breaches on the growth, talking about security issues of data through technical and policy process will become obligatory.[12][13]

- **Technology and Techniques.**

New technologies for extracting, storage and maintenance of big data are needed by organization to capture value from big data. New problems and increasing computing power will affect the development of new analytical techniques. [13][14]

- **Organizational Change and Talent.**

There is an absence of understanding of the value of big data among many organizational leaders as in how to unlock this value. In this present world of competition, whether established companies or new arrivals, all are likely to weight the value of big data. But it is a well-known fact that many organizations do not have the talent in form of experienced man power to derive perceptions from big data. In addition, many organizations today do not formulize work flows and incentives in ways to augment the efficient use of big data for making better decisions and apply more informed action.[14][15]

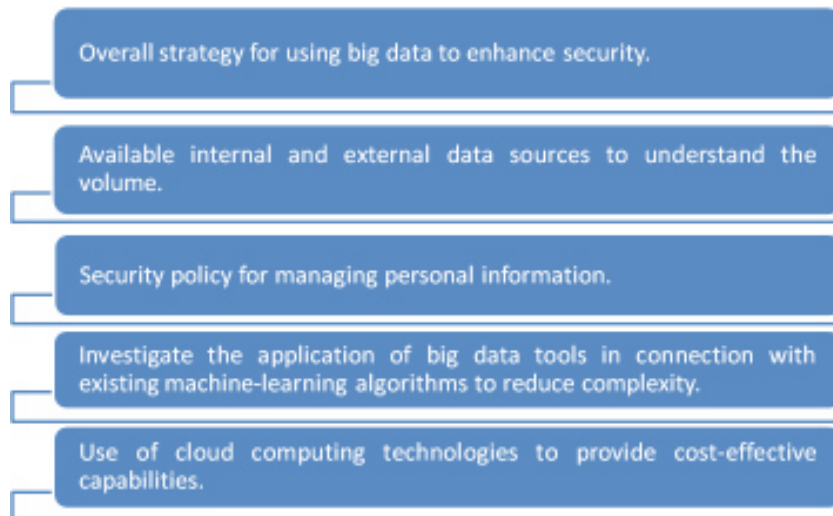
Challenges of Big Data

1. New methods of tracing threats are needed to process the voluminous data, upcoming from the world and to stay ahead of a sophisticated, aggressive, and ever-growing threat scenario. The traditional

rules of safeguarding the data no longer apply. Scaling up to control the changes in the threat perception is required, but it must be done logically. A brute force approach is not rationally viable. Successful protection and security of these vast data is highly dependent on the accurate grouping of methodologies, human insight, an expert understanding of the threat and the efficient dealing of big data to create actionable intellect.[4][9][21]

2. It is the misconception that intelligence always comes with experiences. Due to this, many enterprises whether large or small lack specially trained analysts to design these big data systems and use the results of the analysis.[10][14]
3. In the search for new and innovative ways to store and exploit big data, companies need to ensure that they have mechanisms in place which allow them to meet government compliancy regulations for data protection, especially for data at rest.[4][10]
4. Envisaging the next threat can prevent an attack that could possibly cause monetary damages of millions of dollars. Precise and exact prediction of previous history is very important as it helps the organization in decision making. The key for success to many renowned software companies is the past analysis of company's behaviors and on the basis of this predict future behavior. This requires employing of effective mechanisms to archive historical information, access and provide prompt reporting and details.
5. The user's psychology also plays a very importing role in identifying the threats and attacks. Every time the user follows a fixed set up or arrangement which may consist of visiting a news site, comes across several ad servers and cataloging on to any social networking site.[17][18]. If that pattern suddenly changes, diverting the user to a domain which he had never visited earlier, can immediately be prioritized for further analysis. There may be many complex co-relations which can be identified only by some specific type of system that are able to process a very large number of database searches happening per second.[15][21]
6. While security of big data is a numbers game, but then human intervention is prima fascia. Skilled analysts need to continuously develop the combination of methodologies, apply the human intuition to complex problems and identify trends that computers miss.[14]
7. Various law enforcing companies are working directly with the ISP involved in an attack to drive a better end result.[19]
8. Ultimately, the first and the foremost thing is creating security awareness among the users and the well implications of the security and data policies for safety and security of big data.[9][14][21]
9. Security should be incorporated from the very beginning in all the application which is handling big data like Hadoop, Cloud, etc. So this big data application is facing many challenges but proper implication of these measures can reduce the security risk to some extent.[13][14]

A pictorial representation of issues of Big Data is summarized below:



Brief layout of issues of Big Data

Conclusion

Successful protection relies on the right blend of policies, methods, and human insight, an expert understanding of the threat overview and the proficient treating of big data to create actionable intelligence. Understanding the organization of big data, analyzing and studying the complex relationships, using specialized algorithms for searching relevant data and engaging routine models are some of the critical components. Besides, the companies which are handling big data and the government plays a very important and prominent role in preventing such threats by making new and effective security policies and updating the old data policies. Technical enhancements of privacy can be effective only when accompanied by regulations or laws because unless some penalties are enforced, there is no end to the increase of the measures counter measures “game” between violators and protectors. Rules and regulations provide both deterrence of harmful actions and incentives to deploy privacy protecting software technologies. From everything already said, it should be obvious that new sources of big data are abundant; and that they will continue to grow; and that they can bring enormous economic and social benefits.

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DESIGN AND IMPLEMENTATION OF FUZZIFIED DISK SCHEDULING ALGORITHM

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Abstract

Various processes can be creating requests for writing and reading disk records in multiprogramming systems. Disk scheduling is one of the major accountability of operating systems. Disk scheduling algorithms integrates seek time only, the factor rotational delay is ignored by existing algorithms. But this algorithm considers both factors; seek time as well as rotational delay. The disk scheduling algorithms are basically used to assign the services to the input and output requests on the disk. This paper introduced a new fuzzified disk scheduling algorithm by using some fuzzy rules. The scope and purpose of this paper is to improve the performance of disk scheduling. This paper considers two inputs named as seek distance and rotational delay and finds a crisp range named as priority which represents the sequence of execution. It uses nine fuzzy rules, with the help of mamdani type fuzzy inference in Mat-lab and finds single value for output priority.

Keywords: Disk Scheduling, Fuzzy Logic, Rotational Delay, Seek Distance

Introduction

Operating System (OS) is basically used to provide an interface between user and hardware. Operating System is the basic requirement to operate any system and control the execution of any type of program. Operating System is a system software which is basically used to manage the computer hardware resources and provide services for the computer programs. Functions of operating system named as memory management, device management, processor management, and file management are used to manage all the operations in a system.

The concept of disk scheduling is used to provide the multiprogramming environment for control memory. Disk scheduling algorithms are basically used to assign the Input Output Services. Since looking for disk is time taking, scheduling algorithms effort is to minimize this invisibility. If chosen disk drive or organizer is accessible, request is worked instantaneously. If demanding, new application for service will be located in the line of pending applications. When one request is finished, the Operating System has to choose which incomplete request to deal next. The OS depend on the type of algorithm it needs when dealing and selecting what specific disk request is to be handled next. The intention of expending these algorithms is charge head actions, to the amount as conceivable. If the head move merely, the seek time will be faster. To check how this mechanism work, the altered disk scheduling algorithms will be conversed and illustrations are also delivered for enhanced understanding on these altered algorithms. Disk Scheduling Algorithm is used to compute Total Head Movement (THM), Seek Distance (SD) and Rotational Delay (RD). In this paper compute SD and RD after that calculate THM with the help of Priority (P).

Terms which are generally used in Disk Scheduling are

Latency Time: The time taken for the data block to rotate from its current to just under the read-write head is called latency time.

Seek Time: The time taken to position the read-write head on the top of the track where data block is stored.

Transfer Time: The time taken to transfer a block of data from the disk to memory.

Literature Survey

An approach to grid scheduling optimization based on fuzzy association rule mining is proposed by Huang and Jin [1]. A fuzzy scheduling controller for a computer disk file track-following servo is proposed by Yen and Yung Yaw Chen [2]. Prognosis of machine health condition using neuro-fuzzy systems is proposed by Wang, Wilson Q., M. FaridGolnaraghi, and Fathy Ismail [3]. Predicting penetration rate of hard rock tunnel boring machine using fuzzy logic is proposed by Ghasemi, Ebrahim, SaffetYagiz, and Mohammad Ataei [4]. Resource allocation and scheduling theory based on distributed environment is proposed by Yue, Zhao, and QianXu [5]. A comparative study on resource allocation and energy efficient job scheduling strategies in large-scale parallel computing systems is proposed by Chandio and Aftab Ahmed [6]. Hybrid Job Scheduling Algorithm for Cloud Computing Environment proposed by Javanmardi, Saeed [7]. Analysis of the GSTF disk scheduling algorithm proposed by Bachmat, Eitan, and Ilan Elhanan [8]. A Comprehensive Review for Disk Scheduling Algorithms proposed by Celis, John Ryan [9]. Design and Performance Evaluation of an Optimized Disk Scheduling Algorithm (ODSA) proposed by Bhoi, Sourav Kumar, Sanjaya Kumar Panda, and Imran Hossain Faruk [10]. Weak Real-Time Based on Disk Storage System Scheduling Strategy proposed by Liu, Si Yuan, Lu Bai, and Yan Zhang [11]. A New Optimized Real-Time Disk Scheduling Algorithm proposed by Nidhi, Nidhi, and Dayashankar Singh [12]. A general framework for dynamic and automatic I/O scheduling in hard and solid-state drives proposed by González-Férez, Pilar, Juan Piernas, and Toni Cortes [13]. A New Approach to Disk Scheduling Using Fuzzy Logic is proposed by PriyaHoodaand SupriyaRaheja [14]. This paper consider two factor named as seek time and rotational delay for schedule the disk. Fuzzy Logic based algorithm for disk scheduling policy is proposed by Talip [15]. This paper propose a new fuzzy model for improving the performance of disk scheduling.

Disk Scheduling Algorithms

1. **FCFS (First Come, First Served):**It is the modestmethod of disk scheduling algorithms. The I/O requirements are processes or served as per to their appearance. The request touches first will be retrieved and served first. Subsequently, it monitors the order of start; it causes the remote swings from the innermost to the outermost pathways of the disk and so on [32].
2. **SSTF (Shortest Seek Time First):**This algorithm is based on the knowledge that R/W head should proceed to the path which is adjacent to its current position [32]. The technique would remain same until all the path requests are attended.
3. **SCAN:** This algorithm is prepared by affecting the R/W head rear and onward to the innermost and outermost pathway. As it scans the pathways from end to end, it process each the requests found in the direction it is controlled[32]. This algorithm is also known as the Elevator algorithm.
4. **LOOK:** This algorithm is alike to SCAN algorithm excluding for the end-to-end stretch of each curve. The R/W head is individual tasked to go the furthestmost location in need of examining [32].

5. **C-SCAN (Circular Scan):** This algorithm is an upgraded form of the SCAN algorithm. C-SCAN curves the disk from one end to-end, but as soon it touches one of the end pathways it then transfers to the other end pathway without examining any requesting location [32].
6. **C-LOOK:** Circular LOOK is just similar to C-SCAN which uses a return curve before handling a set of disk requests [32]. It does not derive to the end of the pathways unless there is a request, moreover read or write on such disk location similar with the LOOK algorithm.

Fuzzy Logic Control System

Fuzzy Logic deals with reasoning that is estimated rather than accurately gathered from classical predicate logic. Lotfi Zadeh, a professor of computer science at the University of California founded the theory of fuzzy logic [16]. Fuzzy Logic is a problem-solving controller system methodology that delivers itself to implementation in systems ranging from small, simple, multi-channel PC, networked, or workstation-based data achievement and control systems. It needs some numerical constraints in order to operate such as what is measured significant error and significant rate-of-change-of-error, but particular values of these numbers are generally not critical unless very approachable performance is required in which case empirical tuning would determine them.

Innumerable applications of fuzzy logic have piercing a method for an operational exploitation of fuzzy logic in the framework of challenging processes. Fuzzy logic is a modeling method well suited for the control of complex and non-linear systems [17]. Control design of an ankle foot orthosis with the application of fuzzy logic is proposed by M. Kanthi, V. I. George and H. S. Mruthyunjaya [18]. Type-2 Fuzzy Logic in Decision Support Systems is proposed by Comas and Diego S [19]. Fuzzy Logic Applications in Flanges Manufacturing proposed by Turc, Cristian Gheorghe and George Belgiu [21]. Combining boolean consistent fuzzy logic and ahp illustrated on the web service selection problem proposed by Dragovic and Ivana [22]. Application of the L-fuzzy concept analysis in the morphological image and signal processing proposed by Alcalde, Cristina, Ana Burusco, and Ramón Fuentes-González [20]. Intelligent maximum power point trackers for photovoltaic applications using FPGA chip were proposed by Chekired [23]. Interval type-2 fuzzy weight adjustment for backpropagation neural networks with application in time series prediction were proposed by Gaxiola and Fernando [24]. Fuzzy Logic Applications in Control Theory and Systems Biology proposed by Xu and Sendren Sheng-Dong [25]. New Applications of Soft Computing, Artificial Intelligence, Fuzzy Logic & Genetic Algorithm in Bioinformatics proposed by A. T. Hiwarkar, and R. Sridhar Iyer [26]. Application of a model based on fuzzy logic for evaluating nursing diagnostic accuracy of students proposed by MHBM Lopes [27]. Fuzzy logic control in air conditioning system [28], ducting system [29], CPU scheduling [30] and Job shop scheduling [31] proposed by R. Kumari, V. K. Sharma and S. Kumar.

Proposed Fuzzified Disk Scheduling Algorithm (FDSA)

This paper introduced an innovative expert system for design and implementation of new disk scheduling algorithm with the help of some fuzzy rules. These rules are basically used to examine the optimal solution for disk scheduling. This paper deals with some fuzzy rules and these rules are based on seek distance and rotational delay. This work is proposed to compute a new priority for execute sectors in CPU with the help of Mamdani type inference.

This paper uses some suitable linguistic variables as input and output. These variables are basically used for compute a crisp value for priority. In this paper, two input variables named as Seek Distance (SD) and Rotational Delay (RD) and one output variable named as Priority (P). Seek Distance (SD), Rotational Delay (RD) and Priority (P) measured as Low, Medium and High. These linguistic fuzzy rules have described the relationship between defined input variables (SD and PD) and output (P). This algorithm used 9 rules which are based on IF THEN statement such as: - IF SD is low and RD is low THEN P is low. These rules are outlined in table 1.

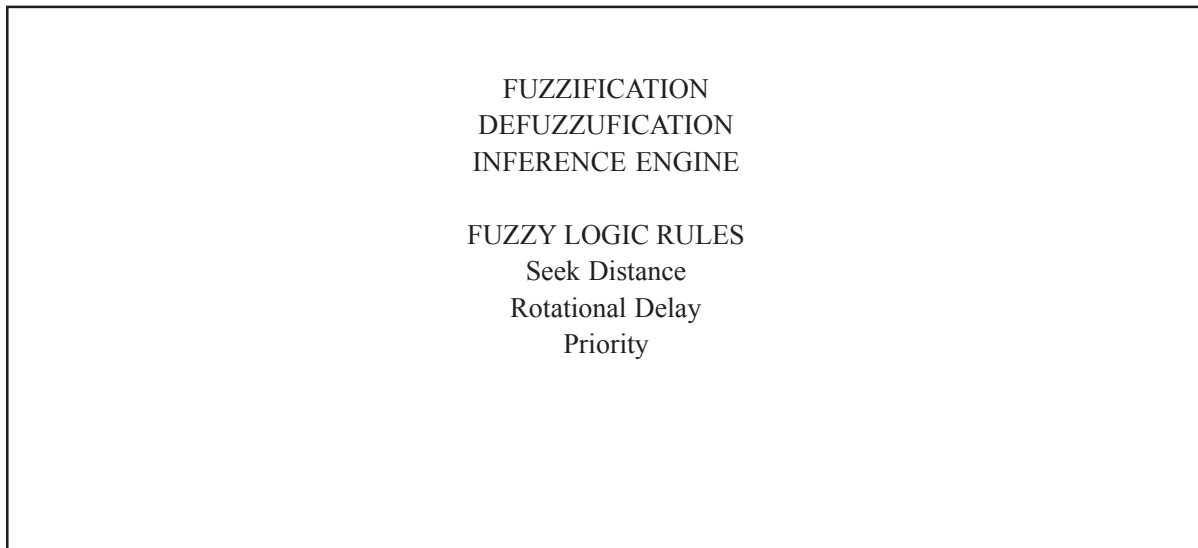


Figure 1: Architecture of Proposed System

Figure 1 shows the architecture of proposed system. Figure 2 shows the Mamdani type inference system named as “Disk Scheduling”. Figure 3 shows the membership function of input variable named as Seek Distance. Figure 4 shows the membership function of another input variable named as Rotational Delay. Figure 5 shows the membership function of output variable named as Priority. Figure 6 outlines the rules of disk scheduling. Figure 7 outlines the surface viewer of disk scheduling.

Table 1: Set of Proposed Rules

Seek Distance (SD)	Rotational Delay (RD)	Priority (P)
Low	Low	Low
Low	Medium	Low
Low	High	Medium
Medium	Low	Low
Medium	Medium	Medium
Medium	High	High
High	Low	Medium
High	Medium	High
High	High	High

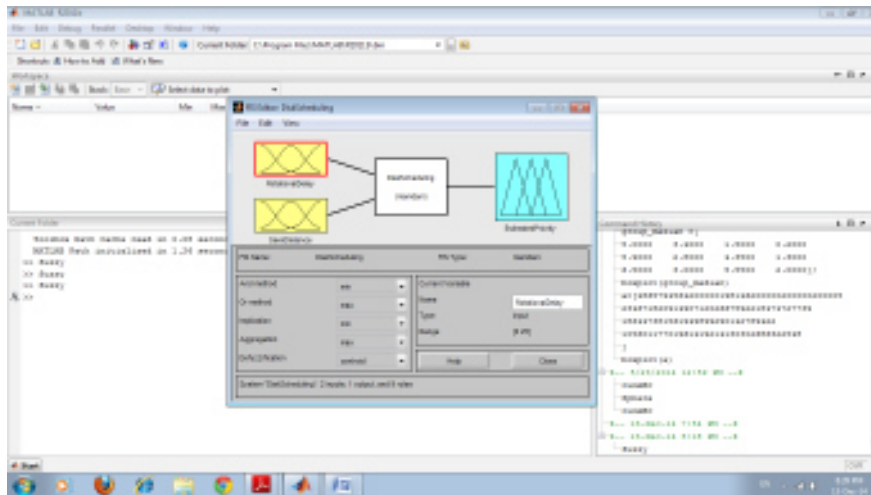


Figure 2: Mamdani Type Inference System Disk Scheduling

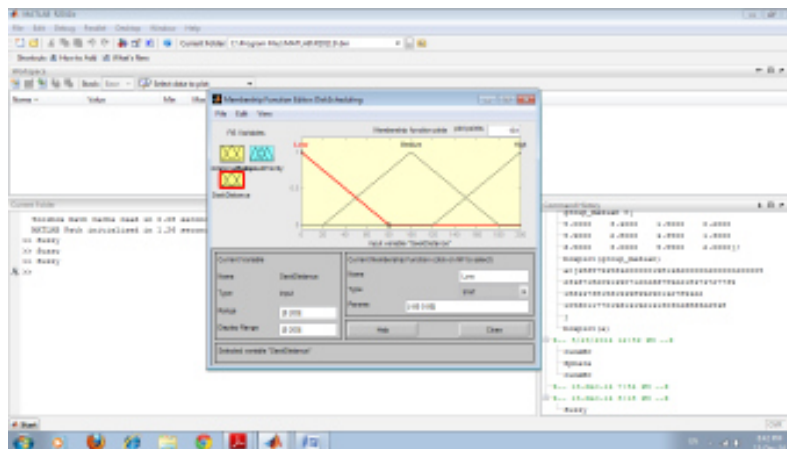


Figure 3: Membership Function of Input Variable Seek Distance

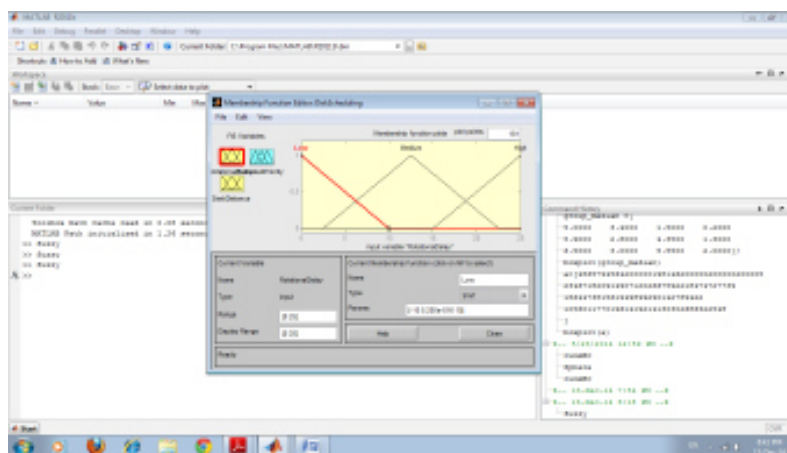


Figure 4: Membership Function of Input Variable Rotational Delay

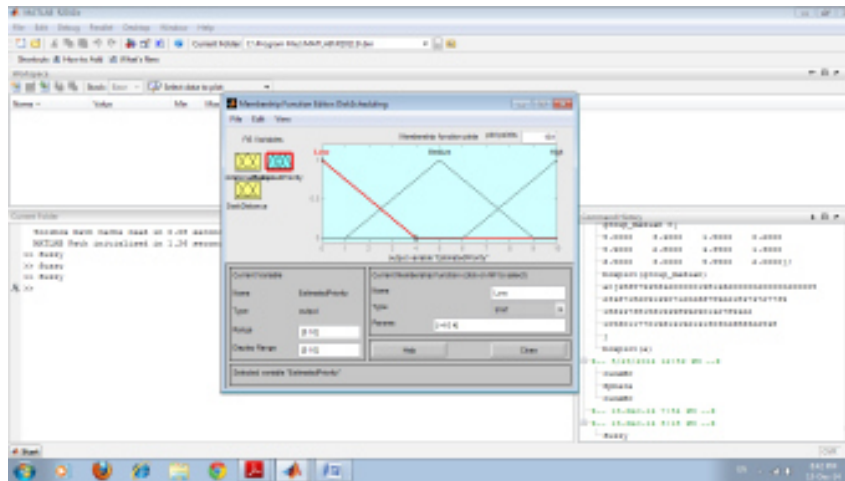


Figure 5: Membership Function of Output Variable Priority

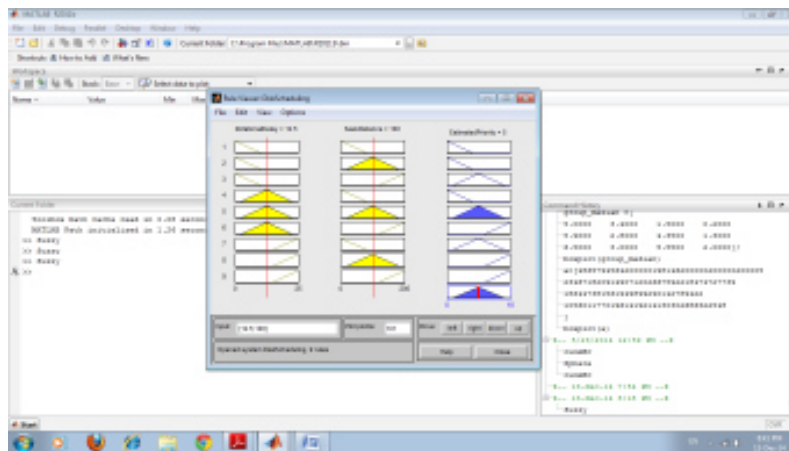


Figure 6 : Rules of Disk Scheduling

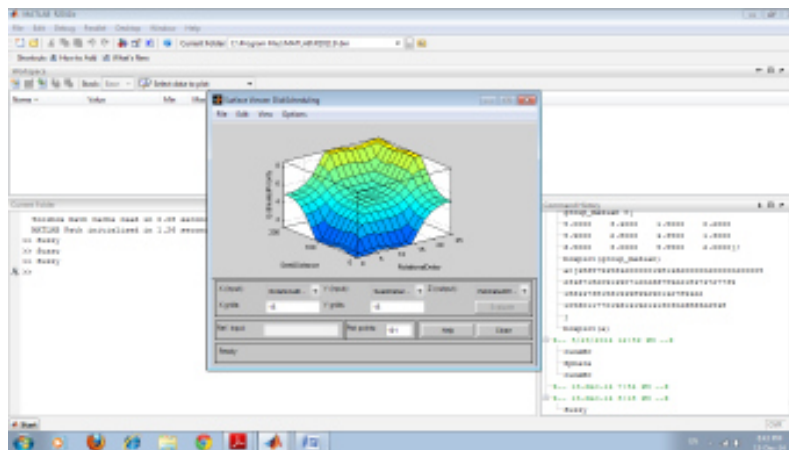


Figure 7 : Surface Viewer of Disk Scheduling

Proposed Algorithm: Fuzzified Disk Scheduling Algorithm (FDSA)

1. Read order of all requested sectors which are received by the scheduler.
2. Read currently located head position.
3. Calculate the Seek Distance (SD) with the help of requested sectors.
 $SD = |Current\ head\ position - next\ requested\ sector|$
4. Calculate the Rotational Delay (RD) with the help of sectors values.
 $RD = (8.33 * sectors\ value) / 63$
5. Use Seek Distance (SD) and Rotational Delay (RD) as an input.
6. Calculate Priority (P) with the help of given inputs through FIS Disk Scheduling.
7. Arrange all the Priority values in ascending order.
8. Now serve the entire request in order.
9. Update head position.
10. Repeat step 1 to 9 until the queue is empty.

Result

The proposed algorithm FDSA is compared with already existing conventional algorithm named as FCFS, SSTF, LOOK, C-LOOK and SCAN. The proposed algorithm FDSA provides better result as compare to conventional algorithm.

Verified this algorithm with the help of a simple example. The order of requested sectors in the disk queue is 95, 180, 34, 119, 11, 123, 62, 64 and the current read/write head position is 50. Now compute the Total Head Movement (THM) for the entire disk scheduling algorithm and compare all of them. Figure 8 outlines the comparison between all the used disk scheduling algorithms. This comparison shows that FDSA is gives the better result as compare to other algorithms

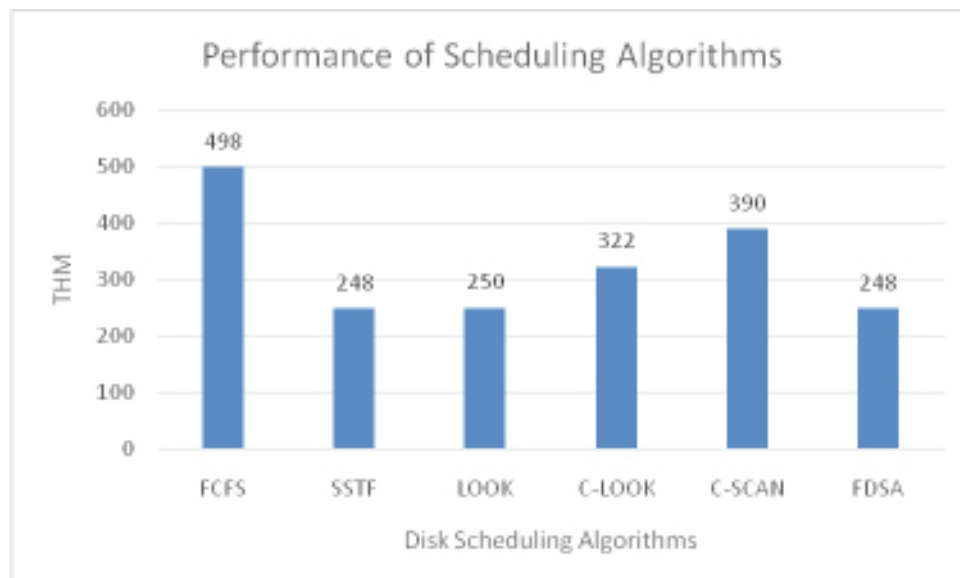


Figure 8 : Comparison of Total Head Movements

Conclusion

This paper presents a novel approach for Disk Scheduling. The proposed approach is based on some fuzzy logic rules. These rules are basically used to calculate a priority of the new sequence of sectors. Fuzzy Inference System used two inputs named as Seek Distance and Rotational Delay and one output named as Priority. As per calculated priority, all the sectors executed and found the THM (Total Head Movement). Results prove that the proposed algorithm is better than some existing algorithm in term of performance.

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A STUDY ON TECHNIQUES AND ARCHITECTURE OF SENTIMENT ANALYSIS

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Abstract

Today most of the products and the services are available online so that direct interaction between the service provider and the customer is established. Now the feedback of the products and the services is taken in the form of online reviews. Sentiment Analysis is the technique which comes under opinion mining to analyse these reviews and concludes the review sentiment. In this paper, a study on different types of sentiment analysis techniques is defined along with the exploration of the architecture of sentiment analysis.

Keywords: Sentiment Analysis, Emotion, Feature Analysis

I. Introduction

Sentiments or the emotions are the expressive information that are generated itself when a human presents information in different forms. The facial expression, human gesture, speech utterances are some of the common aspects of human information expression. Today, the user is very much involved with the worldwide web especially with regard to social media. While posting blogs or tweets the user also includes his emotions and expressions in the form of text and icons. These emotions or expressions are based on the word or the phrase selection done by the web user. Some of the web service providers or the companies also accept the user feedback or the review to analyze the popularity of the site, product or the service. Once this kind of textual review is accepted by the service provider, an analysis can be performed under different dimensions based on the type of information incorporated in it. These features and the feature dimensions can vary according to the application areas [1,2,7,9]. Some of the common forms of emotions represented by different researchers along with impact classes are listed in table 1.

Table 1: Emotion Classes

Emotion	Impact Class
Excited, Awesome, Elated, Enthusiastic, Strong, Wonderful Wow, Warmhearted	Strongly Positive Affect
Aroused, Astonished Surprised	Strongly Engaged

Content, Happy, Kindly Satisfied, Pleased	Pleasantness
Dull, Drowsy, Sleepy Fine, Better, Ok	Low Positive Affect
At rest, calm, relaxed Placid	Low Negative Affect
Quiescent, Quiet Still	Disengagement
Blue, grouchy, lonely Sad, sorry, unhappy not good, bad	Unpleasantness
Worst, scornful, bitter, hostile, fearful, distressed	High Negative Affect

These emotion or expression classes are used to identify user interest in the product or the service so that the service/product provider can take requisite action to increase his sales. The identification of the emotion class from the review, post or the feedback is called sentiment analysis. Sentiment analysis is one of the key emerging research areas that include the integrated concepts of text mining and natural language processing. The sentiments or emotions are observed under different aspects shown in figure 1. The high level classification of sentiment analysis is considered in two main aspects called the positive and the negative sentiments. There are number of existing approaches to perform the topic oriented classification [12,13].

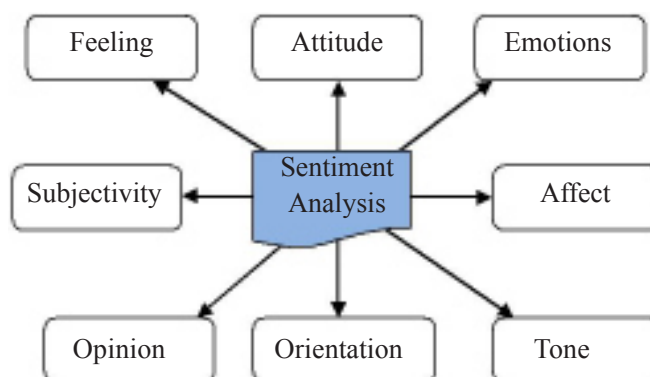


Figure 1: Different Aspects of Sentiments

Two major categories of sentiment classification are binary sentiment classification and multi-class classification. The binary classifications identify sentiments in terms of positive and negative classification. In case of multi-class classification, the strength of classification category is also identified.

Opinion Mining

Opinion Mining is the process of text mining to arrive at some conclusions from the reviews or feedbacks retrieved from users or customers. The opinions are generally taken to collect the thoughts on various aspects of the product including technical details. These opinions or feedback can be taken from the expert reviews as paid review because free users generally comment with less commitment. Once the opinions are collected, the filtrations over these reviews are performed to identify the most relevant information in the form of opinion class or the sentiment class[14][15]. In this section, the study and the analysis of the sentiment analysis is defined. Different aspects, classes and application areas are explored. In section II, the work done by the earlier researchers in the area of sentiment classification is discussed and explored. In section III, a standard model for sentiment classification is presented. In section IV, the different classification approaches for sentiment classification are discussed.

II. Existing Work

Sentiment classification is one of the broad segments used by many applications in different areas. One of the major application areas is the analysis of movie reviews done by different web users. Some of the work done by earlier researchers in the area of sentiment identification based on movie review analysis is being shown in this section. In year 2006, Qiang Ye et al. has used the semantic analysis based approach to perform sentiment classification for Chinese movie reviews. The author defined an automated system for opinion mining under two main classes using the machine learning algorithm. Semantic rules are adapted by the researcher to perform sentiment analysis and classification [1]. Another semantic analysis based intelligent work on sentiment extraction was defined by Richard Colbaugh et al. in year 2010. Authors performed lexicon based analysis on social media contents on user posts and handled many challenges while performing the web information extraction. The commutation approach presented in this work includes the text information extraction. The computation is performed on the word information and the knowledge extraction process. Author also presented a case study based on the related work to show the effectiveness of the work [2]. An adaptive model based on probabilistic analysis for sentiment extraction was presented by Xiaohui Yu in year 2010. This model was utilised to analyze sales performance and increase sale performance. This adaptive model extracts the sentiment features from the review analysis and enhances the data capabilities so that the performance analysis can be done effectively. The work includes the case study performed on movie domain so that system performance can be improved [3].

A case study based work on review mining was performed by Xiaohui Yu et al. in year 2012. The author presented the work on movie domain to increase sales performance. The researcher performed the statistical rule mining along with word ranking and the recommender system. The characterization is performed under time series analysis so that the analysis set will be reduced and optimization will be obtained. The author also presented an experimental case study which shows the accurate sentiment classification [4]. In year 2012, Chien Liang Liu et al. defined a review summarization based analysis and the rating identification approach based on feature extraction. Author used the SVM classification approach to perform level 1 classification and later on polarity classification was utilised to generate the movie ranking. The review classification was implemented on extracted movie features so that preferred aspect based analysis was performed [5].

In year 2011, Kristin Glass et al. performed social media content extraction for sentiment analysis to identify security aspects. Author presented a text classification model using a bipartite graph to perform work on words and documents. Later, the sentiment labels were applied over it to perform effective classification. The researcher defined a conjugate gradient method to present a semi-supervised classification approach [6]. Another method on sentiment analysis was presented by Hasan et al. In this method, proximity patterns were identified along with proximity types and the relation. This extracted information was then classified into different sentiments using supervised and statistical methods. The author showed that statistical learning is more accurate in terms of results [7]. Hogenboom et al. presented feature strength analysis approach under different aspects to automate sentiment analysis. The author used negation based approach to identify the influence of the scope [8].

Ming Hao has presented a topic based twitter post analysis for sentiment detection. Author defined this analytical approach under different vectors such as keyword density, stream analysis and influence. Author presented a cell based structured analysis to identify the influential opinion. The author defined the results in the visual analysis by area wise segmentation so that the sentiment relation to the specific population area was identified [9]. Chales B. Ward et al. has defined a framework for the text monitoring and sentiment signal analysis for real world classes to perform text classification. Author performed the phrase level and document level analysis so that large scale forecasting will be performed. Author standardized the work under different application areas such as business, stock market, movies etc. [10]. Another automated work on sentiment analysis was performed by Martin Wollmer et al. for audio visual context evaluation. Author defined the annotation analysis approach and performed summarization to reduce feature size. This hybrid feature analysis was classified using SVM approach and prediction approach to predict the sentiment [11]. A textual review analysis and classification approach was presented by Mothami [12] using SVM approach. The author used the multi theme document for the analysis and performed layered analysis.

III. Reserch Methodology

In this section, the standard architecture for the sentiment analysis has been defined. The reliability of any data mining operation depends on the dataset itself. In this kind of mining, the data is collected from end users that include general information as well as technical. To perform the effective sentiment analysis, multiple reviews are considered. The number of review considerations also defines the accuracy obtained from the review process. The basic architecture of the sentiment analysis is shown in figure 2.

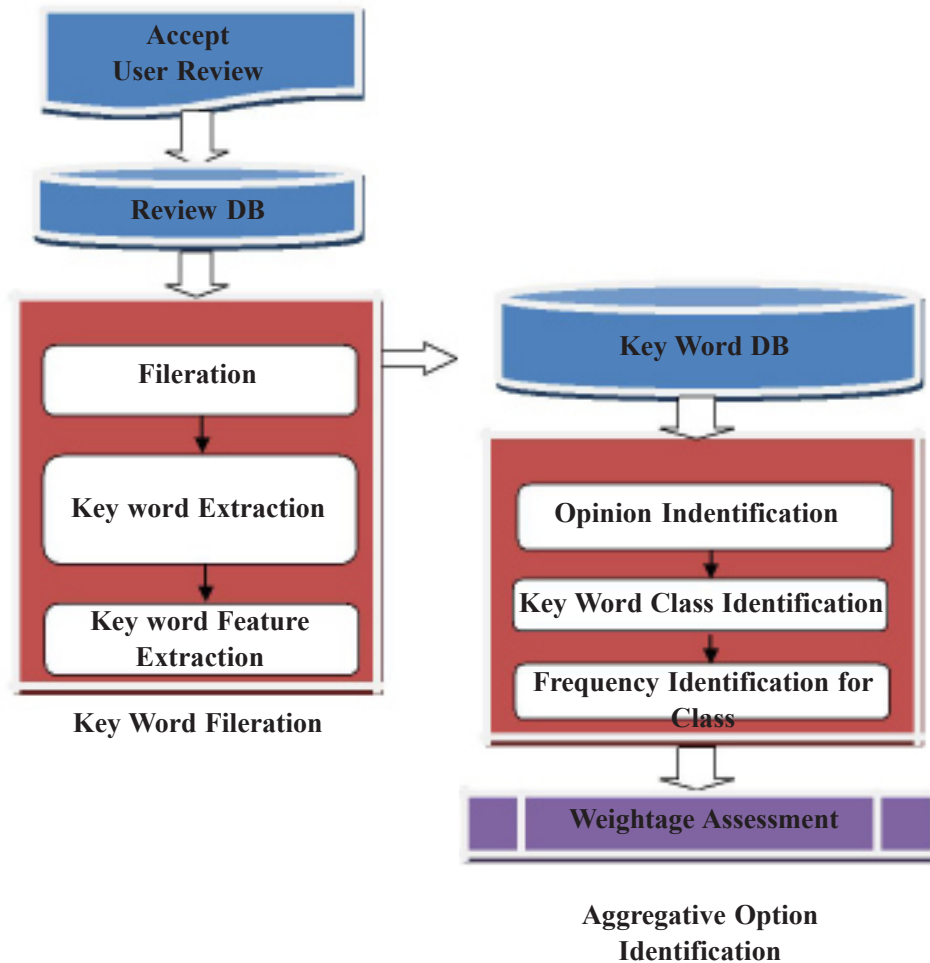


Figure 2: Sentiment Analysis Framework

As shown in the figure, once the reviews are collected from users or the customer, a review database is generated. Now filtration on this review DB is performed. At the initial stage, the keyword extraction from the reviews is derived. This extraction process includes the elimination of the stop words and identification of the keywords. From these keywords, the adjectives and the other opinion oriented keywords are identified. After this stage, filtered opinion keywords dataset is generated.

At the second level, the work on this keyword database is performed. At this stage, the opinion identification is defined as the combination of three main stages. In the first stage, the opinion class is identified for each keyword. Later, number of opinion keywords in each class is identified and based on this, the weight age is assigned to each belonging opinion class. An opinion class that will have more number of keywords will be assigned by higher weightage. Finally, the aggregative weightage is applied on each opinion class and the collective decision is taken. This decision is considered in the form of opinion class identification as the final result.

IV. Types of Sentiment Analysis

Sentiment analysis is basically used to identify the conclusion of any review or the feedback by performing the sentiment encoding. This analysis is generally based on a single word, adjective or phrase. The example of the sentiment analysis is listed here under

“Review: The Movie screenplay was awesome”

Here “awesome” defines that the movie review is positive and that the reviewer liked the film. But this single word phenomenon is always not accurate, because some of the technical reviews are multiline and having different aspects about different movie qualities. These qualities include the direction, music, screenplay, star cast, story etc. Each category is then analyzed under the respective review class. Once the initial pre-processing is done, there are number of approaches to perform the sentiment analysis. The most common categories of review analysis are shown in figure 3.

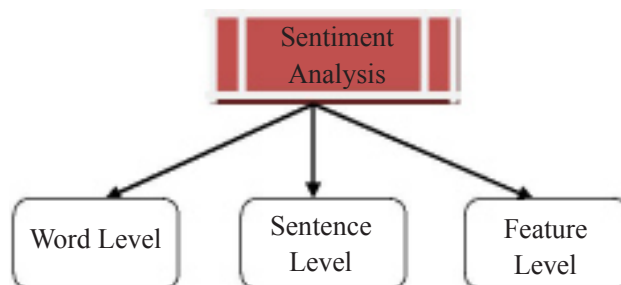


Figure 3: Type of Sentiment Analysis

A) Word Level Sentiment Analysis

It is mostly used as an effective sentiment analysis technique. An effective encoding is done between the sentiment words and the class. Such as

(Brilliant, Awesome, Very Good) => Positive Sentiment

Sentiment Words

Sentiment Class

There are number of databases that represent the adjective and the respective class. This adjective extraction comes under the lexical analysis of the review. The class generation is a kind of clustering. In the general form, two classes are formed to identify the positive and the negative reviews. The reliability of this approach depends on the adjective or the sentiment word set. The word set must include all the synonyms and antonyms relative to the word. Here the synonym represents the positive sentiments and the antonym represents the negative sentiments.

B) Sentence Level Sentiment Analysis

In this sentiment analysis approach, different levels of granularity are analyzed over the review. A rule based analysis is required to perform the sentence based sentiment identification. These rules include the negation rules extraction approach. It means the sentence or the review including negative words such as no, not and

never are used to represent the negative perspective of the sentiment. Some of the verbs that represent a negative sense also represent the negative reviews such as “stop”, “problem” etc. These verbs are also analyzed in different verb forms and combinations. Some of the examples of the sentence level sentiments are given in table 2.

Table 2: Sentence Level Sentiment

Type	Example	Sentiment
Negation Negative	No Problem	Positive
Negation Positive	Not Good	Negative
Negation Neutral	Will not work	Negative

C) Feature Level Sentiment Analysis

It is one of the most intelligent analyses of movie reviews. This analysis process defines feature identification from the review. This feature is compared from the review set and based on which the orientation score is identified. Each positive feature is assigned with positive weightage and the negative feature is assigned with negative weightage. Once all the features are collected, the aggregation on the weightage is performed to identify the overall featured score. If the score is positive, the review is considered positive otherwise it is considered negative. The feature analysis approach is based on the statistical or the mathematical formula based on which overall prediction of the sentiment feature is carried out.

IV. Conclusion

In this paper, a study oriented work is outlined with regard to sentiment analysis. This analysis process is defined in terms of different approaches for sentiment analysis. The work also includes the exploration of sentiment analysis.

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CLOUD COMPUTING – “A NEW ERA FOR IT PROFESSIONALS”

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Abstract

Cloud computing predicts innovative professional opportunities for Information Technology professionals. In various cases, existing basic skillfulness sets transfer straightforwardly to cloud technologies. In additional instances, IT pros are required to extend innovative proficiency sets that meets the requirements of emerging cloud job demand. Organizations consider deploying to cloud computing will need them to train their Information Technology professionals about the prospective opportunities at the forefront so that they can fabricate their staff ideas, capabilities and skills ahead of the transformation. Information officers who think to produce extra business significance from Information Technology inevitably have to be at the frontage on stroke of cloud skills education for their own organization as well as the need to build training competence for their IT staff and professionals. The promising cloud world offers those with the competence to build and cultivate their portfolio of skills acquired by training. This paper explores the overview of the cloud and outlines the skill sets and the IT pros and cons of Information Technology professionals. It explains what the cloud computing offers and how it applies to the services and impacts existing infrastructure.

Keywords: Cloud, Cloud Computing, Information Technology, IT Professionals

I. Introduction to Cloud Computing

If we break cloud computing into pieces and try to make a simple explanation from the scratch, it would be as follows: Cloud computing is remotely located shared resource or simply a cloud where you can store your personal or official documents, software, pictures, music etc [1]. It is a framework for delivering IT services where resources are extracted from the internet using tools and applications on web, rather than a point to point connection to a server [1]. The server stores the data software packages. The cloud structure enables access to information as long as an e-device has access to the web applications. It reduces the infrastructural costing for any organization, in view of the fact that they are not expected to own their own servers and can use capacity leased from third parties [1]. It can also be dynamically reallocated on demand. This explanation covers only a small fragment of this concept, while on the contrary, cloud computing is a vast, open field to study, explore and innovate novel applications [1].

II. Components of Cloud Computing

A cloud computing system consists of three main components:-clients, data centre, and distributed servers.

a. Clients

Clients in a cloud computing architecture are similar to the clients of daily local area network (LAN). These are the computers which reside on the desk of the end users. This is where frontend applications are installed. They can be laptops, tablets, smart phones, or PDAs. The physical specifications of the client system are in following three categories:

- Mobile - Includes smart phones, tablets or PDAs.
- Thin – These are the deposit terminals having no hard disk. It simply displays the information.
- Thick - These types of clients are regular computers, using a web browser similar to Firefox or Internet Explorer to connect to cloud.

b. Data Centre

Data centre is a collection of servers where the applications which the user subscribes are hosted. A data centre server could be virtualized in nature where the software is installed in the main physical server but appears as a separate server identity to the user. In this configuration, one can have many virtual servers running on one physical server.

c. Distributed Servers

If one server is down or not available instantly to a client request, it may be due to congestions etc., then the other servers activate to cater to the clients need. The data is regularly synchronized in the servers to provide services flawlessly.

III. Service Models

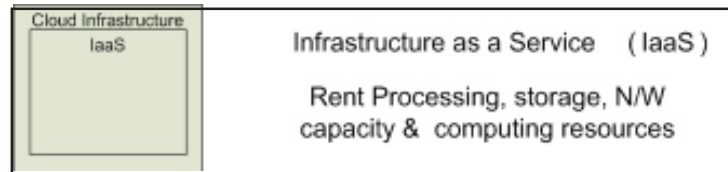
a. Platform as a Service (PaaS)



PaaS provides all of the services necessary to support the entire life cycle of building web applications and services completely from the Internet.

- Generally, applications should be developed with a particular platform in mind.
- Multi-tenant environment.
- Extremely scalable multi-tier architecture.

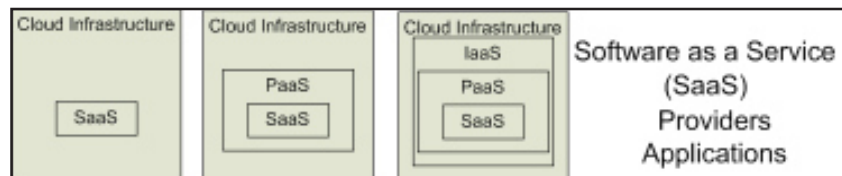
b. Infrastructure as a Service (IaaS)



IaaS is the deliverance of technology infrastructure as a scalable service.

- Frequently billed based on usage.
- Usually multi-tenant virtualized surroundings.
- Can be bundled with managed services for OS and application support.
- Conventional managed hosting is a type of web hosting where a user chooses to lease entire server(s) housed in an off-site data center.
- Term based contract based on predictable source requirements

c. Software as a Service (SaaS)



SaaS is a software deliverance method that provides licensed multi-tenant access to software and its functions remotely as a Web-based service.

- Typically billed based on usage.
- Usually multi-tenant environment.
- Greatly scalable architecture.

IV. Deployment Models

- I. *Public cloud* (off-site and remote) describe cloud computing as where resources are dynamically provisioned on-demand, self-service foundation over the Internet, via web applications/web services, open API, from a third-party source who bills on a value computing basis.
- II. A *private cloud* environment is frequently the first step for a firm prior to adopting a public cloud scheme. Corporations have discovered the advantages of consolidating shared services on virtualized hardware deployed from a main datacenter to serve local and remote users.
- III. A *hybrid cloud* environment consists of some part of computing resources on-site (on premise) and off-site (*public*). By means of incorporating public services, users can power cloud solutions for particular functions that are too costly to retain on premise, such as virtual server development domain, disaster recovery and backups.

- IV. A *community cloud* is created when some organizations with similar requirements contribute to common infrastructure. Costs are stretch over fewer users than a *public cloud* but more than a single tenant.

V. Employment Reports and Scale

- a. The employment scale for cloud computing jobs is 72, around 10,077 job positions were open in only the US, and in developing countries like China and India the number of vacant positions is much higher from 220,000 to 500,000 positions (Data collected from year 2012 - 2013) [2].
- b. For a fresher programmer or for an IT professional, the salary scale goes from \$90,650 to \$110,800 according to the Wanted Analytics [2].
- c. In 2012, a study conducted by IDC experts reveals that by 2015, nearly 14 million jobs related to IT cloud services would be flourishing worldwide. The BRIC and the US will be the centre of new positions capable of supporting public and private clouds solutions [2].
- d. Microsoft reported that the demand for cloud-savvy IT professionals will grow by 26% annually until 2015 and will create more than seven million cloud-related vacancies worldwide [2].
- e. In Europe, the Middle East and Africa, IDC estimates a growth of 24% per year to about 1.4 million cloud-related IT jobs by 2015. Asia Pacific region will have largest growth (32% per year) resulting in more than 2.3 million cloud-related jobs by the end of 2015 [2].

VI. Jobs in Cloud Computing Profession

The names might have changed but nothing new has been added to the job description of an IT professional, but there are a few changes. Following are the jobs in cloud computing profession:

- Systems Engineer
- Web Developer
- InformationTechnology Professional
- Platform Management Engineer
- Cloud Security Specialist
- Cloud Developer
- Management function as interior advocates for cloud computing, must be able to identify the business worth and opportunity of cloud computing and choose alternatives when appropriate. This noticeably expands on a tendency of monitoring the cost and business contribution of IT and ensuring alliance between financial and resource venture in cloud-related technologies and business outcomes.
- Project and program managers: Project management skills are necessary in all IT firms. Project management includes alignment of resources and coordinating activities to guarantee that specific activities, project milestones, and planned outcomes are accomplished.
- Business analysts: Business analysts have a clear knowledge of business objectives and cloud services.
- Application development and maintenance: Cloud computing and portable computing are a part of the similar trend towards readily available and remotely accessible data and maintenance of data.
- Software Engineer
- Performance Supervisor
- Security Management Engineer
- Risk Management Engineer
- Cloud Support Analyst
- Cloud Architect

VII. Characteristics and Skills Required for Cloud Computing Job Professional

It is well known that technical skills are the most important characteristics required for a programmer in this sector but there are more aspects than those that meet the eyes. The candidate should be well familiar with one or more than one of the following skills to acquire a placement in cloud computing field:

- Project management skills
- Mobile app development and management
- Security and compliance
- Business and financial skills
- Technical skills
- Architectural and business need assessment
- Data integration and analysis skills

A number of employers would want to have exposure or experience working with the technologies of one of the four big cloud computing companies: Amazon, Google, Microsoft or Salesforce.com, and/or experience working with virtualization technologies such as that of VMWare.

Other Requirements may include [3] :

- Knowledge of and experience with technologies such as Java, Web services, SOAP and Ajax; [3]
- Experiences of network and security architecture; [3]
- Experience with a cloud migration, data center migration, or server consolidation project;
- Communication, teamwork and problem-solving skills. [3]
- BA/BS degree in engineering, computer science or related field; [3]

Required activity of business analysts in IT - because user requirements must still be collected, cloud-based traders will be selected, and applications will be integrated into business processes [4].

VIII. Pros and Cons of Cloud Computing on Present and Future IT Professions

Pros:

- As explained above, the cloud computing will generate numerous new IT jobs in the fields of maintenance, infrastructure, security, database management, business analysis, project and IT management etc.
- Cloud reduction cost of software and hardware (all those downloaded applications, programs), and management of networking and overall IT costs.
- By using cloud based applications, we would always get better performance from our computer systems. Cloud computing system boots and runs quicker because they have fewer programs and processes loaded in the memory.
- The software price by using this computing is especially low because the consumer will not have to purchase any type of software, thus reducing the overall expenditure of the company.
- One of the most important benefits of cloud computing is scalability.
- Cloud computing also increases the reliability of data as the data is not physically stored on the computer of the user but at the server so any damage to the user machine does not cause any harm to the data.
- The data can be accessed from around the globe - this makes it flexible for the user to remotely access data.
- Cloud computing helps in assessing absolutely different levels of economic and financial feasibility as compared to previously available tools and methods.

Cons:

In many organisations where the systems that were previously developed or purchased and supported by IT staff will sooner or later be replaced by cloud based applications which do not require IT staffing. **Finance**

functions will be taken up by some IT software, like the one used by stock exchange executives.

In May 2010, Hewlett-Packard had to cut 9,000 jobs from their IT services department as they automated their data centre operations [10].

- Cloud computing exists on the basis that the Internet will always be robust and reliable in the coming time. While one can be fairly positive, there is always a danger of the unforeseen.
- Cloud computing assumes that the internet is robust throughout the globe as it is in Europe, North America and some parts of Asia. But customers from countries where Internet connectivity is inconsistent will be discouraged from depending on the cloud services.
- Cloud computing could require a large bandwidth for the clients, depending on what the client is hosting on cloud. As the bandwidth is supplied by the ISP they may charge the client if the bandwidth quota is exceeded.
- Cloud computing could expose the practices of the organisation or the client with the ISP. Their activities could be spied on and misused to benefit rival organisations.
- The third party data stored in cloud is threatened by a large number of factors like loss of control of data as it lies with the third party, risk of lock-in in cloud platform, reliability, unavailability at the time of requirement and many more.

IX. Opportunities in Cloud Computing

Cloud computing provides an opportunity for business innovation by providing a stage to turn IT into a more efficient and approachable business service. In lot of organizations, cloud computing is in its infancy phase.

Numerous researchers conclude that cloud computing will cultivate, but it will be a path of obstacles. Worldwide studies say that ‘cloud services ‘spent \$56.3 billion in 2009, a 21.3% increase from 2008 revenue which was \$46.4 billion [9].

The market is predicted to increase to \$150.1 billion [9]. These cloud services will quickly rise at over five times than the typical offerings. This rise will increase the job opportunities in different areas but especially in IT sector.

X. Effects of Cloud Computing on Existing Jobs

Some months back, a study was released by Microsoft predicting that cloud computing would eventually add about 14 million jobs to the worldwide economy [5].

- Information technology is becoming a common responsibility for everyone in the organization and is not limited to a particular, specialized department. Executives, managers and professionals have access to computing/processing resources that can be made accessible, as needed.
- More rapid innovations are being made possible on the jobs, and failure is becoming an option [5]. Cloud computing provides resources for tests and simulations that previously took months to conduct [5].
- End-users can design their own applications. It commenced with the “mash up” scenarios — in which non-technological users could rapidly and easily build interfaces using platforms such as the Google Maps to plot data points.
- Cloud computing offers a location for simulations and tests, it is now easy for a large business to test new ideas and/or launch them with smaller investments than before.

XI. Boost to Global Economy

Cloud computing used to be a common word for IT fanatics, but now a days, it is viewed as a tactical strategy to give a boost to business sales and performance [6].

- Improving the system’s overall performance, according to 80% of the feedback, is one of the most significant factors in moving to the cloud; while 76% of the executives recognized economic factors as one of the main drivers in cloud migration and also 76% said that technical benefits are just as important [6].
- About 25% of the executives said that about “10%” of their core IT runs on the cloud platform, while

less than “10%” said that they do not have early plans to move to the cloud based services [6].

- The outcomes show that out of 900 executives; 81% said they have moved some of their business solutions to cloud computing [6].

XII. Cloud Computing in Education

The worth of human civilization is not in how much it earns but how much it knows [7]. It is knowledge that drives to advancement, and ultimately human comfort.

- A distributed management system can considerably reduce the load, leveraging efficiencies across the nationwide school network. The trouble of small classrooms could be overcome through virtual classrooms, with students attending classes in their homes on their personal computers, with the teacher being present virtually hundreds, or thousands of miles away [7].
- The students can work on the cloud, cooperate with their classmates and share knowledge, and be sure that they won't leave their homework assignments when they go to school. Since their work is on the cloud they can access it anywhere [7].
- Many colleges do not have sufficient hardware and software to provide students with a complete learning experience. With the help of SaaS and IaaS, even a small budget will allow students access to the latest technologies in the market [7].

XIII. Cloud Computing in Health Care

- With the help of cloud computing, the patients' records can be easily sent to the experts of medicine and effective treatment can be provided in time.
- The costs of transferring the patients only for the reference is reduced as the reports can be sent through the cloud to the specific faculties.
- Future incorporation with cloud-hosted analytics capability will provide health professionals with the ability to perform exploration and measurement using aggregated data.
- Cloud computing also helps to secure data that is shared between different parties, enhancing collaboration, interpretability and ultimately patients' care.

XIV. Future of Cloud Computing Employment

According to Gartner's Hype Cycle, cloud computing has come to its maturity stage which leads this into a productive phase, which can be interpreted as - most of the important issues with cloud computing have been resolved to a point which makes clouds more resourceful for full commercial exploitation [4].

But this does not mean that all the problems related to it has actually been resolved, only that the risks can be managed to a certain extent. Cloud computing is still like a research topic. A number of project managers within IT will be needed because more systems will be implemented with less internal IT resources. Data integration jobs will dramatically increase because the use of multiple cloud-based traders may cause data break up that has been integrated into a cohesive data model [4]. IT Professionals with in-depth knowledge of private and hybrid clouds will be in high priority as large companies try to implement cloud-based technologies inside their data centres [4]. Infrastructure Engineers will be in demand due to the increased need to move data into and out of the data centres and the high availability and throughput that are required to reduce the latency inherent in cloud-based applications. Skilled security specialists will be required for cloud traders [4].

XV. Conclusion

Grid computing was the last research which led to centralised approach

- However, the concerns are that the mainstream acceptance of cloud computing could cause many problems for the users.

- A lot of new open source systems appearing that you could install and run on your local cluster of systems.
- Cloud Computing is in a stage of growth, but this technology still has some issues of security and is somewhat immature. Government Technology Research Alliance (GTRA) research showed that most common concerns about implementing Cloud Computing technology is privacy and security [8].
- The real worth of cloud computing is that it makes your library associated software and data available everywhere including the latest smart phone devices.
- We are all aware that a country like India faces problems like digital divide and of course very low internet bandwidth. So, benefits of this new technology can reach only a limited part of educational arena.
- It is the responsibility of various cloud hosting service providers to create awareness among the users to make use of new and innovative technology, and to create expert job seekers. The environment of cloud computing is very vast and ever increasing so as to start a cloud based training program can be a good stroke in terms of establishing dominance in cloud hosting industry.
- Cloud computing offers benefits to organizations and practicing individuals. There are also security and privacy concerns. If you are considering a cloud service, you should think about how your organization's sensitive information, and that of your customers, can best be protected. Paying attention and review of the terms of service or contracts issues/challenges the provider to meet your needs.

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ECONOMICS

WELFARE ECONOMICS AND HAPPINESS ECONOMICS

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Abstract

One of the most important and discussed issues of social welfare has many theories substantiating its validity. One of the most basic theories in social welfare, Pareto Optimality, has been explained and then critiqued. Backtracking social welfare to individual welfare and that to the basic constituent of individual welfare, the paper explores the possibility of happiness (subsequent well-being) having an important role in the development of self and the achievement of individual objectives.

Welfare Economics

Efficiency in economics would mean whether any state or situation regarding resource allocation maximizes social welfare or not. In welfare economics, attempt is made to establish criteria or norms with which to judge or evaluate alternative economic states and policies from the viewpoint of efficiency or social welfare. These criteria or norms serve as a basis for recommending economic policies which will increase social welfare. Thus, according to Prof Lange, "The norms of behavior established by welfare economics are supposed to guarantee the optimal allocation of economic resources of the society."¹ More specifically Prof Baumol writes, "Welfare economics has concerned itself mostly with policy issues which arise out of the allocation of resources, with the distribution of commodities among various consumers."²

The three concepts of social welfare³ are-

- The first concept of social welfare is the paternalistic one which describes the views of a paternalistic authority or state and not of the individuals in a society. According to this concept, the preferences of the individual members of the society may be ignored and the state or a paternalistic authority uses its own ideas about social welfare.
- The second concept has been used by Pareto. According to the Paretian concept, social welfare is simply the function of the welfares of various individuals in a society. If some people in a society are made better off and none worse off, social welfare increases, and if some are made worse off and none better off, it decreases. But if some are made better off and some worse off, we cannot know what has happened to the welfare of the society.
- The third concept involves interpersonal comparisons of utility⁴, which is to be made by introducing explicit value judgements.⁵ They believe that changes in the social welfare cannot be assessed without making interpersonal comparisons of utility. It is because this concept of social welfare is able to judge the welfare implications of even those changes in economic organization and policies that make some people better off and others worse off.

In all of the above concepts, we should remember, that the efficient resource allocation should be given paramount importance. The next question would be to objectively measure the social utility⁷, which will thus avoid interpersonal comparisons whose scientific nature can be challenged⁸. Thus Jeffrey M. Herbener, chose to establish the purpose of welfare economics so as to develop scientific analysis of social wellbeing as a justification of government policy.⁹

Throughout history, various attempts have been made to quantify and take into account utility without the distortion of value judgements. The following are few of the major theories made with respect to the same. **Misesian Welfare Economics**- “seeing the causal relationship between the means and the ends. In a value free manner... Socialism would destroy material prosperity, thus market economy is the mean that would suit everyone”¹⁰ The value judgment here is the assumption that is made in the beginning that everyone shares the end if there is more material progress. This ethical coin may not be the case.

Classical Welfare Economics - “The way to create social welfare is to maximize physical output i.e. better material and consumer goods along with free trade. Not only this, there is special emphasis on monetary value of assets.” Adam Smith^{11,12} argued that, the way to increase production is to extend the division of labour and capital accumulation. Part of the problem, he didn’t base it on subjective value and on physical production of goods.¹³ Technological advance and capital accumulation would go against the underlying private property system, by invoking govt. policies like credit expansion, monetary inflation, under this theory, such policies would also be justified.¹⁴

Old Welfare Economics – Edgeworth and Pigou saw “social utility as cardinal expressions¹⁵ and cumulative of individual utility...the classic public policy would be that of income redistribution^{16,17}The problem is that it would destroy the whole market structure due to the capitalisation of the rich and subsidization of the poor leading to collapse of productivity of the society. What overthrew this view was demonstration by Pareto and Robbins that, in scientific theorizing, we cannot make interpersonal utility comparisons.¹⁸

New Welfare Economics¹⁹ – Adopted the Pareto rule which included the literature of Pareto Optimality. Pareto rule says, if a social interaction makes a person worse off, then any judgment regarding the interaction requires an ethical rule involving interpersonal comparisons. It has to make at least one person better off and no one worse off.²⁰ The theory²¹ includes that entrepreneur maximizes profit given prices of inputs with perfectly competitive market assumption and promotes free markets.²² (Herbner, 1997)

Kaldor denied the relevance of interpersonal comparisons of utility to the problem by attributing to the classical economists a more ‘objective’ test of economic efficiency- a new arrangement is an improvement if the *losers* could be compensated by the *gainers*. Whether compensation should be paid was a political question and the economist had no special authority to pronounce it. This test or principle of hypothetical compensation was hailed by John Hicks,²³(1939) a more suitable foundation for welfare economics than the utility foundation provided by Marshall.²⁴

Mainstream welfare economics does not claim that compensation will achieve equitable outcomes, but argues that there will be enough gains for winners to compensate losers. Should the society want this?²⁵ Thus a cost – benefit analysis would consist of an enumeration and evaluation of the consequences for individuals or groups of a particular policy or investment. Lewis Froman’s classification could be used to help identify these groups (areal, segmental approach)²⁶. Significantly, however, the outcome is expressed in terms of a

single net compensation principle whereby if the aggregate benefits exceed the aggregate costs- so gainers could compensate losers - then the policy or investment would yield a net increase in social welfare and is acceptable irrespective of the actual consequences or outcome for the individuals identified in the evaluation. Both the winners and the losers will usually be expected to pay taxes or other user charges for benefits equally and other windfall benefits are rarely recouped. (Dasgupta, 2014)

Pareto Optimality

Velfredo Pareto was the first to part with the traditional approach to social welfare. He rejected the notion of cardinal utility and its additive nature and detached welfare economics from interpersonal comparisons of utilities. Pareto's concept of maximum social welfare is free of value judgment and based on ordinal utility. Pareto optimum is a position from which it is impossible to make anyone better off without making someone worse off by any re-allocation of resources and outputs (Ahuja, 2008).

The three aspects of the optimality would include:

1. Exchange efficiency
2. Production efficiency
3. Product-mix efficiency

● Exchange Efficiency:

Exchange efficiency means the distribution of a given output of goods between individuals in a society should be such that it should not be possible to make someone better off without making anyone worse off. It can thus also be referred to as 'The optimum distribution of products among the customers'. For explanation of this model, the following assumptions have been made:

- a. Each individual has his own ordinal utility function and possesses a definite amount of product and factor
- b. Production function of every firm and the state of technology is constant
- c. Goods are perfectly divisible
- d. A producer tries to produce a given output with the least-cost combination of factors
- e. Every individual wants to maximize his satisfaction
- f. Every individual purchases some quantity of all goods
- g. All factors of production are perfectly mobile.

● Production efficiency

Production is Pareto Efficient when it is not possible to reallocate resources to produce more of some goods without producing less of some other goods. First aspect of production efficiency relates to the allocation of resources within each firm while the second aspect deals with the allocation of resources among firms producing the same or different products. Allocation is efficient when all firms producing a product have the same marginal cost. Production efficiency requires that the economy must operate on the production possibility curve.²⁹ (Annexure 2)

The condition could also be reframed as –the marginal rate of substitution²⁷ between the two goods must be the same for every individual who consumes them both. It can be better explained with an Edgeworth Box Diagram. (Annexure-1) Where U_a^1, U_a^2, U_a^3 are the indifference curves representing the preferences of A and U_b^1, U_b^2, U_b^3 are the indifference curves representing choice bundles of B. Both consume Good X and Good Y shown in x and y axes respectively. The Contract Curve (AB) passes through the points where the indifference curves of A and B are tangential to each other. Any point outside the contract curve does not represent the equality of MRS²⁸ between the two goods for A and B. Thus every point on AB denotes maximum social welfare in the Paretian sense but we cannot say anything about the best of them.

● Product –Mix Efficiency :

The product mix efficiency means that allocation of resources among the production of various goods and services is in accordance with the preference of the people. This is basically the combination of the above two efficiencies and gives the final denotation of the optimality condition. The Pareto optimality cannot be achieved in isolation in production or exchange efficiency.

To explain the optimality condition, we juxtapose the Edgeworth Box in the production possibility curve TT' between the commodities X and Y. TT' could also be called as the society production-transformation curve. Given O_x and O_y produced of Good X and Y respectively, the indifference curves are also drawn. S is the consumption efficient point where the curves are tangent to each other, slope of the tangent indicates the marginal rate of substitution of the two consumers between the two goods. Also, drawing a tangent gg' to the TT' , indicates the marginal rate of transformation between Goods X and Y³⁰. The two consumers will attain equilibrium at S on the contract curve, if the slope of 'k' i.e. their marginal rate of substitution equals the marginal rate of transformation curve between the two goods. The higher the point of the PPC curve, the higher is the satisfaction derived. (Annexure -3)

Critique of the Pareto Criterion and Pareto Optimality

1. It is not completely free from value judgments. "Pareto criterion fails seriously when it comes to comparing alternatives. Whenever there is a conflict of preferences of two individuals with respect to two alternatives, the criterion fails to rank those two alternatives no matter what the preferences of the rest of individuals in the society might be." (Patnaik, 1974)
2. It leaves a considerable amount of indeterminacy in the welfare analysis since every point on the contract curve is Pareto optimal. Therefore, to choose between them, and to compare the various alternatives lying on the contract curve, interpersonal comparisons and value judgments regarding proper distribution of income needs to be made. There are infinite numbers of points which are Pareto optimal. (Quandt)
3. Quoting Amartya Sen, "A social state is described as Pareto optimal if and only if no one's utility can be raised without reducing the utility of someone else... A state can be Pareto optimal with some people in extreme misery and others rolling in luxury, so long as the miserable cannot be made better off without cutting into the luxury of the rich" (Sen, 1990) . It identifies well-being with utility and captures efficiency aspects only on utility based accounting.
4. In a developing country like India, where the disparities between the richest and the poorest are huge, such sort of optimal conditionality cannot be possibly used to measure the welfare aspect of individuals.

An Alternative Approach- Economics of Happiness

While studying welfare economics, we actually study economics of social welfare. Social welfare is the sum total of individual satisfaction in a society. Thus, it is the individual that would comprise of a unit of welfare. The emotional quotient and the subsequent well-being³¹ of an individual is thus of an extreme importance. In the present time market society, there is a little doubt that humans are treated more as a factor of production than as humans itself³². The mechanized approach to work and producing results is much like the Taylor approach to management. With the offset of the industrial revolution and the Marxist approach to a stateless society, I believe, that it is extremely important that before it is too late, we derive and understand the subtext in these theories.

Emotions play a major role in every aspect of the human nature. It is this human being, the basic micro economic unit in an economy, who is the subsequent target for all the economic and social policies. We, therefore, cannot afford to put aside the extremely delicate yet a powerful linkage that makes up this fundamental micro economics unit. It is that of the thoughts and emotions. Firstly, it is essential to clarify what constitutes thoughts and emotions. Thoughts can be thought of as the mental cognition of our ideas, beliefs of the world around us. Emotions are the flow and an experience of feelings.³³ A general trend is that thoughts trigger feelings which in turn form emotions.

“All we are is the result of what we have thought. The mind is everything. What we think, we become”-
Gautam Buddha

Since there has been given an extraordinary importance to the thoughts in the mind of a person³⁴, economics needs to exploit this fertile ‘market’ to the maximum benefit. Imagine the situation where, in an economy, all the citizens are achieving their potential. The capabilities approach, as marvelously described by Amartya Sen, I believe, could be supplemented by ‘happiness approach’.

Since, economics cannot function in isolation like any science in this world, one cannot undermine the influence of philosophy and psychology in economics. (This has, in the late times, been emphasized on by the neo-classical economists.) Even if the capabilities have been laid down in a bullet- listed chart as to-dos for an individual, the way to accomplish those objectives is what I want to focus on in this paper. Thoughts and the state of mind that would enhance the productivity and achievement of the potential of a human being are as important as the end result itself. Since, means are as important as the end, the ‘skill set’ of achievement is important to be supplemented by the subtle but nevertheless extremely important emotion behind it. The entire point is that there needs to be an inculcation of ways and means to help the most important economic unit blossom to its fullest extent.

Economics and Happiness

Optimality in production and economics would be achieved when there is true welfare of the human. “The capability of a person reflects the alternative combination of a functioning of a person, and from which, he or she can choose one collection.”³⁵ Identification of set objectives plays a very important role here. As a byproduct of the objectives penned under this approach, the know-how of the technical knowledge can be added on with the supporting thought process. It would facilitate the achievements of such objectives and in a much more comprehensive way³⁶.

Among the positive emotions, happiness is the focus in this paper. The role of happiness³⁷ is understated in traditional economics. As stated earlier, human beings are products of their emotions.

The upbringing of positivity has been proven to create a very strong energy in human body. With scientific research³⁸ showing that 70 percent of our system would be affected by our thought processes, it is of extreme importance that the world taps into this magical power that all humans possess. (Emoto) Emotions thus are a large stakeholder in our actions in the outside world. In the present time, we are looking into maximizing output and growth at a micro and a macro level. Since a macro is inclusive of micro units, it is desirable that we focus on maximizing the productivity of the latter.³⁹

What is being proposed here is to the creation of mentalities that would enhance the growth of the happiness. An assumption that is held here that well being is one of the conditions that create happy thoughts and hence happiness. In the research that was done in— various implications emerge that proved the positive causal force between emotional well-being and productivity and productivity (Oswald P. S., 2014).

It is now known that happiness⁴⁰ does have a substance influence over the capacities of choice and innovative content. In their experiments⁴¹, they observed that increase in well being in individuals led to an increase in productivity of about 12%. Lower happiness was linked with lower productivity. This thus, strengthened the existence of a causal link between happiness and performance of the humans. Therefore, such happiness raises the possibility, at the microeconomic level and perhaps even at the macro level, of self-sustaining spirals between increased productivity of human beings and their own well being.

In another experiments conducted by Isen and Reeve (Alice M. Isen, 2006) it was demonstrated that positive effect fosters 'intrinsic motivation' and is reflected by the choice of activity, it also promotes enjoyment of a novel and challenges task along with provision of a more responsible work behaviour.

Health and Happiness

A university of Texas Health Science report said that "A growing body of research shows that gratitude is truly amazing in its physical and psychological benefits". (Robbins, 2011) Experience of gratitude might be associated in a causal fashion with happiness. There has been speculation by researchers, writers, and practitioners, that gratitude possesses 'happiness-bestowing' properties. (Robert A. Emmons, 2003)

And it is common sense that a healthy body will be able to focus and produce more than a sick and unhealthy one. Thus, not only will the individual expenses on health care reduce significantly, it goes hand in hand with the significant rise in the level of outcomes by whatever measure we choose.

Happiness as a Common Good?

Layard⁴² believes in taking away from the goal of public policy of wealth and shifting it to 'well-being' and 'quality of life'. He rejects the idea of John Stuart Mill which distinguished the types of happiness in terms of higher and lower happiness. Higher would be associated with virtuous conduct and philosophical pleasures and lower can be in direct correlation with superficial pleasures. According to Layard, happiness is different from all other goals like health, autonomy, accomplishment and freedom, because it is self-evidently good and not just instrumental in achieving alternative goals. (Ott, 2006). Since people care about their reputation and social approval by others, they have a sense of fairness and want to make commitments and thus as a

consequence, they would need a common good or goal as a single overarching principle, to solve problems between existing rules, to review rules and to provide help in situations where rules provide little guidance.⁴³

Happiness in a Function

A general function could be derived at: reported wellbeing and happiness= (age, gender, income, education, marital status, diet, personal characteristics, region characteristics, country characteristics).⁴⁴

Can economic incentives make people happy even to further provide a forward linkage towards a growth in productivity?

The potentially weak incentive effects of monetary rewards has been observed and highlighted in economics. (Amegashie, 2006). Monetary compensation as the sole motivator is both costly and ineffective. They remain a blunt instrument. If an organisation needs to function well, it cannot rely solely on monetary incentive schemes (George A. Akerlof, 2005). Thus, this is a cycle that needs to be injected with the positive push towards the greater efficiency. This might even be related to a micro economic 'Big- Push theory' where in the big push in a section of the micro economic units will result to have a macro economic effect on the economy as a whole.

A Suggestion

Among other injections that needs to be made in the different cycles in the economy, the most important and 'needs to be stressed upon' is the education injection. Since education brings up the next generation of individuals who will lead the economy further and to higher ranks, it is of extreme importance that the mind set of these 'fertile seeds' is nourished and polished in the right fashion. Along with the basic syllabus under the various education schemes such as the Right to Education implemented by the Government of India, there ought to be a separate subject on how to think 'right'. i.e. how to think most productively. Counting your blessings might be one of the first steps that would invoke gratitude and subsequently happiness. Many other ways to conduct your thoughts and mind activities would have an impeccable effect. Such big would be the impact, that it is my prediction that within two generations, our economy will be renowned for the most sustainable and developed economy. Such a virtuos injection would be a sure shot way of a holistic development of the present and future generations.

Conclusion

Thus, in the paper at first the importance of social welfare and the concepts regarding it was talked about. Welfare economics was then arrived at as a suitable weapon to target the welfare quotient in the society. The model of Pareto-Optimality was looked at and explained. The reason why it will not work in the present times was illuminated. Lastly, an alternative to the welfare economic approach was proposed which was based on the theory of happiness. It could also be expected to have a mass appeal as another 'invisible hand' in today's market driven society. The resultant development would be an 'in and out' development.

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End notes :

¹ O.P. Lange (Lange), Political Economy, Vol 1 ,p.317

² (J.Baumol)

³ J.De Graff, Theoretical Welfare Economics, Cambridge University Press. 1957

⁴ Utility is the satisfaction that a consumer derives from consumption of a good or service.

⁵ This has been bought forward by Bergson and Samuelson.

⁶ Value Judgements or values is meant the conceptions or ethical beliefs of the people about what is good or bad.

⁷ Utility and welfare has been used interchangeably in this case.

⁸ Lord Robbins, in his researched has established this challenge, bringing the issue to the forefront.

⁹ Video lecture form, the MISES university, Alabama <https://www.youtube.com/watch?v=dzfDDOuRg8>

¹⁰ Ibid.

¹¹ The father of classical economics, Adam Smith was also the propounder of free market which can be as an extension of indirect relation with the two points he had suggested in order to increase productivity.

¹² Others prominent economists who supported this theory was John Stuart Mill, Ricardo , and Malthus.

¹³ A gunpoint policy would also be onerous, the classical economists will be in favour of patents and copyrights. And it would be okay for the government to subsidise certain lines of technological improvement

¹⁵ Or monetary proxies for utility which were addable or summable would serve the purpose.

¹⁶ Transfer money or money assets from the rich to the poor

¹⁷ The bases of such policies were diminishing marginal utility (DMU) for money. It was explained that since the DMU for a rich person was much lesser than the DMU of a poor person, the aggregate sum of utilities would rise if we take income from the rich person to the poor person.

¹⁸ According to them, even if every one has diminishing marginal utility of money, it basically tells us what is going on in the minds of a person, which is extremely subjective.

¹⁹ The so-called new welfare economics is dated, somewhat arbitrarily, from the appearance of a short note by Nicholas Kaldor in Welfare propositions of economics (1939) in response to a paper by Roy Harrod (1938).

²⁰ Such an arrangement is Pareto efficient or Pareto optimal when no further Pareto improvements can be made.

²¹ First condition: Marginal Rate of substitution of the consumers would have to be equal to maximize utility. $MRS_{xy} = P_x/P_y$ where P are the prices of Good X and Y. And the marginal rate of technical substitution between good X and Y should be equal. Second condition: Marginal Rate of transformation = marginal rate of technical substitution (Production to be efficient and in demand by the consumers)

²² Interventionism consists of mixture of voluntary and involuntary acts of acquisition and interactions. Each such act would be Pareto inferior. Thus interventionism fails to achieve a degree of all individual utility as great as the free market. See The Pareto Rule and Welfare Economics – Jeffrey Herbner, Review of Austrian Economics 10, No.1 (1997)

²³ Called the Kaldor –Hicks efficiency , Short history of Welfare economics (<http://www.socrethics.com/Folder2/Economics.htm>)

²⁴ This was associated with the Cambridge school of thought in particular with the welfare economist Pigou.

⁵ Balakrishnan et al , 2009,10

²⁶ (Greenberg)

²⁷ Could be explained as the rate at which a consumer is ready to give up Good X for Good Y assuming that he is consuming both. Or the amount of good X compensated for consumption of another unit of Good Y to retain the same level of satisfaction.

²⁸ Indifference curves represent the MRS of individuals. Where the curves are tangential, the MRS would be equal to each other which would be the Pareto optimality condition.

²⁹ This guarantees the maximization of resource utilization and not a single resource going waste.

³⁰ Since the production possibility curve denotes the marginal rate of transformation of resources used to produce two commodities in a society.

³¹ Gough et al (2007) defined well being as ‘What people are notionally able to do and to be, and what they have actually been able to do and to be’. We could consider it as presence of positive attributes (happiness, gratitude) and absence of negative ones (jealousy, boredom). Happiness is the focus in this paper.

³² (Sraffa) 'Production of commodities by Means of Commodities' lays emphasis on the fact that labour or the human factor isn't any different from the other factors of production. Marx, in his work about commodity fetishism throws on the similar concept edging more on the alienability and the alienation of human aspect of production.

³³ <http://www.takingcharge.csh.umn.edu/enhance-your-wellbeing/health/thoughts-emotions/what-are-thoughts-emotions>

³⁴ One of the most common examples is the 'silver lining' concept that prompts us to think positive about a situation.

³⁵ (Sen, Capabilities and Functionings)

³⁶ Even though there is no substitute to hard work, being happy while working hard makes the entire process much more faster and merrier. Happiness would give that additional push.

³⁷ There has been as many definitions of happiness as there has been people studying it. Webster simply defines it as – a: state of well-being characterized by emotions ranging from contentment to intense joy; b: a pleasurable or satisfying experience. '...people can focus on more than survival, the non-economic aspects of life become increasingly important influences on how long, and how well, people live. This societal-level shift is linked with individual-level value changes, or a transition from giving top priority to economic and physical security to self expression values that emphasize participation, freedom of expression, and quality of life' (THE PSYCHOLOGY OF HAPPINESS)

³⁸ Masaru Emoto had conducted an experiment and discovered that if thoughts and words are directed at water, the water crystals undergo changes depending on whether the thoughts are positive or negative. When directed at with emotions of happiness and joy, they formed beautiful crystals as opposed to distorted shapes when attacked with hatred.

³⁹ This could be referred to as a trickle up effect? Where in the flow is non monetary but developmental in nature.

⁴⁰ Or a positive well-being

⁴¹ (Oswald P. S., 2014)

⁴² Richard Layar, An economist specializing in unemployment and inequality. He worked for the British Govt. as an economic advisor and in 2000 joined the House of Lords.

⁴³ As micro economic units would then merge together to form a macro unit, it is then hoped that such a common goal would have a macro impact as well. (Ott, 2006)

⁴⁴ (David G. Blanchflower, International Happiness, 2011)

RAPIDLY EVOLVING INFORMATION AND COMMUNICATION TECHNOLOGIES – DRIVING FORCE FOR HOLISTIC ECONOMIC DEVELOPMENT

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Abstract

In the past two decades, there have been many changes related to the economic development in the society. The geographical boundaries are blurring and all this is happening due to the evolutionary development in the Information and Communication Technologies (ICT). Though the momentum is more in developed economies but the developing economies are fast catching up. Plethora of data is accumulating with breakneck speed. In order to clean, filter, store, analyze, use and disseminate the required information in the field of economics, capabilities of computing devices and services have been of great assistance. Over the time, networking capabilities have also enhanced, which have provided further fuel for the holistic growth of economies. This research paper relates the use of emerging trends like datafication, big-data analysis, cloud computing and smart systems which have revolutionized the basic working models of economics. These capabilities have implications for all the sectors of economies – the way, in which the production and consumption processes are evolving, the businesses and markets are functioning and changing, work of the various levels of governments and the citizens in general.

Keywords: Big-data, Cloud Computing, Economic Development, Holistic Growth, ICT, Smart Systems

1. Introduction

The advancement in economies or rather the stages of development depends upon the advancement in science and technology. The industrialization had transformed the mass agrarian economies and as a result changed the status of the nation states. The next big leap in economies came with the advent of the information and computer technology. This technology indeed has the potential of transmogrifying the basic economic structures. As a further link to this chain, is the adoption of cloud based services. The virtual world is gradually becoming more and more real as it is not only about products and services but behaviour also. Information and computer technology is opening several new dimensions for the businesses which will assist in

- (a) Scaling down the risks,
- (b) Cutting down the costs,
- (c) Broadening scope for innovative business practices and
- (d) Enhancing system capacities.

It will empower not only businesses, but also people, governments and organizations in general. In a nutshell, it will accelerate the rate of holistic growth. It further has impact on the behaviour of the stakeholders as the virtual world is shattering the national boundaries, hence asking for regulation of changing nature of markets. The regulators and policymakers have to be more careful and futuristic while formulating and amending policies, regulations and laws. Another related issue is of employment – several traditional jobs will be cut down but on the other hand jobs in newer avenues will be created. Although developed economies are forerunners in this field but developing economies are catching fast. The pace of globalization is increasing tremendously.

Section II of the paper discusses the influence of ICT on various economic activities and section III deals with the emerging trends in ICT like datafication, big data analysis, cloud computing and use of smart systems.

2. Influence of ICT on Economic Activities

ICT has revolutionized the nature of communication and interaction. The world as a global village is undergoing a transformation in this regard which is equally affecting the economies, societies, institutions, individuals and the culture as a whole.

2.1 Worldwide Integration of Production: The connectivity level of any country determines the altitude of benefits that a country can reap from the globalization process. In terms of ICT, the global positioning and boundaries are all in connection to the cyberspace. ICTs provide the pathways with which the world is brought together, conquering both time and space. The critical role of ICTs here is that they allow the flow of information and market intelligence at incredible speed and at very low cost. This means that multinational corporations have better access to the most comprehensive market intelligence; they can better coordinate their activities and management (YA'U).

2.2 International Trade and Distribution Networks: With the improved transportation system, the international trade expanded. But with the advent of information and computer technology, it can take gigantic steps. It makes possible to manage diverse customers, products, services, production plants and facilities, etc. located in different countries. These services help in gathering, collating and managing data related to products and services.

Such information is further used to prepare appropriate logistics for balancing the demand and supply of these products and services in time, keeping in view, the facts related to shelf life, inventory size and transportation time, etc.; the prime factor being minimizing the affiliated costs. Today thanks to ICT, Multi National Corporations have access to remote markets and for cost minimization; there are numerous subsidiaries, production plants or assimilation plants located in different countries. Automation processes are increasing in number not just in production but distribution and logistics. For facilitating these processes, the use of electronic commerce, electronic business, Global Positioning System (GPS) and Electronic Data Interchange is becoming indispensable.

The usage of Global Positioning System in trade and commerce and Electronic Commerce (“Transport Logistics”) is widespread in developed economies but there is a vast scope of adoption and expansion of these in developing countries. As the basic aspects related to ICT such as the speed availability, global connectivity, quality of available systems are a great matter of concern in these countries, they

need to put more efforts in this direction first. If such requirements are not fulfilled and quality standards are not maintained, then it will not only hamper the growth of local business but also the enhancement of business activities of Multi National Corporations. The developing economies have to be prepared for handling the surge in traffic (both physical and virtual).

Another aspect to be discussed in this reference is the problem of negative externalities related to increasing transportation system. In order to deal with the burgeoning freight flows and long distance transportation, the efficient use of ICT can reduce the time as well as control the negative externalities. This requires comprehensive planning and coordination of logistics at both local and global level.

2.3 *New Patterns of Consumption of Goods and Services:* The pattern of consumption of goods and services is getting a complete facelift. A wide range of new products and services are now available which were hitherto unheard of specifically services. Online shopping, auctions, gaming, chatting and messaging (or social networking in general) and trading are some precedents of this transforming pattern. Even the boundary between products and services is blurring.

2.4 *Financial Markets and ICT:* Another example of such game changing technology is today's financial markets or specifically the electronic trading of financial instruments. The traditional trading on the floor of the stock exchanges was replaced by high-speed algorithmic trading. Algorithmic trading is based on real time functioning. High frequency trading (HFT) (Cliff) is increasing at a rapid speed capturing around 50% of the total volume of trading in US with Europe and Asia following suit. Instead of traders' physical proximity to the stock exchange, today the proximity of the servers is important for achieving speed advantage, since the difference of a few milliseconds of latency can result in losses or gains of millions of dollars. The next wave of innovations on this front will likely come from trading software driven by self-learning algorithms (King).

3. Emerging Trends in ICT

3.1 Datafication

The present era is the era of knowledge. In order to thrive, any economy relies heavily on the data collected through the day-to-day activities as well as the achieved data. Capabilities of computing devices and services have been of great assistance since 1960s; but today the biggest problem is this plethora of data, which is accumulating with gigantic speed. Digitalization has helped the economies grow so far, yet the move from digitalization to datafication will yield results in progressive multitude. Generally, by using digital technology, an organization uses data for carrying out critical business processes and also for strategic decision making. Since the latest demand in this competitive world is to convert an organization into a data-driven enterprise, digitalization alone is not enough. Digital technology through datafication is characterizing the way institutions and individuals need to interact and co-ordinate business related activities.

Datafication (Bersin) is a relatively new phenomenon which collectively refers to processes, tools and techniques which aid in transforming any enterprise to data-oriented enterprise. Datafication aims for mass customization, specifically carried out by and for the end-users. Through an interaction between the digital and the physical world, the knowledge associated with the physical objects is non-embedded. Datafication is going to make data the nucleus of not just business or government processes, but for the economies as a whole. By implementing datafication, service delivery, data access time and overall

cost is reduced; but issues like privacy, data security and data ownership are the challenging areas which need to be addressed.

3.2 Big Data Analysis

Data on economic activity was specifically collected in the pre-internet era. The data collection process and techniques were quite slow. The collected data was stored on physical mediums like paper, etc. for the first time, and then it was converted to the digital form, either manually or via scanning. This whole process was not only too slow, but it was prone to problems like data redundancy, incomplete data, lack of authenticity, etc., and finally, the data thus collected was quite scarce for carrying out predictive analysis.

As the internet has spread its wings in every part of the world, access to data footprint has become much easier. With the help of internet, if a person goes for online shopping, all his clicks are recorded. If he reads an article, watches a video, or likes a blog, his behavior is recorded. His likes and dislikes are stored whether he manages his finances, plays a game, visits social networking sites, etc. This heap of data when collected is being referred to as big data (Einav) which forms the base for market research and development activities. This type of data is equally sought after by the government and the Multi National Corporations. With big data, three major aspects come into the picture. The first is the type of data, second is the storage for this data and lastly comes the analysis of the data.

- *Varied types of data* : Talking about the types of data (Halkidi 17), in the pre-internet era, the majority of market oriented researches were primarily based on nominal data. With the advent of the web, the data is no more restricted to a particular form. In today's world, we are surrounded by nominal data, binary data, ordinal data, temporal data, symbolic data, multimedia data, and other kinds as well. Under the umbrella of big data, we get all the different types for different kinds of analysis.
- *Data Warehousing* : The storage of big data is another issue. Such data cannot be stored and accessed on simple databases. The general storage technique of relational databases used so far stores data in two dimensional forms, i.e. in rows and columns. These databases neither have the capability to store, nor access the big data. The usage of big data is meant for predictive modeling, and for that, one needs to see the existing data in different dimensions. This requirement paved the way for data warehousing (Raden). Data warehouses work on cube technology, which provides the data a multidimensional view.
- *Data Mining Techniques*: The general mathematical, statistical or econometric techniques used by statisticians and economists are insufficient for the predictive modeling. A new range of algorithms have been invented under the ambit of data mining (Halkidi 17) which work efficiently on the warehouse data. In order to characterize and evaluate patterns, data mining makes use of different fields like mathematics, statistics, artificial intelligence, machine learning, psychology, experimental algorithms, etc.

3.3 Cloud Computing

Businesses without internet were mainly privately owned processes where the enterprise had to invest a lot of money in procurement, installation, regular execution, maintenance and up gradation. This not only incurred ample of money, but also time and efficient manpower. A regular lookout for experts

who could manage the latest techniques and technology had been a great headache for any organization who craved to create a niche in the cut-throat world of competition. There has been quite paced up development in the world of ICT in the past decades, and making individual efforts on the part of an enterprise in order to keep up with the market has been very tiresome.

Using internet as the backbone, cloud computing (Jackson) has become an essentiality for seamless running of any kind of businesses. There is no longer a requirement to purchase and maintain the computing resources, whether it is hardware, software or services. All three are available on demand through the use of cloud computing. Any organization now can stay relaxed with no worries about the latest advancements. The first benefit for the economic growth comes with the connectivity through the network. There are no boundaries as to how much resources any business organization or even an individual can demand. The combined and shared pool of resources and services, which are covered in the shroud of cloud are easily scalable. Additionally, the best part is that both up-scaling and down-scaling is possible. So, there is never a risk of over-provisioning of resources. Neither is there a worry to think about any sort of updating in terms of software and hardware. Right from setup to installation, and from scaling to maintenance, everything is managed by the cloud providers. The user just has to pay for the service for the time the service is used.

The cloud that initially started its services with three base services, namely, software as a service, platform as a service and infrastructure as a service, has now extended up a whole series of services like storage as a service, database as a service, business process as a service, integration as a service, security as a service, testing as a service, and many others. This list of services is increasing day by day.

3.4 Smart Systems

A step further from the usage of individual smart devices is the use of smart systems.

“Smart systems combine data processing with sensing, actuating and communication and are able to analyse complex situations and to take autonomous decisions. They take advantage of miniaturization, and are often invisible to the consumer. They are highly energy efficient or even energy autonomous and can communicate with their environment” (“Smart Systems” 3).

Smart systems, though still in their nascent stage, can be the solution to diverse economic problems.

- *Energy Usage & Pollution:* Use of smart systems can lead to energy efficiency through the auto adjustment of temperature and light requirements within the buildings or vehicles according to the external weather/environment.
- *Demographic Variations:* Providing cognitive assistance to physically challenged people or elderly people in their living environment.
- *Increasing Mobility of People and Goods:* Intelligent transportation system and logistics can facilitate the movement of people in terms of speed and security and movement of goods in terms of in-time and demand-driven delivery.
- *Unemployment:* Centralized smart systems managing the skill requirements, qualifications, specifications of job requirements and job profiles with that of available human resources.

4. Conclusion

For every economy, developing or developed, improving the quality of life is the primary goal of all developmental policies. For holistic development, it is necessary to identify such drivers that can provide momentum to the maximum number of sectors and side by side work on decreasing the costs affiliated to this pattern of development. ICT is the most promising driver of the present time. The opportunities are increasing and so are the concerns. The need of the hour is to learn from past economic growth patterns and their lacunas and be ready for the future challenges in order to harness the potential of the computer based techniques and technologies to the fullest.

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NEW PARADIGMS OF GROWTH AND SUSTENANCE: ROLE PLAYED BY INDIAN DIASPORA TOWARDS GOVERNANCE AND SUSTAINABLE DEVELOPMENT IN INDIA

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Abstract

Nations have woken up from their deep slumber. There are many conferences, seminars, symposiums and debates being held, across the globe on issues like Green House Effect, good governance, Sustainable Development and other issues that are related to environment. India is one of the largest countries in the world that faces many problems. There are NGOs, government departments, scientists, intellectuals, and research scholars who are working towards sustainable development programmes. Sustainable development in India deals with a variety of development schemes in social and human resources sectors, both central and state governments and also public and private sectors. This also includes sectors like energy, drinking water and agriculture. The present central government speaks consistently on development and good governance and both nationals and members of the Diaspora respond to this concern.

The central government has further liberalized its policies and in contemporary times, FDI is permitted in various sectors. The Diaspora communities, through their various associations in India, aim to invest in diverse sectors, taking advantage of the FDI policy of the central government.

India has its vast diaspora spread across the globe. There are millions of NRIs and PIOs, who were economically insignificant in India, but have achieved great material success as foreign nationals. There are many in Indian Diaspora who are millionaires and billionaires and wish to contribute in the progress of their motherland. Many expatriate Indians have set up NGOs, associations and organizations towards various challenges which India confronts these days. Sustainable Development is one among them. The present paper aims to focus on how Indian Diaspora helps India towards sustainable development; through people who are contributing towards providing shelter, clean drinking water, clean energy, green environment and other related issues on sustainable development. It also speaks on good governance as seen by Diaspora members in their adopted lands. The Indian Diaspora needs further encouragement from the central and state government as well as general public to initiate requisite steps towards sustainable development in India.

Keywords: *sustainable development, Diaspora, environment, FDI, NGOs, NRIs, governance*

Introduction

The intellectuals, scientists, and research scholars have often debated on issues like climate change, greenhouse effect and sustainable development. This lip service towards 'safe environment' is gradually changing into action and the need for sustainable development is gaining momentum in the present day. Development reflects the diversity of our experiences and what sustainable development means in practical terms needs to be assessed. There is the growing concern for the future of our interlocked ecological and economic systems in a highly populated world that is characterized by major social disparities.

Krishan Saigal (2008) in his book *Sustainable Development: The Spiritual Dimension* speaks on the importance of maintaining a balance in Nature:

Modern scientific findings conclude that everything on earth is interwoven into a beautiful and extremely intricate and complicated balance of nature. This balance is particularly important in the case of the earth which is, perhaps, the only living planet in the universe. The major scriptures repeatedly focus on the need of maintaining that balance and not upsetting order in nature. As upsetting the balance could lead to the extinction of humanity and its replacement by another creation. (Saigal, 182)

The text books on environment for the primary school children also attest this fact of caring for Mother Nature. Community governance and sustainable development go hand in hand. While referring to governance, Nobel Laureate Ostrom also depicts mutual benefits:

The central question in the study of community governance is how a group of principals who are in an interdependent situation can organize and govern themselves to obtain continuing joint benefits when all face temptations to free ride, shirk, or otherwise act opportunistically.

-(Ostrom)

India is correctly called a sub-continent due to its vast area. The geographical location of India on the world map shows that it is surrounded by water in the South, West, East and in the North by Himalayas. Indians had trade relations with other countries since many centuries. This led to frequent contact with foreigners. Over a period of time, many Indians went to those countries in search of jobs, education, matrimonial alliances, trading purposes and simply on leisure tours. Among these Indians, many stayed back in those countries, raised their family, adopted the local culture, and gradually they became one among the local community. These Indians are concerned about various issues that India confronts today. In this situation, Non-Resident Indians and People of Indian Origin do invest in India and try to restore the 'balance of nature'.

Indian Diaspora has imbibed various positive cultural, social and ecological concerns while being in Christian Liberal Democracy nations of the west, especially USA, Canada, Australia, UK, New Zealand and other European countries. Gerry Stoker, who has concentrated on the governance policies of the west in 1990s expresses his thoughts:

The paradox that the liberal state faces is that governance, interpreted in the broad frame of the political and policy environment of the 1990s, has been used to denote a baseline agreement that governance refers to the development of governing styles in which boundaries between public and private sectors have become blurred. (Stoker)

The above observation made by Gerry Stoker should be a model for bringing the corporate sector, ruling class and the public on a common platform to debate on issues like governance and sustainable development.

Definition of Sustainable Development and The Idea of Governance

Sustainable development has been defined in many ways, but the most frequently quoted definition is from Our Common Future, also known as the Brundtland Report (1987):

Sustainable development is a development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It contains within it two key concepts: (1) the concept of needs, in particular the essential needs of the world's poor, to which overriding priority should be given; and (2) the idea of limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs. (Brundtland)

All definitions of sustainable development require that we see the world as a system—a system that connects space; and a system that connects time. In simple words, sustainable development is environmental, economic and social well-being for today and tomorrow.

Monto M. in the book *Sustainability and Human Settlement* (2005) opines, “Sustainability models are usually based on a stand which can be termed as the model concept” (95). The book further states that, “Research on sustainability of human settlements needs to consider human systems and natural systems in a balanced manner” (95). This indicates that the resources available should be judiciously used for our benefit and keeping in mind the future generation, who would require natural resources in abundance due to population explosion.

Does the elite of this country look towards governance and sustainability as the outcome of a long drawn struggle between the civil society on the one hand and the industrialists on the other? George Matthew, a social scientist opines:

For the millions of poor and marginalized of this country, governance has relevance mostly in so far as it relates to the local space of the villages where they live and from where they earn their livelihood. To them good governance means good local governance. Is it responsive to the local needs? Is it transparent and accountable?” The hope of a common man needs to be cherished through effective policies of government. (Matthew, ix)

Rama & Ferran, while showing the subtle differences between government and governance, obviously agree that both these concepts finally relate to achieving the dreams of citizens.

Government and governance are both ways of governing society but the former relates to the forms associated with the liberal representative democracy, the traditional state, while the latter involves a wider set of actors, including elected politicians and public officials but also various no-elected interest and pressure groups. (Maiz and Requejo)

It is in a democratic set up that citizens can reap the benefit of good governance and development. Indian Diaspora indirectly contributes to the concept of good governance by making comparisons and showing the development and the pro-poor policies of the west as against India.

All of us leave our homeland for one or the other reason and we are placed in a host country. We have a dream, we long to go back to our motherland, the longing; the desire to go back to homeland, the feeling of belongingness towards our motherland is the notion of Diaspora.

Many in Indian Diaspora are already billionaires, philanthropists and lovers of Mother Nature. They do save, raise money and send back to their homeland. Arguably, it is seen to reinforce the principle of competitive advantage and help spur savings, investment and demand. What is less recognised is that international migration of human capital: the movement of knowledge, talent and skills across borders is central to learning and development.

Indian Diaspora has become an asset for India. The emergence of significant Diasporas has in recent years, brought into sharp focus two key facts. First, there is a large expatriate population of skilled people from emerging economies in the developed world. Second, overseas communities can constitute a significant resource for the development of the countries of origin. The movement of the high skilled and low skilled workers from less to more developed economies and back opens several new opportunities for development. To view the Diaspora only through the looking glass of remittances and financial flows is to take a myopic view. Not all expatriates need to be investors and their development impact measured only in terms of financial contributions to the home country.

The Diaspora is aware of national and international happenings. They know the causes for the deterioration of our environment. An overseas community does serve as an important bridge to access knowledge, expertise, resources and markets for the development of the country of origin. The success of this bridge is often predicated upon two conditions: the ability of the Diaspora to develop and project a coherent, intrinsically motivated and progressive identity and the capacity of the home country to establish conditions and institutions for sustainable, symbiotic and mutually rewarding engagement. Home countries are now beginning to recognise the need to pursue and promote the dynamics of Diaspora and development.

Indian government can rely upon Indian Diaspora in times of need. The overseas Indian community thus constitutes a diverse, heterogeneous and eclectic global community representing different regions, languages, cultures and faiths. The common thread that binds them together is the idea of India and its intrinsic values. Overseas Indians comprise People of Indian Origin and Non Resident Indians, who are amongst the best educated and successful communities in the world. In every part of the world, the overseas Indian community is recognised and respected for its hard work, discipline, non-interference and for successfully integrating with the local community. Overseas Indians have made significant contributions to the economy of the country of residence and have added in considerable measure to knowledge and innovation. The diaspora associations are tied up with various NGOs in India for the sake of safe environment and sustenance of nature.

Many in Indian Diaspora have shown their frustration towards the ruling party and the general public for being unable to weed out corruption, that directly and indirectly favours the elite of the society and scuttle favourable pro-poor legislation that are meant for safer environment and good governance. Rakesh Hooja who has done extensive research on these issues speaks:

Corruption has become a major threat to good governance all over the world, and India is no exception. Checking corruption is as important for good governance as is the rule of law, citizen-centric administration, effective and vigorous public service delivery that would result in the transformation and change of the society in desired directions. (Hooja)

Indian Diaspora's Interest in Green House Farming

The Indian diaspora today, with a strong community constituting more than 25 million and spreading across a hundred countries, continues to make its transnational presence felt. In the context of globalization and trans-nationalism, Indian Diaspora has invested in India in the sectors such as, textile, pharmaceutical, information technology, gems and jewellery, food and cargo, chemical, biotechnology, auto and ancillary, eco-tourism, hospitals and health care, hotels and resorts, educational institutions, aviation and telecommunication. The list goes on but one thing is sure that the Indian Diaspora, over the years, it has learnt to 'give back to nature more than what it receives'. Governance and sustainability cannot be looked at as separate entities as they are deeply interconnected. Italo and Giuliana while dwelling upon the burning issues of governance, vehemently argue that the people who are at the helm of power need to uphold the values of citizens:

A key task of governance is to establish and nurture the connection with citizens' values, needs and expectations, the strength of which depends upon the observable quality of the link between political responsibility and trust and authority in the exercise of power. (Italo Pardo & Giuliana Prato)

The investors in Indian Diaspora are cautious in their approach towards nature, environment, sustenance, sustainable development, governance; very often they speak about 'going towards the greener side'. Many have invested in Greenhouse Farming. The traditional farmers who had to struggle with Indian monsoon, with the investment from Indian diaspora are now growing rare flowers and vegetables for both export and domestic production. In many farming communities, greenhouse farming has altered the traditional methods of growing Jowar and Bajra in those states where dry weather prevails. The investment done by few entrepreneurs in Indian Diaspora has helped many farmers who have accepted this new method of farming and have installed greenhouses. The varieties of crops grown in greenhouses are mostly pepper, Gerbara flower, Dutch roses and other herbal plants.

Concept of Water Management and Human Settlement

Few NGOs that are funded by NRIs have set up water recycling plants. Krishan Saigal in his book *Sustainable Development: The Spiritual Dimension* (2008) speaks on conservation of water resources.

Water is essential to life. A total of 20 billion tons of unclean water flows every year from lakes and rivers to the oceans. This water is polluted and poisoned by sewage, agricultural run-off and industrial wastes. One third of rain water on land flows back to the sea. Rivers and streams have no boundaries; therefore one country's polluted water may be another country's drinking water. (184)

Realising the importance of conserving water, people in Indian Diaspora set up NGOs to deal with water and sanitation projects. The impetus for this particular study into NGO involvement and investment opportunities for few NRI associated groups comes from the increased engagement between NRIs and a range of NGOs, academic and research centres. Several state governments in India have accepted the study report from these NGOs on water management and sanitation issues.

NRI associations commissioned the study on water management through NGOs in India. It involved an assessment of engagement mechanisms and a plan for extended NGO activities, including a rapid assessment of NGO water project plans and indicative capacity to absorb additional activities presented from few industries and state governments. The study also considered practical ways to support capacity development in the

water and sanitation sector and opportunities for partnerships between industries. Scarcity of water especially during the summer season has inspired a new level of collaboration and progressive policy-making, in NRI associations and NGOs. It has resulted in the development of significant expertise and new strategies in all aspects of water conservation, from water recycling to catchment and ecosystem health restoration, systems integration, the design of smart water technologies and water sensitive urban design.

Every human being born in this planet has many natural rights, such as, right to breathe clean air, right to consume clean water and right to live in a clean, safe and secure environment. While dealing with sustainability Prof. Monto, opines,

“Sustainability is a fundamental issue dogging human activities and progress. Sustainability of human settlements, particularly in urban areas of the developing world, is vulnerable and being severely threatened. The ability to force likely implications of human actions and their impact on sustainability is crucial to guide progress towards sustainability” (Monnto, 18)

The above statement clearly shows that in India, urban areas are prone to congestion, due to migration. Sustainability in rural areas in India is fine but still people desire to go to sub-urban and urban areas mainly due to economic reasons. Indian Diaspora has time and again, tried to mitigate the problems arising through mass scale emigration to cities.

Tapping of Solar Energy

NRIs are partners in various sustainable development projects launched in India, such as Solar Power. North Western states in India are rich in renewable energy resources. States like Gujarat and Rajasthan have 300 days of sunshine, endless land and relentless heat, good winds along the coast of Gujarat, scope for energy plantation in vast wastelands. In such scenario, we can quote from Krishan Saigal who cites from the Katha Upanishad,

The self-existent made the senses turn outward. Accordingly, man looks toward what is without, and sees not what is within. Rare is he who, longing for immortality, shuts his eyes to what is without and beholds the self (Saigal,96).

Solar energy is free for everyone but it needs trapping equipment. The Indian Diaspora has invested in solar energy. Scientific research has proven that western parts of India have very high degree of solar radiation. The solar parks thus built helps utilisation of vast waste lands which lay unutilised. It helps reducing cost by utilising common infrastructure to host multiple power projects.

Investment in Ecotourism & Sustenance of Good Governance

Ecotourism is another area where the Indian Diaspora contributes its expertise so as to sustain Indian economy, generate new jobs and bring balance in the nature. William Forbes comments in *International Encyclopaedia of Sustainable Development*:

Ecotourism is not just any tourism related to nature. More than 100 different codes of conduct define and guide appropriate ecotourism (The International Ecotourism Society 2001). The key concept to remember is reciprocal development in appropriate eco tourism; both the economy and nature benefit (Forbes, 35).

Though there was ecotourism potential in India, it was not developed due to lack of investment and interest.

However, a re-emergence of ecotourism was made possible by marginalised communities, who are the real conservationist, and were centralised there by giving innovative ideas to ecotourism project. Few NGOs funded by NRIs have included women in ecotourism practices. India has vast potential for ecotourism. India's socio-cultural topography is unique as a land with so much of diversity, customs, languages, religion, dress, food, fauna and flora, climate, relics, historic places, monuments, rivers, beaches, mountains, etc., one cannot find this anywhere else in the world. Hence, the ecotourism potential of India is inestimable and demands further exploration.

Conclusion

It is the duty of every citizen to work towards good governance, sustainable planning and development. Sustainable development aims to establish a resource consumption system that meets the needs of human life without damaging the ecosystem, and enables the ecosystem to continue to produce the resources for future generations. The recent policies of the central government in India of further liberalising its economy through FDI will help Indian Diaspora to invest in various sectors like ecotourism, water projects, urban planning, tapping solar energy, organic farming and conservation of forests especially medicinal plants.

Krishan Saigan has gone one step ahead in his explanation of Sustainable development from the lens of spirituality. He writes:

The concepts of sustainable development are seen to vary from the simple one developed by the Brundtland Commission of meeting the needs of the present without compromising the future to more complex formulations in which concepts like irreplaceability, biodiversity, carrying capacity, socioeconomic and ecological system resilience are included (Saigal, 12).

Further he asserts that religious books of Hindus, Buddhists, Christians and Muslims speak about coexistence, sustenance and sustainable development. In one such writing he opines that we need to exercise restraint while dealing with nature to earn our livelihood:

Is such striving for perfection consistent with normal life? Hinduism affirms that it is. While accepting the spontaneous activities of earning wealth and desire Hinduism asserts that their full value cannot be realized without a rule, a guidance, a restraint (Saigal, 96).

This affirms our faith in Nature, make our future generation safe and secure not only for humans but also for animals. Good governance should result in good policies. Ramesh Arora & Satish Batra sum up their proposition of governance that meets India's needs and aspirations with the following words:

In simple terms, governance is the exercise of power to manage a nation's affairs. Or it is about decision making processes and about interactions between the civil society and formal institutions such as government (less permanent) and state (more permanent). In other words, it denotes how people are ruled, how the affairs of the states are administered and regulated (Arora & Batra).

How does the present central government in India go about totally revamping major policies that are directly going to impact the question of governance and development? The MHRD is contemplating the formulation of a new education policy for which might have special emphasis on good governance and development. Ranabir and Suhit Sen had foresight in speaking on this issue. They observe:

The governance question also assumes significance in the contemporary context because the philosophy of higher education is undergoing rapid changes, if not upheavals (Samaddar & Sen).

It is the duty of the ruling class to adhere to the values that have been practised by Indian citizens and the Diaspora who have propagated these values in their adopted land. Good governance and the policies towards sustainable growth and development should not traverse the trust and the faith every citizen of India and the Diaspora community has kept over the years. Citizens aspire to reap the benefit of good governance and sustainable development over the years. The present central government of India should not disappoint citizens who are in Indian sub-continent and the vast Indian Diaspora that is situated across the globe.

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AN ANALYSIS OF NATIONAL FOOD SECURITY ACT 2013: THEORY VS PRAXIS

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Abstract

India is one of the fastest growing countries in terms of economic growth but it has failed to redress the problem of malnutrition which has fast economic consequences. The primary focus of the NFSA in India is the expansion of access to cheap cereals by the unprivileged masses, even though dietary composition is as relevant to Indian malnutrition situation as hunger or caloric deficiency.

Hence, the paper seeks to rectify, develop and improve upon the NFSB so that it is able to solve the purpose it originally intended to. The paper also discusses the effect of NFSB on population growth, food inflation and concludes that NFSB needs to promote the income approach to food security through employment generation rather than providing food for free. The paper also throws light on the solutions provided by Harvey Leibenstein for development of countries in his "Critical Minimum Effort Thesis". Food subsidy can only provide short term solution, but long-term solution lies in providing gainful employment. The important questions which need to be answered are - will the beneficiaries divert the increment in the real income towards factors related to social development viz. education, skill enhancement and Human Resource Development or will Adam Smith's theory of wind fall income stand for itself and leads to degradation in the psychology of the working population?

Keywords : Food security, National food security act, Unprivileged masses, Gainful employment, Critical Minimum Effort Thesis.

Introduction

India is one of the fastest growing countries in terms of economic growth but it has failed to redress the problem of malnutrition which has fast economic consequences. The primary focus of the NFSA is the expansion of access to cheap cereals to the unprivileged masses, even though dietary composition is as relevant to Indian malnutrition situation as hunger or caloric deficiency. According to the recommendations of the ICMR the dietary requirements of an average adult is at least 14 kgs of food grains per month and that of children is 7 kgs per month. But the NFSB has made provisions for only 5kgs of food grains per person per month. Moreover, it only accounts for the distribution of cereals with no entitlements to pulses and edible oil to combat malnutrition, the urgent holographic problem at hand. The present NFSA seems to be more inclined towards cheap grains bill rather than food security bill. The prevalence of malnutrition in a country like India is in itself a cause for serious concern since malnourished children may jeopardize India's favorable demographic dividend.

Food has always been the governing principle of all human activities. Production of fodder in the form of crops will forever remain the backbone of every underdeveloped and developing economy. Food is the basic

right of every human being. Food security is said to exist when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life (FAO 2009).

Hence, the paper seeks to rectify, develop and improve upon the NFSB so that it is able to solve the purpose it originally intended to. The paper also discusses the effect of NFSB on population growth, food inflation and concludes that NFSB needs to promote the income approach to food security. Food subsidy can only provide short term solution, but long-term solution lies in providing gainful employment.

Moreover, India lacks financial resources and implementation of this act may increase financial burden of the government which in turn may seriously impair the ability of the government to invest in developmental activities. This in turn can lead to slower economic growth and all its adverse consequences. The study aims to provide a well thought mechanism to effectively and optimally implement this act and also suggests that waste in food subsidy can be saved and can be used as a buffer to step up substantial coverage without commiserating public expenditure.

The paper also throws light on the solutions provided by Harvey Leibenstein for development of countries in his “Minimum Critical Effort Thesis”. According to him, the most pressing problem in underdeveloped countries is the vicious circle of poverty which creates an atmosphere of inertia among the people and putting efforts is the only way to break the vicious circle of poverty and to release the forces of growth.

The important questions which needs to be answered are - will the beneficiaries divert the increment in the real income towards factors related to social development viz. education, skill enhancement and human resource development or will Adam Smith’s theory of wind fall income stands for itself and lead to degradation in the psychology of the working population?

2. Methodology

Mainly secondary data is used in the paper for assessment of National Food Security Act 2013 in the state of Rajasthan and is collected from voluminous literature in the form of journals, books, IFPRI policy papers and numerous government sites. Primarily, 2011, 2012 and 2013 issues of Kurukshetra - A Journal on Rural Development has been premeditated.

3. National Food Security Act (NFSA), 2013

NFSA was passed in the Parliament in September 2013 with an aim to make the Right to Food a legal entitlement. The food grains will be provided to nearly two-thirds of the population at subsidized rates through existing Targeted Public Distribution System (TPDS). The present act classifies the population in the following categories:

- Excluded (i.e., no entitlement)
- Priority (entitlement), further divided into APL and BPL
- Antyodaya Anna Yojana (AAY; Poorest of the poor - higher entitlement).

NFSA inter alia provides for coverage up to 75% of the rural population and up to 50% of the urban population at an all India level under TPDS. Under NFSA, the priority households are entitled to receive food grains

at 5 kg per person (25 kg per household) per month at issue prices of Rs.3.00, Rs.2.00 and Rs.1.00 per kg for rice, wheat and coarse grains respectively. The existing AAY households, however, will continue to receive 35 kg of food grains per household per month.

Table 1: Right to Receive Food Grains at Subsidized Prices

	Priority	General
Food grains Entitlement	7 kg per person per month	3 kg per person per month
Price 10	Not exceeding Rs. 3 per kg for rice, Rs. 2 per kg for wheat and Rs. 1 per kg for coarse grains	
Coverage <i>Rural population</i> - Upto 75% <i>Urban population</i> - Upto 50%	At least 46% of rural population At least 28% of urban population	

Source: NFSB Bill, 2011-As introduced in Lok Sabha

Statement of the Problem

According to Montek Singh Ahluwalia, only 16% of the resources allocated towards India's food subsidized distribution scheme reach the poor (The Economist 2010). The criticisms of TPDS include the exclusion of a large number of deserving households due to problems associated with identification and exclusion (Saxena 2010). According to Rajagopalan (2010), only 18 out of 31 states had been surveyed to identify below poverty line (BPL) families; in some states where surveys had been conducted, BPL families have been missed out; performance of TPDS is considered to be poor in states with high number of BPL families; also lack of co-ordination between national and village level further impede its performance. This highlights the inability of the present set up to implement the NFSA efficiently and effectively. Other than these, the other problems related to this act are:

- The Act fails to provide access to entire basket of nutrients necessary to improve the nutritional status of the beneficiary class. For instance, the only source of protein for many poor people i.e. pulses has not been included and mentioned in the bill.
- Another cascading effect will be felt by the farmers as they will be now be forced to grow more cereals rather than other high value and nutritional rich products or cash crops thus resulting in inflation of the prices of these crops and shelving them out of the reach of the BPL population.
- Malnutrition is not always caused by food insecurity, there are numerous other reasons for malnutrition in the state such as unavailability of safe drinking water, sanitation, limited access to medical facility, lack of knowledge about nutritional contents of the food and insufficient parental care.
- As this Act is to be implemented through PDS, the effective implementation of this Act requires the PDS system to be free from inefficiencies and leakages already existing in this system.
- The existing potential and storage capacity of godowns and warehouses fall short of the humongous requirements under NFSA.

- The current practice of Public Food Delivery System spins on the mechanism of deriving food grains from the PDS shops from a centralized warehouse located at a considerable distance which is trickling up the already significant fiscal burden of the government.

Lessons from History: Ancient literature has always enunciated that providing food is one of the major responsibilities of the country towards its people. But here the question is whether this philosophy is valid in today's economics? Can the theory of 'state responsibility' and 'freebies' be applied in the free market approach? A part of it can be answered by scrutinizing the similarity between the NFSA and Poor Law of England. The Poor Laws faced widespread criticism from the academic as well as political community. Eminent economist David Ricardo supported the abolition of the Poor Law in his book 'Principles of Political Economy and Taxation' published in 1817. Demographer and economist, Thomas Malthus also felt that the Poor Law ought to be abolished, since it had limited the mobility of labour. The applicability of the Malthusian and Ricardian criticism in today's economics is a major point of emphasis. The implementation of the NFSA on the social psychology of the working population can have cascading effects on the growth and development of the economy. The decline of the Roman Empire was a result of years of appeasement policies which eventually created a parasitic population which was scourging upon the nation's resources for leisure, luxury and life. Unable to maintain a strong economic fiber and a capable army against the Barbarian Hordes, the most prosperous and mighty empire on the planet was reduced to its very ashes. The main object of this paper is to provide solutions for effective implementation of NFSA in India. On the fallacy of the Poor Laws, the very words of Malthus were

"If people had to work hard for a living the pain of the work might deter them from the pleasures of procreation, in an effort to restrict the number of mouths they had to feed from their work. But if the poor were given welfare by the state whenever they were hungry, nothing would deter them from breeding like rabbits and they would breed until the country's resources were exhausted and famine and disease began to curb their numbers. In the long run, it was no kindness to the poor to provide for their welfare other than by the free market for their labour."

Harvey Leibenstein Model of Critical Minimum Effort Thesis

India is a country which is in a dual stage. A stage which is a mixture of developed and developing economy. The country which has been divided between the have and have-nots. The policy of NFSB aims to target the welfare of the people falling under the category of "The have nots". But the important questions which need to be answered are - will the beneficiaries divert the increment in the real income towards factors related to social development viz. education, skill enhancement and human resource development or will Adam Smith's theory of wind fall income stands for itself and leads to degradation in the psychology of the working population?

The solution lies in Harvey Leibenstein theory of critical minimum effort. Harvey Leibenstein had given the theory of development for underdeveloped countries known as 'Low Level Equilibrium Trap' and has propounded his thesis of critical minimum effort as an attempt to provide a solution to the problems of development faced by the underdeveloped countries. Critical minimum effort thesis offered Leibenstein as prescriptions for breaking the trap, the underdeveloped countries must undertake investment programme which is of critical minimum size to raise the level of per capita income to overcome the population barrier. The theory is based on Malthusian Theorem which states that an increase in per capita income above the

minimum subsistence level leads to an initial increase in population. However, there is an upper limit to rate of population growth, say 3%, beyond which a rise in per capita income will not be accompanied by a further increase in population growth rate; rather population growth rate starts declining.

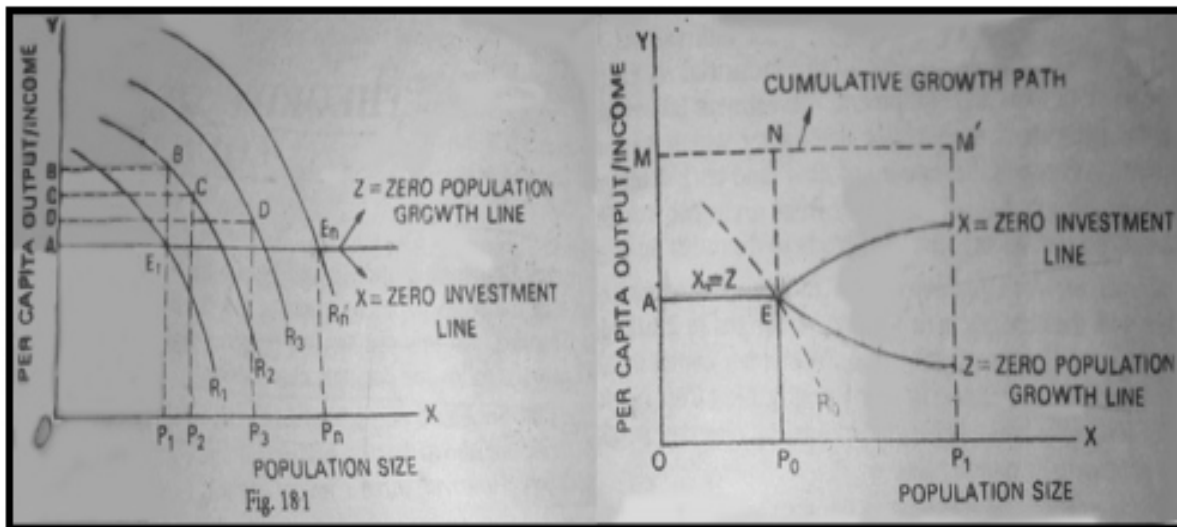
At low per capita income levels, people are too poor to save which results in low rate of investment and hence, a low rate of income growth. As per capita income increases, the proportion of income saved and invested also increases. This will lead to higher rate of income growth.

Implementation of Leibenstein Model: Effect of NFSA on Population Growth

Leibenstein thesis is based on empirical evidence, that the rate of population growth is a function of the level of per capita income. NFSA will have its initial effect on increase in purchasing power of this class and the effect of increase in real per capita income above the subsistence equilibrium level of income, mortality rate falls without any drop in the fertility rate. The result is an increase in the growth rate of population. According to the model, this positive relation between these two forces has upper limit. Beyond that, the increase in per capita income lowers the fertility rate and as development gains momentum, the rate of population growth declines.

As is clear from the diagram 1, for every disturbance in per capita income, the long term effect on population growth are more pronounced than the corresponding effects on induced investment and hence, on the growth of resources. Increase in per capita income within the box OPM'NM will take the economy back to initial equilibrium point E with an expanded size of resource utilization.

Figure 1 : Leibenstein Model



If this model is applied, then NFSA will boost the population growth in India as well. To overcome this problem, the government needs to take into account the solution provided by the model that a country needs to increase per capita income beyond critical minimum limit and this could be done by providing them employment opportunities rather than providing food for free.

Food Subsidy and its Impact on Food Inflation

To meet the requirements of this bill, government will have to procure rice, wheat and millets in enormous quantities thus reducing the share of open market quantities, consequently pushing up prices of these crops and magnifying the already delicate inflationary cycles of the economy. Second major issue which needs attention is food subsidy and its impact on food inflation. To meet the requirements of food grains under this act, the farmers will increase the production of food grains by diverting the land from the production of other crops. This will add to the prices of these crops. Moreover to meet the requirements of food grains under this act, government will have to keep the stock of these crops, leaving lesser output in the market and thus adding to the price for people above BPL. The cascading effect will be on production of other crops like pulses, oilseeds and other cash crops. Because of NFSA, the coarse cereals will now be available at subsidized rates. Thus, consumers under BPL will now be able to increase the consumption of other protein based items, thus adding to their prices.

Conclusion

India is going through a unique and exceptional phase- a phenomenon which was till now missing from the pages of economic literature. It is facing a distinctive development paradox of being amongst one of the fastest growing country in the world and in sharp contrasts one of the most populous countries which is fighting with the problem of hunger and malnutrition. To fight with this problem, the country has incepted an act on National Food Security which it expects will be the panacea for the access to food at subsidized rate to the targeted class.

India expends significant resource on food subsidies, but only a part of it reaches to the poor. The paper proposes that India does not score well on this front. Participation rates are low and poor households don't receive most of the expenditures of food subsidy for a number of reasons like illegal arbitrage, fraud, wastage of food due to poor storage facilities during transit. In case of food subsidy in India, PDS suffers from considerable leakages and apart from a low coverage of poor; the magnitude of benefit derived by the poor is very small. The study also suggests that this waste in food subsidy can be saved and can be used as a buffer to step up substantial coverage without commiserating the public expenditure.

Merely the procurement and distribution of food will not help in fighting the problem of food insecurity that exists in the country. Likewise, the provision of simply wheat, rice and cereals at subsidized rate will not help to overcome the delinquency of malnutrition that plagues our nation. Still there is a lot to be done and to be achieved in this direction to ensure that we are able to accomplish what we intended to through this act.

No doubt, food is the primary requisite of Homo sapiens and it must be the duty of the state to provide this basic amenity. A society which breeds of justice and equality should at least provide to its people what is required for a decent living. Nevertheless, this task should not come in the way and compromise with the social psychology of the working population by converting them into a parasitic class which is bent on feeding on to the national resources. History alone can be the best teacher of economics and as we have witnessed from the quills of our predecessors, "There must be no free lunch for all".

The important questions which needs to be answered are - will the beneficiaries divert the increment in the real income towards factors related to social development viz. education, skill enhancement and human resource development or will Adam Smith's theory of wind fall income stands for itself and lead to degradation in the psychology of the working population?

Some Recommendations :

1. As a large proportion of India's population is dependant on agriculture, government should support agricultural livelihoods directly.
2. To reduce the effect of NFSB on population growth, there is a need to raise the standard of living of this class by providing facilities like education, free medical facilities, free supplements of protein, safe drinking water, etc.
3. This NFSB bill should be linked with MNREGA.
4. Government should promote and give incentives to the industries which use labour intensive techniques.
5. More food processing units need to be established in the state. As food processing units are more labour intensive, these units will help in generation of more employment opportunities. This should be the prime objective in order to bring self-sufficiency.
6. Food security bill is incomplete without ensuring access to safe drinking water, hygiene and sanitation. This needs to be complimented with proper nutritional intake.

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LITERATURE

READING THE ECO-ETHICS IN LITERATURE: A CULTURAL PRAXIS

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Facing the Dilemma of ‘Progress’

While educating the human minds and grooming the human skills to enter into a practically productive and competitive world, today various academic disciplines seem to look for a holistic vision of human progress. Has our traditional notion of progress, firmly founded on the lasting faith in human ‘rationality’, so far held with great reverence, failed to yield expected results? Or the entire conception of human progress was actually a misconception, which finally proved an utterly misguided quest for a wrongly defined goal? Why, even after experiencing spectacular materialistic growth marked with innumerable technological innovations, today the world seems stuck in an unrelenting dilemma of correctly identifying ‘retrogression versus progression’ with regard to human civilisation? It requires a wholesome interpretation before one gives a convenient lopsided explanation either blaming the scientific advancement for its repercussions or cursing humanities for losing ethical ground. Science, being doomed to caricature the biblical great ‘deluge’ into a modern scientific reality, while soliciting a fair explanation of its trajectory, triggers a critical enquiry. Sciences’ engagement with the humanistic concerns like ethics and morality, indeed, brings out the importance of interactive epistemology of knowledge which is essentially required to understand the presently perceived paradox of ‘growth’. It is expected to find out rational and scientific solutions of certain humanitarian issues.

Towards an Interdisciplinary Understanding

Questioning the whole vision of human development, conceived in the earlier centuries and gradually concreted with the 19th century industrial revolution, today academic disciplines endeavour to trace out those overlooked elements that went missing in the partial visualization of ‘development’ with regard to human civilisation. At the juncture of an evolving interdisciplinary understanding, today knowledge seeks to bridge the gap in diversified disciplines for a holistic vision. It has been realised that the seemingly losing humanity befits the true idea of advancement when it meets both the ends of intellectual and emotional fulfilment. As the present academic dilemma suggests, one needs to dig out the factors responsible for the aggravation of initial enthusiasm and disillusionment, before lamenting on the failure of Dickensian ‘great expectations’ of an intellectually growing man.

The basic flaw in laying out the meaning of knowledge is rooted in omitting the balance while handling the dynamic force like ‘development’ which is at the same time biological, anthropological, ideological, socio-political, economic, cultural, and what not. The vital question brought into light by the multifarious nature of ‘development’ is what have been the fundamental errors in formulating the notion of progressive humanity? It needs to be analysed not only in terms of science but also from socio-cultural perspective that shaped the modern man. In fact, one may begin with the deconstruction of the very word ‘man’, which fails to represent the humanity at large. Exposing the soiled power politics inherent in the word itself, on account of its gender connotations, the process initiates with replacing the ‘man’ with ‘human’ to be used as a more appropriate

term with regard to its advanced status as a 'species'. Actually, in the enthusiastic pursuance of materialism, perhaps humankind failed to visualise the inherent dynamism in the very definition of 'human development' at its conceptual level. It is revealed in the fact that materialistic advancement witnessed over the years could not correspond to our zealous utopian images of a wonderful world.

Sustainable Development as an Epitome of Conceptual Equilibrium

After passing through the long metamorphic expedition of 'man' from primitive stone age to the cybernetic version of life, today the 21st century postmodernist 'human' deliberates over the 'paradox' of growth. With the humanity writ large, it is identified with the incongruity inherent in the definition of 'growth'. It, for the sake of ease, can be translated into a simplistic dictum, namely 'exploitation versus conservation'. Which out of the two given opposing methodological orientations represents the idea of 'growth'? What, in tangible term, could we substantially equate the human progress with? Is it the exploitation of resources to generate output or the creation and preservation of resources to enlarge the meaning of output?

No doubt, the notion of 'development' always executes at multiple levels, whether technological or humanistic, science or art, nature or culture, materialistic or spiritual and so on. It is always more dynamic than ever conceived in one single canonical construction or category of knowledge. The emerging conception of sustainable development is an affirmative shift in the direction of enhancing the meaning of human progression. It can be easily comprehended at fundamental level of human understanding. With its four constituent domains namely economic, ecological, political and cultural, the concept of sustainable development marks a move from inconsiderate to considerate planning. While catering to the essentialities of consumption, it keeps the need of future in view. In 1987, the United Nations released the Brundtland Report, which gave its one of the most widely recognised definitions, "Sustainable development is a development that meets the needs of the present without compromising the ability of future generations to meet their own needs." According to the same report, the above definition contains within it two key concepts:

- The concept of 'needs', in particular the essential needs of the world's poor, to which overriding priority should be given; and
- The idea of limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs

As evident in the above definition, sustainable development, in its genealogical implication, matches the broader mode of human development in which resource use aims to meet present human needs while preserving the interest of future generation. Isn't it an ameliorative step that fulfils the essential criteria of human 'rationality'? The same 'rationality' which, in its diversified definitional formulation, frequently misidentified and consequently get distorted at the thin border line of the 'absolute' and 'relative' self interest. It is high time for each academic discipline to identify, irrespective of its subjective and objective obligations, the uncorrupted notion of 'rationality'. It emphasises to inculcate the approachable attitudinal balance in each disciplinary domain especially while exposed to its own dangerous presumptuous assumptions.

Decoding the Scientific Surveillance of Literary Hermeneutics

Literature as a repository of socio-cultural, political and ethical values and an artistic manifestation of their aesthetic principles becomes instrumental in shaping the human consciousness. Literary studies across national

and global cultures open a wide arena of socio-political, historical and cultural development of human ideas and ideologies which help us to understand the nature of human progress. Such extensive range of knowledge is a key to visualise the future mould of human society and develop a consciousness among humans to plead for humanity. It also develops acumen for contending in intellectual debates of social, political, moral and ethical nature sensitizing us towards the contemporary areas of conflict and human rights. These issues become a part and parcel of various literary and cultural discourses and unveil the ruptures in the established canons of knowledge.

Literary hermeneutics is a critical enquiry to expose assorted esoteric contentions which claim to be universal, in fact, presumptuous, truths. The postmodernist criticism's attempt to dislodge the modernist conception of 'development' is a diminutive example of literary theory's critical engagement with cultural praxis. It questions the very veracity of contemporary consumerist culture, the end result of modernist industrial development and its close ideological ally of capitalism. While questioning the foundational premise of capitalistic mode of production and distribution that underlie the gradual diffusion of local into a global panorama, it, at certain level, seems to challenge the authorial versions of 'altruistic' science. How 'selfless' the science or scientific discoveries have been in their production of cultural output since, ultimately science remains a tool for intellectual minds to play with. Notwithstanding the claim of science to be 'value free', its outcome indubitably affects the socio-cultural values of human society.

Located within the intellectual realm of logical surveillance, literary hermeneutics represent a critical mode of thinking which is always present to intervene in so called 'scientific' logistics. Can these logistics afford to be 'value free'? The interdisciplinary interface of science and humanities always intercede these logistics to purge of their self-righteousness. In fact, scientific rationality is bound to negotiate with the value based propositions of cultures. In the words of Robert J. Brulle:

Questions about preservation of the natural environment are not just technical questions; they are also about what defines the good and moral life, and about the essence and the meaning of our existence. Hence, these are not just academic or technical matters, to be settled in elite dialogues between experts. These are fundamental questions of defining what our human community is and how it should exist. (Brulle, 48)

The logic of sustainable development underscores the required interdisciplinary interface of science and literature to define the 'rationality' in more appropriate and broader term. It is sought not only at its execution, but even at the level of conception, before it is too late to offset the fatal repercussions of so called 'development'. Facing the contemporary reality of a heedless depletion no one can deny its importance. The mode of sustainable development requires a multidisciplinary approach which doesn't end up with simply developing eco-friendly techniques in research labs and their implementation in economic sphere but a cultural shift. The concept of sustainable development cannot be simply reduced to environmental politics. As Timothy Clark points out the exaggeration involved in the extraordinary language of 'green' technology in which, "buying a slightly less destructive make of car becomes 'saving the planet.'" (2) In her words:

For the most part, reform environmentalists advocate measures within the given terms of capitalist industrial society ('sustainable development', carbon offset schemes, conservation charities with glossy magazines, etc.) Environmental politics becomes essentially a matter of long-term prudence for human interests and quality of life, the protection of aesthetically attractive landscapes and their associated leisure pursuits. (Clark, 2)

It is, indeed, an incomplete version of the sustainable development. There is a need to rethink entire material and cultural bases of modern society. Along with the technological advancement, there is an urgency to protect the human sensitivity which is the essence of cultural sustainability, an integral constituent of the idea of sustainable development. To quote *The Universal Declaration on Cultural Diversity* (UNESCO, 2001), which elaborates this fourth and foremost dimension of sustainable development in the words:

... cultural diversity is as necessary for humankind as biodiversity is for nature... it becomes one of the roots of development understood not simply in terms of economic growth, but also as a means to achieve a more satisfactory intellectual, emotional, moral and spiritual existence.

With such vision of 'development', it is important to understand the interdisciplinary lacing of knowledge, inherent in the concept of sustainable development. Now it is high time to decode the science of literary hermeneutics to blend the logical thinking of science with the ethical perspective of humanities. In fact, there is plenty of scope to go even further. Just think for a moment, is there any possibility, howsoever weak, for both science and humanities to free themselves from anthropocentric assumptions to transcend certain limitations? What is needed is to explore, how it works out at the theoretical level and then, how it could be made effective at the level of cultural praxis. The dimensions are infinite.

Literature and Eco-Ethics: Developing a Critical Paradigm

The concept of sustainable development begins with sensitivity towards the term 'eco' generally identified with the environment. Since it is the environmental surrounding that is responsible for the origin and evolution of various species including humankind, it appears self evident. In fact, the further pursuit of knowledge always falls back on its foundational source. It leads to the proposition how one can decipher the cultural diversity without understanding the nuances of bio-diversity. Accepting the fact, brings both culture studies and natural science into a single theoretical domain. It turns into an eco-ethical discourse, in which ecological standards are placed at the heart of literature. It opens an avenue for a new critical paradigm committed to a sincere deliberative enquiry.

Present literary and cultural discourses attempt to interpret this inseparable relationship between human and environment. The increasing degradation of environment and its serious repercussions seen on ecology has given birth to a new critical idiom in literary theory called 'ecocriticism'. The term has gained momentum over the last two decades and challenges the inherited modes of thought and analysis. Placing the vital environmental issues at the centre in the historic-cultural contexts, it illustrates a more eco-concerned reading of various literary texts. Originated chiefly as a critical response to the current capitalist industrial society, it enquires into the traditional definition of progressive humanity. It brings a range of questions into the ambit of literary and cultural debate. How do literary texts highlight the contemporary cultural challenges with certain vital environmental issues at the core? Does eco-literature probe into the ethical reasoning of human rationality? How does it bring out the inherent dangers of well accepted and popular growth models? Can it give a new dimension to eco-critical sensitivity for constructive ethical framework of contemporary relevance? Critical queries of such nature inaugurates the new era of interdisciplinary working of literature and science where researches of interdisciplinary nature may formulate new cultural praxis.

Green Reading of the Texts into English Classrooms

While using the prefix ‘eco’ in phrasing the term ‘eco-ethics’ for understanding the cultural dimension of sustainable development, one comes across multiple connotations. It implies a dualistic proposition. Since the bi-syllabic term ‘eco’ is germane to both ‘economics’ and ‘ecology’, it brings both economic and environmental forces to participate into the cultural discourse on a sustainable society. Literature explores the eco-critical concerns through a methodical reading of various texts. A close analysis of textual structures as well as thematic patterns, besides establishing a theoretical paradigm, initiates the transmutation of cultural consciousness. With the dynamics of relational delicacy in the backdrop of human liaison with the natural world, eco-critical reading of the texts attempts to manifest the layers of foundational sensibilities that may stir the growing concern for an ecological balance.

Literary works exhibit how an emotional and ideological stand in a text comes close to various eco-ethical formulations. Be it an eco feminist perception, or bio centric interpretation of surrounding, literary hermeneutics somewhere strikes the deepest chord of human sensibilities. Green reading of literary texts redefines the human civilisation in relation to natural environment not only from reformative, but also from radical, ecofeminist and biocentric stances. The world is viewed as an ecological region, in which textual fabrications and literary renderings turn out a conscious understanding of collective conscience. It indicates the expansion of an ‘inclusive’ ethics that rightly navigates across disciplines for a more effective and broad based cultural praxis.

From Theory to Praxis : Justifying the Means by Ends

Eco-ethics in literature drives the world towards the formulation and execution of integrated knowledge to be sought through promoting a wide ranged interdisciplinary debate. Having understood the interrelationship of various academic disciplines, these theoretical domains not only reviewed the traditional notion of development from a multidisciplinary perspective but later it is also left with various socio-political agencies to devise the means for the judicious fulfilment of a holistic vision. A useful articulation of the values and principles of sustainability can be found in the Earth Charter, which offers an integrated vision and definition of strong sustainability. The document, an ethical framework for a sustainable world, was developed over several years after the Rio Earth Summit in 1992 and was launched officially in 2000. The Charter derives its legitimacy from the participatory process through which it was drafted. Today, its use as an educational instrument and a policy tool is widely acclaimed and is driven towards the realisation of the goal of a sustainable society.

The United Nations 2005 World Summit Outcome Document also refers to the “interdependent and mutually reinforcing pillars” of sustainable development as economic development, social development, and environmental protection which serves as a tripartite proposition for laying down the policy guidelines for various socio-political agencies. The proclamation and establishment of numerous sustainability standards and certification systems, such as increasing emphasis on organic culture, rainforest alliance, fair trade, UTZ certification illustrate the efforts made by policy makers to bring the development process back on the right track.

To be consistent with the UCLG move to make ‘culture’ the fourth domain of sustainability we need to explore the cultural dimensions of sustainable development in the form of eco-ethics. What would eco-ethics imply while placed in the holistic framework of development? Does it indicate to evolve a new ‘culture of

ethics' or an 'ethical culture' to meet the expectations of our holistic vision? Whatever it entails, it is indubitably concerned with the increasing 'acculturation' of nature. It implores to save the 'natural' element of nature within the cultural framework of human civilisation. The concept of sustainable development needs to deeply probe into its own intricacies before being shaped into cultural praxis. To quote Timothy W. Luke:

Nature is turning into 'Denature'. Much of the earth is a 'built environment', a 'planned habitat', or 'managed range' as pollution modifies atmospheric chemistry, urbanization restructures weather events, architecture encloses whole biomes in sprawling megacities, biotechnology reengineers the base codes of existing biomass. (Luke, 195)

Reading 'eco-ethics' is to decipher the 'denaturing' of nature. It is to emphasise the cultural shift for restraining the insensitive 'acculturation' of nature. It is to combine literary sensibilities with cultural practices replacing its egocentric and inconsiderate inhumanity with a sensitive and humane biocentrism.

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THE INDIVIDUAL'S JOURNEY TOWARDS SELF- REALIZATION IN GIRISH KARNAD'S 'HAYAVADANA'

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Abstract

The relationship between drama and its social and cultural milieu has always been intimate. The facts of an era find their way into plays and its dreams and illusions radiate from drama, which is considered as one of the most significant artistic mediums that mirror the debates and anxieties of contemporary society. Girish Karnad is one of the most famous Indian playwrights of post-Independence era. His work Hayavadana's plot deals with the multifaceted nature of the human identity and portrays the characters' journey towards self-realization. In the play, the quest for completion is achieved by some characters, like Hayavadana and Padmini's child, who experience conflict in the beginning, but emerge as complete holistic beings at the end. The play has multiple layers of meanings which it explores through its themes and plot structure, especially the notion of identity as fixed and stable.

Drama, being essentially a social art, is perhaps the most important form of literature that leads to a comprehensive understanding of both the society as well as the individual. The relationship between drama and its social and cultural milieu has always been intimate. Since the facts of a period find their way into plays and its dreams and illusions radiate from them, drama is considered as one of the most significant artistic mediums that mirrors the debates and anxieties of contemporary society. H.S. Shiva Prakash observes that, "Theatre, the most composite of all art forms, draws strength from multifarious interactions among varied cultural expressions" (Prakash 195). Drama in India has a long history and even in languages which have no noteworthy dramatic texts, the available narrative literature reveals theatrical properties. Drama not only reflects contemporaneity and phases of life but also embraces different echelons of society.

During the pre-independence period in India, several theatrical organizations like the Indian National Theatre, Ebrahim Alkazi's theatre unit, the Bhartiya Natya Sangh etc. came in to existence and promoted theatre. Post independence, the Indian government encouraged visual and performing arts. The National School of Drama, Sangeet Natak Academy and several institutions, beginning especially with the National Drama Festival in 1954, gave momentum to the theatre movement in India. Indian literature in English flourished more in the post-Independence era which provided a favourable environment for the literati who experimented successfully with various genres like drama, poetry, prose and fiction. Some famous Indian playwrights of the post-Independence period are Mahesh Dattani, Manjula Padmanabham, Girish Karnad, Asif Curimbhoy,

Gurucharan Das and others. Bijay Kumar Das in his book *Postmodern Indian English Literature* states that “three playwrights who have given a new direction to Indian English drama in the postmodern period are Girish Karnad, Nissim Ezekiel and Mahesh Dattani” (Das 116).

Contemporary writers have focused on the complex nature of human identity. The characters in Girish Karnad’s *Hayavadana* (1971) try constantly to integrate their multiple identities. Karnad often focuses on the multitudinous nature of human identity as having many facades, each of which is distinct and exclusive. This trait of human nature is represented symbolically in his plays by presenting characters that embody contradictions and paradoxes within them, or through characters who contrast with each other so much that they can be seen as different aspects of the same personality. Thus, many of Karnad’s plots deal with the multifaceted nature of human identity and portray the characters’ journey towards self-realization.

When Girish Karnad appeared on the Kannada theatre scene in 1961, the theatre world was in a search of a new theatre language. Girish Karnad realises the impact of modernism on his works but also adheres to the rich literary past of our country and therefore says, “My generation was the first to come of age after India became independent of British rule. It therefore had to face a situation in which tensions implicit until then had come out in the open and demanded to be resolved without apologia or self-justification ...” (Author’s Introduction: Three Plays.1) Postmodern literature shows a crisis of identity of human being (ethnic, sexual, social and cultural) and its struggle for legitimization in a hypocritical society. This dilemma is evident in Karnad’s plays and those of his contemporaries like Vijay Tendulkar and Badal Sircar. The younger generation of potential viewers was nurtured on the new literary taste, whereas an unresolved conflict between the old and the new, the native and the foreign, the traditional and the radical was implicit.

Karnad is today ranked as one of the front-line playwrights in contemporary Indian theatre and for five decades Karnad has been composing plays, often using history and mythology to tackle contemporary issues. He has written fourteen plays, out of which he has translated five into English. Although Karnad is influenced by western philosophical sensibility, his plays at the same time are strongly rooted in Indian mythology and history. Myths and legends have not only defined our culture but have always provided immense scope for the Indian dramatists. As Shastri states “Myth, at all events, is a raw material, which can be the stuff of literature” (Shastri 229-230). The existential crisis of modern man is conveyed through strong individuals who are locked in intense psychological and philosophical conflicts. Karnad’s use of mythology is one of its strongest traits which validates individual experience and universalises it.

Girish Karnad’s play *Hayavadana* (1971) explores the contemporary debate about human identity by reworking the 11th century ancient fable *Kathasaritsagara* (1070AD) which was further developed by Thomas Mann (1875-1955) in his novel *The Transposed Heads* (1940). Karnad’s play reveals a strong influence of both the texts in its plot structure and in the rendering of events. Through the ancient myth of a young woman named Padmini, who is married to a handsome and intellectual Brahmin Devadatta, and yet is in love with his friend Kapila who is unrivalled in strength and physical skills, Karnad presents the identity crisis of the heroine. Padmini’s identity is fragmented as she is torn between the desire for the two men who contrast each other in their physical and mental attributes, and she seeks to escape from this conflict. Pranav Joshipura comments, “Padmini is the predicament of a modern, free and bold woman who is torn between polarities” (Joshipura 203).

The play opens with the invocation of Lord Ganesha, “The destroyer of obstacles, Lord and master of success and perfection “who removes all hurdles and crowns all endeavours with success. Lord Ganesha himself has a human body, the head of an elephant and a broken tusk therefore embodying imperfections and incompleteness. The prayer to Lord Ganesha anticipates and complicates the play’s thematic exploration of incompleteness and the human search for wholeness. M. Sarat Babu has said, “Physical deformity reflects not only gender and social deformities but also political deformity. It is the head that carries the cultural attributes and thus it is the head that determines the lifestyle of the individual” (Babu 83).

The complex question of identity is explored in the play at different levels. The main plot of the play involves Padmini, Kapil and Devadutta and explores the theme of the search for completeness. Devadutta and Kapila became fragmented creatures while Padmini, attracted by Devadutta’s acumen and knowledge on one hand and Kapila’s physical vigour and charm on the other, feels divided between the two. The sub-plot of the story involving the character Hayavadana (Haya means Horse and Vadana means head) explores the nature of identity in a different manner. Since he has been endowed with the ability to speak as humans do, he expresses his intense desire to become a complete being. Another significant narrative thread in the play involves Padmini’s child, who being the offspring of parents who themselves struggle to define their identity, again reflects the same crisis. The child had been given to Bhagvata by his mother and is hopelessly incomplete for he has become a silent recluse and has lost his ability to behave as a normal child.

Karnad employs the motif of disintegration and fragmentation through different characters in this play. This fragmentation is a typical postmodernist trait, for postmodernism rejects a single or absolute reality, but instead promotes plurality of meanings and the coexistence of a wide variety of small narratives. Human identity in postmodernist works is a problematic concept, for it is shaped by multiple aspects of the human persona and can never be taken to be absolute or complete. In Karnad’s play, different characters reveal a desire for self-realization as they are strongly attracted by traits in other individuals which are complementary to their own self.

The identity of Padmini, similarly, reveals a strong attraction for those aspects of the male stereotype, which are lacking in her husband Devadutta. He is learned but frail-bodied. Intellectual Devadutta is the antithesis of his friend Kapila, who is strong and virile and an embodiment of the typical attributes of the male which charm women. Padmini observes Kapila and thinks, “what an ethereal shape! Such a broad back like an ocean with muscles rippling across it”, and then thinks for Devadutta, “and then that small, feminine waist which looks so helpless”. She is fascinated by Kapila’s agility and prowess. Her thoughts run “He is like a celestial being reborn as a hunter....How his body sways, his limbs curves - it’s a dance almost” (26). Padmini’s strong yearning to be united with both the men propels the plot of the play. Devadutta, dejected and hurt by Padmini’s evident attraction towards Kapila, commits suicide. Shocked and dumbfounded, Kapila is afraid of being accused of having committed his friend’s murder and has no resort but to commit suicide too.

Padmini prays to Goddess Kali to help her since both, her husband Devadutta, and Kapila, are dead. The Goddess allows her to put the heads of both the men back on their bodies, so that they may live again but Padmini inadvertently transposes their heads in the process. This again reflects Padmini’s strong yearning to

acquire both – the intellect of Devdutta and the physical charm of Kapila. Now Devadutta's body has Kapila's head while Kapila's has Devadutta head, the use of masks as a theatrical device acquires importance at this juncture in the play. The narrator Bhagwat states, "Henceforth, the person wearing the mask of Devadutta will be called Devadutta, similarly with Kapila" (34). To some extent she is successful in integrating the conflicting desires that she has nurtured. But, with the transposing of the heads, the identities of both Devadutta and Kapila become questionable. Here the question of the nature of the self arises – is the self something pre determined which remains constant throughout the life or is it a social construct, moulded and shaped by the society in which it exists? Also, underlying the entire puzzling situation is the question – is human identity a superficial construct – which depends only on a person's physical appearance, or is it a deeper notion which takes into account all the different facets—the physical, emotional, social, psychological and mental attributes of the person. P. Dhanvel argues, "Hayavadana, thus, explores the complex psycho-social dimension of the problem of human identity crisis, as different from the moral aspect of the Indian story...reveals the essential ambiguity of human personality which is apparently shaped or shattered by the human environment" (Dhanvel 47).

A similar conflict is experienced by Hayavadana, the horse-headed man who appears on the stage in the beginning of the play and is a part of the ontological world of the narrator

Bhagwata. Hayavadana, with a man's body and a horse's head, wants to get rid of his head and become a complete man. Whereas, Hayavadana's parentage (offspring of the union of a celestial being in an equine form and a princess) symbolically suggests the combination of the three elements of the divine, the human and the animal in his making. His mother was the Princess of Karnataka. She fell in love with the stallion of a prince who had come to marry her. After fifteen years of happy life, the horse became his original self, Gandharva, who was cursed by Kubera, God of wealth to be born as a horse for his misconduct. He asked her to accompany him to his heavenly abode, which she declined. He cursed her to become a mare and he went off, and Hayavadana was left behind. Living in the world of men, he finds himself incomplete with his horse's head and human trunk. He tries unsuccessfully to be a complete being but Hayavadana's problem remains unresolved.

Another minor yet important pair of characters in the play is the dolls, who have been brought by Devadutta to his house to please his wife Padmini. The dolls converse with each other, unheard by the human characters on the stage, and comment on the thoughts and action of Padmini's and Devadutta. The dolls are perceptive and discern the change in Devadatta's personality and physical attributes after the transposition of the heads has taken place.

Doll I: His palms! They were so rough, when he first brought us here, like a labourer's. Now they are soft sickly soft like a young girl.

Doll II: His stomach. It was so tight and muscular. Now...

Doll I: I know it's loose.

The speech of the two dolls also centres on Padmini's psyche revealing her intense attraction towards Kapila, something that their society would never approve of. The dolls voice Padmini's thoughts aloud, thus allowing the reader and the audience to glimpse into her complex psyche. They complement her external actions with

a commentary about her mental world and her thought process and thus enable the reader to comprehend her impulses and hidden desires.

Padmini's story is narrated and dramatized on stage. It is resolved only after the trio's entire story has been told and concluded by the narrator Bhagwata. At this point, the ontological world of the three lovers and that of the narrator and Padmini's seemingly mute child converge when Hayavadana appears on stage again neighing. It deepens the significance of the main idea of search for completeness at a different level. This time Hayavadana is in the form of a complete horse, majestic and graceful, and has lost his ability to speak like a human being. Hayavadana's identity crisis catalyzes the child's natural ability to laugh and wonder at things around. Gauri Shankar Jha points out that Hayavadana is, "a post-colonial offshoot of a matured post-colonial mind highlighting social and psychological problems, interrogating human ideas and ideals" (Jha 75).

The nature of the self and its fluidity thus becomes a trope in the play, which is alluded to by Karnad at different levels. For characters like Hayavadana and Padmini's child, the problem is resolved at the end. Kapila and Devadutta have a duel in the end and stab each other to death. Padmini, guilty of having being a cause of all this trouble performs Sati and dies too. Thus the quest for completion is achieved by some characters in the play that experience conflict in the beginning, but emerge as complete holistic beings at the end. It is told at the end of the play that Hayavadana is happy with his completion as a complete being and runs around, neighing happily. Bhagvata also, in the end, breathes a sigh of relief on Hayavadana's complete version and on Padmini's mute boy singing bits of songs and thanking god for the successful completion of the play.

Karnad's *Hayavadana* thus explores contemporary dilemmas about the nature of identity. It questions the notion of identity as fixed and stable through its characters and plot structure. A. K. Sinha aptly comments, "The multiplicity of the characters and their individual psychic circles playing in to each other build up a complex pattern of human relationships" (Sinha 119). The play has been widely appreciated and discussed in the literary world by the critics and readers alike for the multiple layers of meanings and contemporary issues that it explores.

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COLOURS OF THE CAGE

DEPICTING THEORETICAL VS. HARD CORE REALITIES OF THE PRISON LIFE

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Abstract

To be holistic in its approach, education ought to result in character building and not merely a tool to impart knowledge and pass information without having essential touch of moral values. It is rightly said "Education without morals creates maniacs". Arun Ferreira, the author of the book Colours of the Cage claims that the basis of his book is made on three important pillars – statistics, experience and the ruling of the courts. The basic aspects of these types of writing shall also be explored, and analyzed from both theoretical and practical perspective and its effect on the society. The world in the present context has become a cage for the majority of people both physically as well as mentally. The people all over the world are struggling to seek revolutionary changes in all respects. These kinds of real life stories should be embedded into our education system so that the hard core realities come in front of the general people and also to the people who are at higher positions in the judiciary system. This study is an attempt to understand and analyze whether practical aspects of experience shared by prisoners in their books are beneficial to establish and convert some theoretical aspects or not. The paper focuses on how Arun Ferreira through his narrative wanted to express about the treatment of political prisoners, the severe condition of jails, human rights' violation, corruption, suppression, ruling of the courts etc. The main aim of this paper is to respect undeniable truths of the Indian prisons as well as some important prison reform measures suggested by Arun Ferreira as a human right activist.

Introduction

Education is needed to equip the person with mental weapons to fight against the challenges of the life. To be holistic in its approach, education ought to result in character building and not merely impart knowledge and pass information without having essential touch of moral values. It is rightly said "Education without morals creates maniacs".

Instead, It Should Be

The role of education is not merely to impart knowledge and spread information by neglecting the moral values. It is a powerful weapon to be used in character building.

Science which lacks humanity and commerce, sans social values and education, sans character is worthless or even devastating for the mankind. Thus, it is important to make students good before making them smart. Spiritual values need to be imparted to the students to enable them to learn humility. Cultural values if inculcated, in formative years can play a vital role in this direction. The institution of marriage and the Indian Family System are now being seen across the globe as holistic life support systems which results in lower divorce rate, lesser estranged children and reduced old age homes for elderly destitute. The Prime Minister of United Kingdom had in recent past endorsed the need for “Back to Basics”. India survived the global economic slowdown and financial crisis surely by virtue of sticking to their basic tradition of saving for rainy days unlike the western world which relied more on borrowings and loans to lead a life of ultra luxury.

Several of the ethical principles of the yester years such as adherence to the truth, non -violence, temperance in speech, tolerance and charity, are fast losing their appeal amongst the masses. Education system seems to be lethargic in getting to the crux of the problem although, a larger lot is spent on organising seminars and conferences to revitalise the education by anchoring on value education.

As early as 1986 , the National Policy on Education that created a gap between the formal education system in India’s varied culture and traditions, needs to be bridged through enrichment of curricula transforming education to a forceful tool for cultivation of rich social and moral values.

While such schemes might plant some lofty ideas in the minds of the participants, but concrete action is needed to accomplish much more. Since the young minds of the pupils get shaped through their exposure to all sort of films which intrude into their brains through mass media and internet in this world of consumerism. Research studies have established nexus between TV and movie viewing and violent/ criminal behaviour of students.

Value or moral education will do much to brace up the system but it needs to be done with a sense of mission by the dedicated mentors who can lead by setting personal examples and become role models and ideals for the students in particular and the society at large. Children may not do what you tell them to do, but they will certainly do whenever they see you are doing it.

Holistic approach to education ought to lay emphasis on value education. There has been a steady deterioration in the value system in the society as a whole. It is a result of lack of the value education. This is the age of information overload, with the advent of World Wide Web, providing enormous information at a click of a button but it does not do enough to separate the corn from the chaff. The above thought is being made more clear with the help of the below anecdote.

Once upon a time a very famous professor and an illiterate old farmer were travelling together on a boat. They entered into conversation with each other:

Professor : What is your profession gentleman?

Farmer : I am a farmer, sir!

Professor : Have you studied Geology, since your livelihood comes from the land?

Farmer : No sir, I haven’t.

- Professor : Then you have wasted a quarter of life dear. By the way, you might have studied Oceanography.
- Farmer : No sir, I haven't studied that either.
- Professor : Then you happen to waste half of your life dear, but then you ought to have studied Metrology.
- Farmer : I am afraid, sir I haven't even heard of that.
- Professor : In that case you have ruined three-quarters of your life, poor fellow. (The scene changes and suddenly the boat starts sinking, and by now the illiterate farmer had some touch of logic and asked the frightened professor).
- Farmer : O learned professor! Have you studied 'Swimology' (swimming)?
- Professor : No, I have never jumped into the water.
- Farmer : Then sir, whole of your life is at risk now.

The moral of the story is that one should develop a holistic approach in teaching education and practice to achieve something must go hand in hand.

Objective of the Study

The study is an attempt to understand and analyze whether practical aspects of experience shared by prisoners in their books are beneficial to establish and convert some theoretical aspects or not. This research paper endeavours to seek the following objectives:

- To assess the reason behind writing like a severe experience faced by them
- To examine and understand how these type of writings are useful to make balance between theoretical and practical aspects
- To look into the affirmative and negative aspect of creative expression in this form that raise voice against important issues and policies
- To understand and evaluate the scope of change that occur after the publicity of these type of texts by the media

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 writing shall also be explored, and analyzed from both theoretical and practical perspective and its effect on society.

Review of Literature

Research studies have proved that crime and severe punishment are actually not correlated. The discourse of early nineteenth century attributed crime to the human psyche in the form of pathology. A recent movie, *Haider* has depicted forms of tortures prevalent in the Indian prisons and has also tried to capture torture related scenes but there, 41 scenes were cut by the censor board and still the response to the *Colours of the Cage* has been welcomed by the mainstream newspapers and social media. From this, it becomes evident

that this kind of narrative has at least been able to touch hearts of people and who in turn have tried to bring the same in front of the general public in terms of media, coverage etc.

The famous notes written by Bhagat Singh later became part of national folklore in the form of *The Jail Notebook and Other Writings* presents an argument about the hunger strikes and Special Jail Committee. *Captive Imagination: Letters from Prison* is another collection of thirteen essays written by Varavara Rao. This talks about his tenure in the jail where he had spent 10 years during Emergency Period as a political prisoner. Mary Tyler's book *My Years in an Indian Prison* describes about the condition of the prisoners from Hazaribagh and Jamshedpur jails and cites the case of 55 years old Gulabi. Another Urdu Sahitya Akademi award winning book, *My Days in Prison* written by Iftikhar Gilani, delhi bureau chief and journalist, also talks about the shocking story of injustice and imprisonment without bail under the OSA (Official Secret Act).

Prison No. 100: The Story of My Ordeal in an Indian Prison by Anjum Zamarud Habib, the founder of the 'Khawateen Markaz', is an account of her torture at Tihar Jail who was falsely implicated under POTA in the year 2003. Chetan Mahajan wrote a daily journal, to remain sane in jail and later it became a memoir called *The Bad Boys of Bokaro Jail*. He says, "In our life, we are in some or the other way in bondage which we place around ourselves". According to him, we all have the strength to liberate ourselves from these chains if we start thinking differently about life. In the same manner it appears that Arun Ferreira's narrative is trying to say authoritatively like the Oscar Wilde's well known aphorism, "One of the many lessons that one learns in prison is, that things are what they are and will be what they will be."

This narrative is like a synonym or a miniature version of *The Gulag Archipelago* written by Aleksandr I. Solzhenitsyn set in the 21st century. It is a book required to be read in colleges as this is a kind of a clinical or a therapeutic document.

Discussion and Findings

The author of the book *Colours of the Cage*, Arun Ferreira has made a good effort to gain an insight into the conditions of the people who stay as prisoners, irrespective of the fact that they are proven guilty or not. Since, he was also jailed, so with the help of his own practical experiences faced during the imprisonment that was forced upon him, the author has written a book.

Arun Ferreira belongs to the East Indian Community and graduated from the esteemed St. Xavier's College, Mumbai and since his college days, Arun has been a human right activist. As a cartoonist, his expressions have been carried in the newspapers and magazines. His cartoons are mostly on the social and political scenarios. He is presently pursuing a degree course in Law and doing a research work on the history of democratic rights movement in Mumbai. After he got released from jail in 2012, he has been actively fighting for the political prisoners in order to give them their democratic rights. He wants the society to contribute for prison reforms.

Arun Ferreira was arrested by the Nagpur military on the accusation of being a naxalite in May 2007, and thereafter, he was convicted as a murderer, a rapist, and a swindler. He was also charged for possessing arms.

He was re-arrested by the police as he was about to come out of the jail in September 2011 when he was declared cleared of all the charges against him. It was now five years of his age that had gone in vain and for something which he did not even commit at all. His book *Colours of a Cage* shells out deadly comments that were obvious to come out over his stay of these unwanted forced years in prison. He has explained the brutal experiences he faced in jail and how he succumbed to atrocities.

The world in the present context has become a cage for the majority of people both physically and mentally. The people all over the world are struggling to seek revolutionary changes in all respects. People are able to discuss and express their dreadful experiences that have happened with them in the past – the one which they were not able to express during the legal proceeding in the court since at that point in time, it was considered to be irrelevant as far as their proceedings were concerned. These kinds of painful experiences forced the sufferer to express his or her anguish in the written form where he/she can narrate these hard-core truth explicitly and fearlessly without thinking of the consequences.

In this way, the sufferer thinks of himself in a better position of expressing his double authorship which means one has the mettle to express the brutality of the crime and secondly, he is able to express the same in the written form without any fright. The outcome of this kind of literature is; one that he is able to stand for his rights and ready to fight with the others and at the same time forces a victim to give a thought over his/her points so that the people come along with him/her to fight against this kind of injustice prevailing in the prisons as well in the society. *Colours of the Cage* is one such prison memoir which gives the reader to ponder over time and again as to how the author has fought for his rights and had the courage to present his deadly experiences of five years of vital age spent in the prison. *Colours of the Cage* provides a podium for the way in which the people try to express their opinion for the service of people, represent their struggles, their thoughts, bent of mind and art.

The real motive of prisons, as generally we usually tend to understand, is to transform convicts or criminals into law abiding citizens by motivating them to change themselves and their mind set and develop a distaste for crime and criminal behaviours. But in reality, this seems to be far away from the actual practices. It need not be always true as those who have spent their times in jails as under trials have different narrations to tell and discuss because there is a difference between theory and practices.

A factual narrative, *The Bad Boys of Bokaro Jail* by Chetan Mahajan, is thought infuriating, witty and poignant. It will give you an idea about the Indian prison and its conditions you had never seen it before. He comments, “We watch and read many things about the prison life but nothing prepares you for the ways in which inmates and cops run them. Arun says, “To make me some-more fair to their demands, they stretched out my physique completely, regulating an updated chronicle of a Gothic woe technique of sketch (though there was no quartering). My arms were tied to a window grill high above a belligerent while dual policemen stood on my outstretched thighs to keep me pinned to a floor.”

These kinds of real life stories should be embedded into our education system so that the hard core realities come in front of the general people and also to the people who claim to be at higher positions in the Indian judiciary system. All this should also be made ‘go-live’ by the media and the interviews of such people who

have suffered should be shared with the people so that the cruelty which innocent people face without any reason is made to be felt to everyone. This cannot decrease Arun's misery but at least would show the world the facts and the bottlenecks that still remain in our system. This actually should be reviewed by the educationists, law bodies, politicians, military and all those who may be concerned in one or the other way.

Fyodor Dostoevsky famously said, "The degree of civilization in a society can be judged by entering its prisons." Anyone interested in knowing, how civilized we are, must read these books to begin with.

Media, one of the fieriest and the fastest medium of current happenings, should be on the informative front too and that too in a participative manner. It should not only give a rosy picture of the jail but on the other side, should also bring to the people the dark side of the prisons, where the prisoners are living and are being tortured inhumanly.

The life in Indian jails, as portrayed by the painful experiences of the writer is tormenting, depressing, subduing and sometimes criminalising and devoid of even basic human needs, leave aside legal or human rights. This unethical and inhumane treatment resultantly fails to reform the convicts, and provide inhumanly environment to the prisoners. One of the reasons being, overcrowding in jails due to either slow process of *challan* by the investigators and subsequently *tarik pe tarik* (postponement of the courts partly due to lack of judges and also increased rate of crimes). A common remedy seems to be lying following a holistic approach which basically address the ills of human psyche, be it of the tormentor jailor, or the greedy lawyer, or an inefficient judge or an unsympathetic political system. A recent judgement to release all under trials, who have served major part of their possible jail term, is a very welcome step in improving conditions in the jails.

Anand Patwardhan, a famous documentary film maker, in one of his typical documentary "Prisoners of Conscience" (1978) says, "If the walls of the jails could speak, they would speak of terror, but they would speak also of courage."

It is but natural that the hard rock walls of the jail will not speak of the inner cruelties happening inside the jail. It is because of the courageous people like Arun who stood in front to share the heart throbbing experiences through his prison memoir.

To curtail crimes and criminals, we need to have a holistic approach as followed in the Homeopathic system of medicine in which small doses of medicines are given to induce body into a cycle of curing itself. The external medicine only attempts to aid and guide the body's self curing system whereas the present system seems to working more like strong allopathic antibiotics which kills even beneficial /friendly organisms in its attempt to kill harmful ones. Now even harmful ones are becoming increasingly drug resistant and posing serious threat to the survival of the mankind on this planet.

The *Colours of the Cage* narrates the most horrifying glimpses of the cruel torture done by the police on the prisoners who were not even liable to be there. By force and by the virtue of the power, they had been convicted to the extreme extent possible. These innocent creatures underwent the most

gruesome of the tortures that could be possible, which was actually unlawful in the eyes of law that no prisoner may be tortured when he or she is in custody as per the mandate passed by the Supreme Court of India under 1996 judgement. The police then tried to cover up the story of these wounds which were obvious when every two days, the prisoners were taken for a medical check-up. The police even tried to conceal the facts and tried to move the doctors to develop reports that these wounds were not the recent ones and that these were fierce people who were very dangerous in the eyes of law and termed as terrorists.

Conclusion

The author claims that the basis of *Colours of the Cage* is made on three important pillars – statistics, experience and the ruling of the courts. These kinds of genuine experiences should be given weightage by the common man and the experience shared by Arun should be taken as a gift, not a curse to help political prisoners after their release. Due to these atrocities, Arun is now fighting for political prisoners and publishing illustration in the online magazine, DailyO.

As Arundhati Roy has rightly commented, “Arun Ferreira gives us a clear-eyed, unsentimental account of custodial torture, years of imprisonment on false cases and the flagrant violation of procedure that passes as the rule of law”.

This narrative is not a celluloid or a familiar novelistic version but a real story of brutal picture behind the bars. It is a memoir of astounding power about a prisoner’s obdurate fight for justice and the triumph of human will and not just a tormenting narration of life in prison. The point to be noted here is that the narrator does not portray bitterness towards any individual but against system as a whole.

Through this book Arun suggested important measures for prison reforms that included:-

- treat all the prisoners according to the internationally recognized principles
- recognized prisoners of war and treat them according to the Geneva Convention
- Indian Prison Act of the colonial era should be withdrawn
- National Security Act, Armed Forces Special Powers Act etc. should stand revoked and many more such reform measures suggested.

Colours of the Cage is just not a story but a bold beginning and a hope to educate and agitate.

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IN SEARCH OF INDIAN FILM FEMINISM: THEORY AND PRAXIS

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“In theory, theory and practice are the same. In practice, they are not.”

—Albert Einstein

Abstract

In line of the debate on Theory and Praxis, this paper hypothesizes the current English classroom in India, and also its conference halls which are mired in the Euro-centric strategies of theoretical reading and analysis. Indian films, which are an integral aspect of mass cultural representation, are often analyzed within the ambit of literature and generally the same reductionist methodology of analysis, which is fed by modern European theory, is utilized to interpret them. This interpretation is insufficient, to say the least, and insidiously dangerous in the long run. When the Indian academia interprets texts and inter texts within the Indian cultural subsystem, but utilizing deracinated western tools to do so, the results are often misleading and demand tangential inspection.

The paper attempts to therefore examine a case study from contemporary Indian cinema and trace the representation of the Indian woman as object and subject of discourse, keeping the theory of the ‘cinematic gaze’ as a point of central reference. The research shall examine the critical commentary on the films in India and juxtapose the same against dominant European feminist film thought which is being taught in the critical studies classroom through Laura Mulvey’s seminal essay *Visual Pleasure and Narrative Cinema* (1989). The paper aims to collude a reading of the Bollywood film, *English Vinglish* (2012) and Mulvian film theory and argue that the notion of the cinematic gaze (as ascribed by Mulvey’s theory), is insufficient to read the Indian ‘feminist’ film genre (The feminist position as anointed by the film critics in India¹).

Differing from the above critical claim, the paper further hypothesizes that the case study further cements the masculine moulds of femininity, thereby undercutting the liberal stance, it boasts of projecting. The research aims to prove that a more substantial counter-narrative to the above said ‘feminist-film’ genre is required which needs to create a new lens of focus to the feminist issues in India.

To prove the hypothesis, the paper uses the first point of reference as a recent news report from Outlook India which states, “In a step towards their empowerment, women of Bibipur village in Haryana will soon be reading Hindi translations of books by Virginia Woolf and Malala Yousafzai besides 2,500 other writings on feminism” (*Outlook India*).

The news story carries a quote from the village *sarpanch* who states, “The library for women is an effort to make the women aware about their rights through literature”. He further clarifies, “If women want liberation,

then they must have the desire in their hearts for freedom and knowledge. To make women free from all kinds of social shackles, they first need to be aware about their problems. Right now, they don't even know themselves." (*Outlook India*). Thus, books are clearly established as a *supposed* means of liberation, and in particular the feminist ideologies of Woolf and Beauvoir are seen as a source of deliverance from societal oppression.

As a counter to the above report, a telephonic interview with the *sarpanch* Sunil Kumar Jaglan revealed that though the books have been provided to the women, they need a mediator to understand the complex weave of thoughts. Secondly, he states that the women prefer the works by Taslima Nasreen and Mahatma Gandhi over those by Beauvoir and Woolf. Thirdly, the *sarpanch* emphatically states that he has found films to be the most effectual means of persuasion within his jurisdiction and often uses films like *Mother India* (1957) *Mirch Masala* (1987), *Kahaani* (2012) and *English Vinglish* (2012) to assert the need for female liberation. The second point of reference is the seminal study by Abbas and Sathe which instates films as the single dominant source of 'inspiration and education' for the Indian masses: In a country where less than 5% buy or read newspapers and books, the Hindi film is the only popular form of literature and art for the vast masses of the common people. Hence, the importance of the talkie is that it can educate and inspire the people even while entertaining them (Abbas and Sathe, 69).

The third point of reference is the first-ever UN sponsored global study of female characters in popular films across the world, commissioned by the Geena Davis Institute on Gender in Media, with support from UN Women and The Rockefeller Foundation which reveals that India "tops the chart in showing attractive women in its movies and as much as 35 per cent of these female characters are shown with some nudity" (Davis). The study further reports that Indian films are marked by "deep-seated discrimination, pervasive stereotyping, sexualisation of women and their underrepresentation in powerful roles." (Davis).

To now collate the above three aspects, it is apparent that films are evidenced to be the most 'inspirational' tool of persuasion as against books/newspapers for the Indian masses. Films, however, are marred by 'discrimination and sexualisation' of women which in turn becomes an ethnographic trend setter which transfers the above said 'sexualisation' from films to society. Finally, films like *Kahaani*, *English Vinglish* and *Queen* are allegedly breaking the pattern of stereotyping and discrimination and offering an alternative to the uni-dimensional, sexualized representation of women.

The fourth point of reference is the analysis of film feminism in India, which centers on the notion of the 'male gaze' which originates theoretically in Laura Mulvey's influential study *Visual Pleasure and Narrative Cinema* and continues to be a significant benchmark. Mulvey iterates three diverse 'looks' associated with conventional Hollywood cinema: (1) that of the camera as it records the pro-filmic event (2) that of the audience as it watches the final product and (3) that of the characters at each other within the screen illusion.

Mulvey explains: The conventions of narrative film deny the first two and subordinate them to the third, the conscious aim being always to eliminate intrusive camera presence and prevent a distancing awareness in the audience. Without these two absences (the material existence of the recording process, the critical reading of the spectator), fictional drama cannot achieve reality, obviousness and truth (Mulvey 25 emphasis mine).

Moreover, Mulvey comments on the spectator's advantage of 'invisibility'— looking without being looked at. The look of the 'camera' and the spectator seem subordinate to that of the characters – the male protagonist's point of view. The article further argues how in the dominant patriarchal system of visual representation, sexual difference demarcates the active/passive, looking/looked-at split. As Mulvey comments:

In a world ordered by sexual imbalance, pleasure in looking has been split between active/male and passive/female. The determining male gaze projects its fantasy onto the female figure, which is styled accordingly. In their traditional exhibitionist role, women are simultaneously looked at and displayed, with their appearance coded for strong visual and erotic impact so that they can be said to connote *to-be-looked-at-ness*. (Mulvey 19)

With Laura Mulvey and others taking the lead in the 1970s, feminist film theory was characterized by debates around 'male gaze' which resulted in arguments about spectatorship, especially female spectatorship. The above genderisation has been criticized by critics like Mayne and Guiliانا Bruno and Mary Ann Doane. Mayne states:

Following Mulvey's argument of male gaze, the spectator is essentially positioned as male. These aspects of male gaze and spectator (ship) of 1970s feminist film theory cannot answer adequately questions like how do women in the audience occupy that spectator position. Is there something called female spectator? What kind of pleasure does a female spectator have? Is this male spectator position, whose origins lie in the (especially Lacanian) psychoanalytical subject, biologically defined? (Mayne).

Female spectator is conceived alternatively by theorist Mary Ann Doane who claims: "I have never thought of the female spectator as synonymous with the woman sitting in front of the screen, munching her popcorn.... It is a concept which is totally foreign to the epistemological framework of the new ethnographic analysis of audiences.... The female spectator is a concept, not a person" (Doane 142).

It is imperative to note that the Mulvian theory of the gaze is not based on an empirical study of actual film viewers but on her intention to make 'political use' of Freudian psychoanalytic theory (in a version influenced by Jacques Lacan) in a study of cinematic *spectatorship* (Chandler). Thus, truly the idea of the female as object and subject is entirely conceptual and not ethnographically tested. Therefore, though it is evident as Jonathan Schroeder notes, "Film has been called an instrument of the male gaze, producing representations of women, the good life, and sexual fantasy from a male point of view" (Schroeder). It is equally clear that this 'evidencing' is theoretical and not empirical. Further, the theory has no provision for the female visualiser of the screen (director) as well as the articulation of an important 'fourth gaze' that of the male viewer on the female co-viewer.

To explain the above two tangents, the paper shall now analyze *English Vinglish* paying attention to the differential visualization of the female director and the operation of the 'fourth gaze' and prove that contrary to projection, the film plays into the pre-conceived notions of femininity and is far from breaking the 'social shackles' which are all-pervasive in Indian society, rural and urban.

Sudish Kamath from *The Hindu* claims that *English Vinglish* is “a fantastic tribute to motherhood and womankind” (Kamath). Contrary to this, actress Tilottama feels that “though the Bollywood woman has progressed from pious goddess to the sexy, sexy *mujhe log bole*, to the assertive kissing heroine, to the self-assured entrepreneur, in truth, these are just mild variations of each other. The intolerable change has been in the hypersexualisation of the female body to make profit” (Chintamani, emphasis mine).

English Vinglish is the story of a neglected housewife, Shashi Godbole, who runs a home-based business of selling *laddoos*, but in spite of her successful stint as an entrepreneur, she is constantly ridiculed by her husband and daughter for her lack of English speaking skills. This derision leads to an inferiority complex which she counters through an English speaking course which she enrolls for on a visit to the United States. In the above said course, she interacts with a cosmopolitan batch of students, one of whom, a French chef, Laurent, falls in love with her, though she does not respond to his advances. Towards the end of the film, she thanks Laurent for “making her feel better about herself.” The primary tangents of the story revolve around these three coordinates: cooking as a source of positive self-image, English as the medium of power and the housewife as the balancing apex of the triad. Cooking alone does not centralize her position within the family, it is fluency in the ‘language of power’ which moves Shashi from the margin to the centre of the family, the classroom, and the film.

To focus on the Mulvian theory of the gaze, the film clearly uses Shashi as the central point of narration. She is being looked at by the camera, the other characters of the film as well as by the audience. However, the gaze, in all cases but one (Laurent’s) is non-erotic. Shashi is not overtly ‘hypersexualised’ and remains attired in simple cotton sarees with minimal make-up. Her body language is conventional and her demeanor echoes the conservative ethos she emerges from. This then is perhaps the influence of the female eye behind the camera, Gauri Shinde, the writer and director of *English Vinglish*. Shinde asserts, “It’s true for 90 per cent of the women that while a woman gets love, what she does not get is respect” (Gupta). Applying this thought to the visualization of the female as subject and object of the cinematic gaze, the sensitivity of the director as well as her femininity, become apparent. Shinde comments: “I understand the duality of my position as female and as a director. There are no cleavage shots in my film, no bare midriffs and no voyeurism” (Gupta). Thus, it is established that the operation of the gaze is dependent on the gender and socio-cultural location of the director/writer.

The second point of focus is the ‘fourth gaze’ generated by the film, which operates between the male viewer and the female co-viewer. From a cinematic point of view, *English Vinglish* offers multiple, inter-connected, ‘web-like’ exchanges of the gaze.

One scene in particular, played out in a cinema hall, captures all the students of the English speaking course watching an old English romance. Shashi sits immersed in the film, her gaze lovingly fixed on the images on the screen as she attempts to follow the English dialogues. Another female student, Eva, sleeps, obstructing the gaze altogether and Laurent stares at Shashi, indicating the fourth gaze. The screen shows the heroine of the meta-film embracing and then the camera pans to the movement of Laurent’s eyes from the screen to Shashi.

Thus, initiating from the Mulvian stance of transference of desire for the female character from the male character to the male viewer, the film shows the further transference of desire, from the female character to the female co-viewer. This transference is pertinently true in India, where low literacy rates colluding with the intensely patriarchal setting, allow the male viewers to freely transit from voyeuristic desire for the female character to the 'active' desire for the female co-viewer. This perhaps partly explains the plethora of cases of sexual violence which may have a genesis in filmic titillation.

Finally, the third point raised by the research deals with the point of differential feminist representation which *English Vinglish* claims to represent. A female director, a female crew (more than 70% of the cast and crew were women) and a film positioned towards a female audience, do these numbers conspire to remind one of the Woolfian interpretation of feminism? Is a feminist work by a woman, for a woman and of a woman? Or is it one that breaks the pre-conceived patriarchal stereotypes which exist in society. *English Vinglish*, Shinde says is a film made to "say sorry to my mother" (Gupta). She explains that as a teenager, she marginalized her mother, ridiculing her inability to converse in English and drawing a sense of inferiority from her mother's lack of socio-lingual incompatibility. The autobiographical leanings of the film notwithstanding, the narrative primarily shows a married middle aged housewife who only manages to assert herself when she learns the language of 'power', of masculinity and exteriority: English. She only gets the license to demand a 'Hindi' newspaper aboard an international flight when she has learnt to phrase her question, unhesitatingly in English. Moreover, her skills as a cook are acknowledged by one and all, but not her husband and daughter. They continue to take her talent for cooking for granted. It is only her climatic speech in English which wins Shashi the interest and appreciation of the duo. The above facts put to question then, the feminism the film imparts. Is a woman only to be heard when she discourses in the masculine, exterior language? What about the interiority of her dialogue? What about the little spasm she emits when she needs to disrupt her morning coffee in order to make tea for her husband? Does the film promise that such demands will cease? Shashi, having learnt the language of power, having realized her potential as 'entrepreneur', having established her physical and social self as desirable, returns to the same house. Though the husband and daughter shamefully hang their heads when Shashi speaks of home as a space of liberation, where we "have the freedom to be ourselves" and of marriage as a relationship of "equality", the film speaks of the second wave of feminism, which is still hankering for equality, homogenizing the cultural, economic, social and spatio-temporal differences between women. Perhaps, in the Indian context, the film would have been a true feminist film if it asserted the need for heterogeneity along with equality. If it allowed Shashi to not pass with distinction but still win the approval of her family, based on her skills as a cook, a care-giver and a loving spouse. In its attempt to eulogize the 'working woman', the film undercuts the role of the house-wife. It is pertinent to remember, that Shashi has to move outside the geographical and emotional boundaries of her nuclear family and her nation for her to find liberation. The above said linguistic 'make-over' is not fashioned within the familial or national domain.

To conclude, the paper argues that the Indian academia and society, by extension, needs to fashion its own feminist ideology, placed at a tangent from the European (Bouverian, Milletian, Gilbertian and Mulvian) way of analysis. The use of imported theories just adds to the 'isms', delineating rather than discussing.

Indian feminism, including film feminism, needs to develop as a distinct language, firmly located within the socio-cultural paradigms of the Indian subcontinent. Effectually, if Theory and Praxis desire to attain a symbiotic mean, it is essential that the above said theory be tailored to suit the cultural climes of its location. Just by virtue of being theory, it cannot help the reader/viewer to decipher the text, intertext and subtext better. It just allows the above said viewer to modify her thought in accordance with the current 'ism'. Perhaps we need to move beyond the zone of being mere purveyors of theory. Most importantly, we need to learn and teach our students, to critically evaluate their intellectual and spiritual inheritance from the inside, not exclusively through the prism of deracinated European theory.

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ABORIGINAL MUSIC NARRATIVES FROM AUSTRALIA: DISENTANGLING PATTERNS OF HISTORICAL CHANGE

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Abstract

Australian collective memory is moored in the "Secret History" of myths and landscape in context of historical past of the nation. The canons of arts evolve out of the cultural context of the country which is closely tied to the very idea of Australia as a nation. The shared perfection of the two arts- music and poetry provides a new horizon to the study of the national music which looks at language and literature thus produced within the paradigm of 'text'. However, these paradigms deserve closer attention: as they provide a link which reflects structurally-oriented identification of distinctive cultural features of the orient. Nationalist literary history of the nation Australia is grounded in the popular oral tradition of the past. Oral performances can, thus, be viewed as an expression of deep-rooted values of Aboriginal community. The song lyrics then become texts that are sung and make readers aware of cluster of stories in forms of popular culture called song-lines.

Decades following regime of settler colony in Australia provided an art song genre that connected Australia's past with melodic inflections. The creation of national music through the setting of historical texts thus provided a field of study for researchers to look at what Stuart Hall calls 'message form' and certain 'codes' of meaning ('Encoding/Decoding', 1973). This paper explores selected songs of aboriginal musicians that are also a medium of self-representation. These songs become texts that reclaim aboriginal identities and ideologies through songs that underlie identity-projections. The narratives of the songs mark clear distinction of social from individual background and foreground which is distinctly manifested in their themes. The pedagogical implications of theories studied within the overlapping frame of literature, popular culture studies, and composition/rhetoric studies would further help us speculate the process of meaning construction.

We can shed more light by adopting textual analysis of songs that reveal distinctive features of aboriginal community. The aboriginal musicians attempt to write down not only their culture but also their collective history of trauma. This act of restating, representing and tracing back the operation of colonial power renders them visible amidst the popular culture produced with an imperial eye. The mechanisms of colonial power put surveillance on mediums of social investigations. The investigatory practices of shifting identities of the 'other' and 'self' have long history of politics of representation. However, the representation for the aboriginal musicians is self-referential where the very process of representation calls attention towards the community represented. The far-reaching analysis of representation helps scholars examine aboriginal concept of culture that Raymond Williams (1981) called 'lived cultures'. Representation, therefore, requires explanation as it is useful to think of it through in relation to the process of meaning-generation.

Analysis of a musical text can be considered as a fragment of data that provides perspective of aboriginal community within their social and cultural setting. Aboriginal culture is an oral culture wherein storytelling

is one of the prominent spiritual features of their existence. Prof Malati Mathur states in her essay entitled “Writing Self, Writing community: Storytellers and Activism” that during the Dream time, certain song lines were sung by their ancestors which ‘acted as travel and navigating aids...any deviation from the precision of the song would most certainly bring death to the traveller’ (76). Looking at the dangers of claiming such a tradition where the language and culture of a community represented certain structures deeply rooted in their ideology, one questions the intervention of colonizers and raises questions dealing with much harm done to their community. The cultural bases of the ideology as dealt by Antonio Gramsci emphasizes on the hegemonic structure that oscillates between ruling ideas of self and other. It is likely to see a pattern in a colonial set that is made to accept their subjugation. However, in a similar case like Australia where settler colony prevails, various agents help the ruled become subject that construct identity through a system of representation. This system includes not only myths, images, ideas and concepts but also includes songs that incorporate and continue the fetish of song lines.

Archie Roach’s song “Took the Children Away” reflects on the national history of Australia in its grand narrative. The song thwarts all efforts of erasing historical memory of the trauma of nation’s colonial past. It rather brings together the whole aboriginal community to access, know or report instinctive consciousness of their community by presenting the song as a story:

*This story’s right, this story’s true
I would not tell lies to you
Like the promises they did not keep
And how they fenced us in like sheep.
Said to us come take our hand
Sent us off to mission land.
Taught us to read and write and pray
Then they took the children away...*

As aboriginals perform, the song provides voice to the musician who intricately links two distinct disciplines that of ethnomusicologist and educator. Lyrics of the song document story of removal, painful moment of separation from the families and experiences of *Stolen Generations*. The song foregrounds strong voices against the colonial violence. The practice of forcible removal of aboriginal children from their families was first officially recorded in *Bringing Them Home* — report of National Inquiry into the Separation of Aboriginal and Torres Strait Islander children from their families in 1997. The report traces complex history of grief and loss that gave trauma trails to Aboriginal musicians to be sung to the world at large.

I was at the post office with my Mum and Auntie [and cousin]. They put us in the policeute and said they were taking us to Broome. They put the mums in there as well. But when we’d gone [about ten miles] they stopped, and threw the mothers out of the car. We jumped on our mothers’ backs, crying, trying not to be left behind. But the policemen pulled us off and threw us back in the car. They pushed the mothers away and drove off, while our mothers were chasing the car, running and crying after us.
(Bringing Them Home, 6)

It is hitherto being discussed how the language of the song examines and deliberates essential policies of protection and assimilation. It clearly outlines defense of many other aboriginal people who were marginalized and still continue to remain invisible from Australian history as there are only 2% of aboriginals left in the country and who are yet struggling to claim their national identity. Anita Heiss inquires in her essay “On Being Invisible” that even after having Greek Australians, Italian Australians, Chinese Australians, Lebanese

Australians and “real Australians” what is missing from Australian story is first Australians. At the closer inspection of the very term, Aboriginal, we realize that the word is derived from ‘Abo’ and ‘original’. In the same vein Bain Attwood writes about the shift from lower case to upper case aborigines. The very word connotes and claims the identity of Aboriginals which is what was taken away from them since 1770 when Captain Cook first lodged ‘Possession Point’.

Theories of language illustrate the link between the object represented on the basis of shared social and cultural conventions that establish ‘signifier’ and ‘signified’ as codes. Thus, the songs sung by aboriginal musicians signify truth that is a product of evolution evading the hegemony imposed by colonial or elite cultural forms. The arbitrariness of language suggests that there is no way to have a text giving away complete truth. Saussure and Derrida majorly contributed to theories of language as they stated there is no absolute truth; what a text presents is part of truth. Consequently, the aboriginal experience can be retrieved as the very act of resistance in grand narratives of the songs. The songs give voice to the version of knowledge that becomes universal reality presenting the perspective of marginalized community or the subaltern.

The sad reality of genocide, dispossession of land, miscegenation is what further marks the songs sung by aboriginal musicians. The rhetoric of protection and absorption can further be sited in the song “Only A Few” by Peter Rotumah. The song was co-written with his friend Ian Johnson and late Henry Thorpe. He was a lyricist and a musician who was much inspired by prominent Indigenous musicians like Bobby McLeod. The song provides a discourse between specifics of identity that had been addressed in various other songs and other literary works. The problem of miscegenation is also highly significant since it positions aborigines in relation with the nation and its citizenship that would continue to leave its impact on their attitude towards their notion of ‘belonging’. Nevertheless, identity politics presents forms of colonial culture which require one to cross all boundaries and to overlook at legitimate forms that initiate dialogue:

*Long before the white man came
Our people never lived in shame
We took what we needed from the land
Worshipped Mother Earth, her clouds and her sands
But when the Endeavour arrived
We had to struggle to survive
They chained us and cast us aside
And waited for a nation to die*

*So my Brothers
We give this song to you
Murdered our people
Now we are only few
Only a few*

The song conceptualizes strategies that help aborigines to come together on a common platform, to utilize a strategy of empowerment through various codes extending the meaning of self-assertion, self-reference, and self-determination. Using a wide variety of symbols like land, clouds and sands the narrative highlights relationship that aboriginals have with nature through musical landscapes. The use of the term ‘Endeavour’ brings in the colonial project that established the hierarchy of the whites. The song encapsulates attempts of the composers to repair the damage done in the past. The song becomes a primary cite for creating an identity and also that of identifying with one’s community. In a multicultural nation Australia, keeping intact

the aboriginal identity is to bolt it with ideologies deeply rooted in Dream time. Different manifestations that one might draw through discursive analysis of symbolic vehicles constituting language of the song help us decode signifying system. The music narratives combining art and story-telling communicate stories to the large audiences. The conception of nature, theme of mate-ship, provides a glance of the infinite space of aborigines that are often contained within the larger frame of metanarratives thus produced. Enduring interest in spiritual healing ascertains gentle disputation of a system of belief and aboriginal culture.

The songs are indeed reconciling the tradition of song-lines, corroborees that are either dissembled by the musicians to explain the harmony between human thought and culture. The tendency to unravel objects giving away or producing meaning by using symbols and images as codes of classical story can be regarded as a datum to be received. By analyzing the world of signs that are incessant part of subculture thus produced, we constitute the identity through lived experience. The questions of identity still demarcate discourse of representation:

I've got everything that could be reasonably expected: a good home environment, education, stuff like that, but that's all material stuff. It's all the non-material stuff that I didn't have – the lineage. It's like you're the first human being at times. You know, you've just come out of nowhere; there you are. In terms of having a direction in life, how do you know where you're going if you don't know where you've come from?

Confidential evidence 136, Victoria: man adopted into a non-Indigenous family at 3 months; still grieving that he was unable to meet his birth mother before she died. (Bringing Them Home 11)

As a social product, identity is often determined on the basis of power relation. The questions of the ruling agency are often ruling out the one ruled. The crucial point, as we have seen, is then when the elite who controls this structure of power incorporates images, representation and meaning to suit his motive. Noel Garner's song 'Stolen Generation' explores and uncovers these motives of colonial ideology. It is based on the story line providing us a new set of questions pertaining aboriginal issues. In 2005, the song won the Best Lyrics Category at Australian National Songwriters Association contest from the album *Walking This Land*.

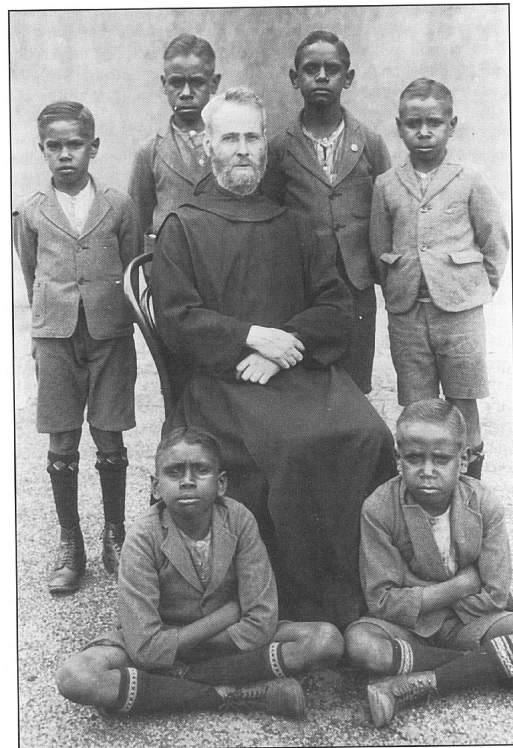
At the outset of studying the narrative, one looks at how this song becomes a testimony of an aboriginal. Alexis Wright comments upon how 'aboriginal writing causes unease' for it differs from dynamics of 'standard English, or white concepts, values and ways of describing events, places, and people' (97). These narratives are not only seeing recognition of the difference but also equip one with language that is used as a weapon to articulate Aboriginal characteristics. Since most aspects of aboriginal community were transferred through oral tradition, the concern for future generation has reached out to masses through the medium of song that raise questions that are yet unanswered:

*Stolen children, taken away
Stolen children, where are you today?
Stolen children, do dreams really come true?
Is there pain in your heart, was there love enough for you?*

There has not been enough work done by scholars who could look at various songs providing new dimensions for the study of individual texts as codes that open trajectories of new views towards aboriginal culture and literature thus produced as an act of resistance. It was Alleen Moreton-Robinson who got theory of whiteness in the academic study of Aboriginal Australian literature. Similarly, one could also inspect the course of reception of the songs within the larger frame of popular culture and audience studies. Decoding and the process of meaning making further provides scope for significant study in an era regulated by interdisciplinary and

multidisciplinary approach towards a text. Besides, recent work that has been done, particularly on aboriginal music, has actually juxtaposed theory of whiteness, resistance, narrative and nation as against an understanding of multicultural idea of nation. The songs that could further be explored include Warumpi Band's 'Blackfella Whitefella', Paul Kelly's 'We Have Survived', Elvis Presley's 'Jailhouse Rock', 'Our Home, Our Land', "This Land Owns Me", Bob Randall's "Brown skin Baby" (They Took Me Away, 1983).

The narratives of songs discussed in the paper embark upon 'Aboriginal problems'. These narratives reflect upon the various forms of resistance that can be studied under the lens of narrative theory. These narratives are often characterized with horror, cultural defiance, authenticity, and myths; breaking conventional structure of sentences, these songs suit aboriginal style of communication. They illustrate how emotional and cultural experience of music also provides a cognitive experience of music through music landscapes. The hard-hitting narratives of the songs can often be compared with poetry which were primarily produced by bards. Music theory also incorporates music philosophy and musicology which makes use of songs as texts that are written apparently in a pattern which is in proximity with lyric poetry. Many of these songs display patriotic yearning of aboriginals who are living in exile within their own country as they are yet to reclaim their rights. The layered aboriginal music narratives portray people with their stories. These stories, consequently, take care of them and of generations in times to come. The structure of the narrative shows how aboriginals believe in the power of story-telling as many a times a person survives on a story. The act of weaving colonial past into the narrative puts these stories in the memory of the other and helps being taken care of and healed through the corpus of persuasive art of telling tales.



*Brother Luis Arrufat and students, St. Mary's Orphanage
New Norcia, WA, c1930.*

Courtesy: Baithe Library 7658/P

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MYTH CRITICISM AND THE RETELLING OF MYTHS

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Abstract

Myths due to their antiquity fall out of prevalent culture and are lost links in socio-cultural pedagogies. Myth criticism has helped myths by stancing them to suit contemporary tastes. This paper shall aim to look at myth criticism and how it helps the reinventing of myths. It also looks at how myth criticism is different from archetypal criticism.

The paper negotiates itself by tracing myths as an entity very distinct from fables and legends and goes on to define myth criticism in the light of psychoanalytical theory and Marxist theory.

The paper looks at how relevant myth criticism is in the context of contemporary literary theory and whether it injects a new life into age-old myths that are falling out of favour.

Myth originates from the word muthos which translates as 'anything uttered by word of mouth. It is associated with complex history both in terms of meaning and anthropological ancestry. Homer used the word muthos in the context of narrative and conversation but never interpreted it as fiction which is the most widely accepted association. Odysseus tells fictitious stories about himself and the connotative term he employs in muthologenevein that signifies 'telling a story'. In later usage, Greek muthos came to mean a word that denotes partial truth.

The other terms associated with myth are muein i.e. to initiate into secrets hence mystic or mysterious, muthi kos meaning mythical. Later in Latin, the term fabula came into practise that means narrative construction.

The ancient Greek philosophers understood mythos to be a distinct entity from logos The term logos is to be understood as the faculty of reason and judgement as opposed to mythos that is fired by imagination. Mythos was derived thus from an intuitive faculty as opposed to logos that depended entirely upon reasonable deliberations. Thus, myths have always been associated with oracles and dark arts while logos paved the way for rational disciplines such as mathematics and science. Despite their oppositional nature both mythos and logos have complemented each other. Logos explained phenomena such as the rising of the sun and the moon, the process of birth and death .But some questions remained, as to why the sun rises and why are people born? Where do they come from when they are born and where do they go after they die? Mythos is thus a philosophical quest. It does not always give answers but it does extend a sense of purpose, meaning and validation to existence.

Devdutt Patnaik in his book titled Myth=Mithya tells us how ancient Hindu seers distinguished between myth and truth. Myth to them was mithya as opposed to satya or truth. If mithya could at all be redeemed to the status of truth, then it was possible only by circumscribing it into a frame of reference. Mithya thus is a limited sort of a reality or a distorted view of reality.

In Devdutt Patnaik's words, "Myth is essentially a cultural construct, a common understanding of the world that binds individuals and communities together. The understanding may be religious or secular. Ideas such as rebirth, heaven and hell, angels and demons, fate and freewill, sin, Satan, and salvation are religious myths. Ideas such as sovereignty, nation, state, human right, women's rights, animal rights and gay rights are secular myths. Religious or secular, all myths make sense to one group of people. Not to everyone. They cannot be rationalized beyond a point. In the final analysis, you either accept them or don't. (Patnaik , xvi)

Russian formalists Vladimir Propp and Viktor Shklovsky used the terms *fabula* and *syuzhet* in the context of narratology and narrative construction. *Syuzhet* is the employing of narrative and *fabula* goes on to determine the chronological order of the retold events.

Contemporary interpretation tends to look at myth as fiction, but a fiction that goes on to convey psychological truth. A myth in popular understanding is looked at as a story which is not true, which generally involves supernatural beings or supra-human beings that give it the fictitious proportions or mythicity.

One may go on to ask the question what purpose a myth fulfils? It can be interpreted as a process of creation and as a valuable cultural link. It goes on to explain how something came into existence

In the classical era, mythology was a contemporary thought. By contrast, in the modern times, writers have been aspiring to create a mythology and impregnate it with their beliefs and ideas. A lot of literary writing leans upon Chinese, Persian, Indian, Greek, Roman and Egyptian myths. In fact, Latin American myths and most civilizations are an integral part of contemporary dialogue in retracing human origin of thought. Religion in a big way aids the cause of myth because unlike stories, religious beliefs rarely fall out of practise and are perpetual in nature.

Myth is one unit of the larger lattice called mythology, which have descended through an oral tradition which is a legacy of a particular cultural group that undergoes change through hybridity.

Myths establish social customs as rational and serve as guidelines for how people should conduct their lives. It is important at this juncture to include in this discourse the idea of 'Cultural Materialism'. The British left-wing critic Raymond Williams contributed to the emergence of the theory of cultural materialism. Since myths are embedded with a cultural code, it would be interesting to note that Raymond's coined the phrase 'structures of feeling' for myths. These structures are concerned with 'meanings and values' as they are 'lived and felt'.

These structures of feelings are opposite to structures of beliefs and dominant ideologies in society. Thus, they form a major body in literature and oppose the status quo in society. Thus cultural materialism serves as a vehicle of change. Similarly, narratives such as myths adapted to its times is a source of oppositional values. So how do myths readapt themselves?

Is there a discipline such as myth criticism? If yes, where does myth criticism begin to feature? It is like the question raised in empiricism which came first, matter or mind? Is mythology in its acceptance heavily incumbent upon myth criticism? What is myth criticism?

Contemporary literary analysis looks at myth as a very prominent term. Myth critics such as Robert Graves, Francis Fergusson, Richard Chase, Philip Wheelwright, Leslie Fielder and Northrop Frye look at plot archetypes

and mythic formulas which are the fulcrum of such a fictitious narrative. One of the most seminal works on myth criticism and archetypal imagery can be attributed to Northrop Frye, a Canadian literary critic.

According to Frye's theory, narrative genres can be classified into four types:

1. Comedy
2. Romance
3. Tragedy
4. Irony

These narrative forms can be further associated with the seasonal cycle of spring, summer, autumn and winter which have been incorporated heavily by all the romantic poets in their fancy wreathes and mythopoeia. Seasonal cycles have had very many religious associations in ancient civilizations. Frye in his theory of myths asserted that archetypal patterns are most discernible in myths. The very nature of myth is abstract and imaginative and therefore it yields most readily, archetypal patterns. In fact, acc

ording to Frye, a myth is an organisation of archetypal symbols. The essential coordinates of a myth would thus be an absolute, metaphorical identity that conducts all its action either into an apocalyptic world or into a demonic one.

Frye's theory of 'Archetypal Imagery' rests upon two axes of reference. On one axis, he locates the 'types of imagery' and on the other 'levels of reality'. Initially, he identified three types of imagery, namely, i) apocalyptic ii) demonic iii) analogic. Later, in practice, he expanded the third category of analogic in three more types of imagery those of i) romantic ii) high mimetic iii) realistic

On the other axis, he looks at categories or 'levels of reality'. These he divides it into seven categories. Thus reality that is conceived, occurs in the following worlds:

- i) Divine world
- ii) Human world
- iii) Animal world
- iv) Vegetable world
- v) Mineral world
- vi) Fire world
- vii) Watery world

The coordinates plotted across these two axes form a matrix upon which one can locate archetypal imagery.

Sir James George Frazer, a Scottish anthropologist in his comparative study of mythology and religion gave us the seminal text of *The Golden Bough*. The book's influence extended beyond the discipline of anthropology, and cultural studies and presents itself as a quintessential treatise in myth criticism. In *The Golden Bough* Frazer compared the shared practices and mythological beliefs of ancient and modern religions.

Similar to Frye's theory of birth, death and rebirth and the cyclic nature of seasons, Frazer attested the fact that birth- death-rebirth is a cyclic myth in all cultural mythologies and is manifest in growing seasons and vegetation. The symbols of death and rebirth can be looked at as final harvest and spring.

Frazer cites the Greek myth of Persephone who was abducted by Hades and carried to the underworld. Persephone's mother, Demeter, the Goddess of harvest was heartbroken and struck the earth with fall and winter. She awaited her daughter's return. Before returning Persephone, Hades tricked her into eating six pomegranate seeds by Hades due to which she was forced to spend half the year in the underworld. While Persephone stayed with Demeter in the mortal realm, the earth is blessed with spring and summer. Thus natural phenomenon is enmeshed with cultural beliefs and that constitutes a major body of myths.

This paper strives to present that myth criticism anticipated literature and introduced contemporaneity as an essential feature of their hybridity. The Golden Bough inspired many later works of literature. Robert Graves in his poetry infused ideas of the dying king from the golden bough to present his ideas of a poet's lament for the muse-goddess in his book called the white goddess (1948).

Later Frazer's work went on to inform W.B. Yeats' sailing to Byzantium, H.P Lovecraft's book The Call of Cthulhu and T.S. Eliot's The Wasteland. Notable writings such as those of Sigmund Freud, James Joyce, Ernest Hemingway, D.H Lawrence, and Ezra Pound attributed many of the symbols they employed to The Golden Bough and endorsed its deep influence.

Carl Gustav Jung, a Swiss psychiatrist in his theory about myths and archetypes looked at their relation with the unconscious. Myths in the Jungian perspective are "culturally elaborated representations of the contexts of the deepest recess of human psyche: the world of the archetypes" (Walker, 4). Jung relates the collective unconscious to archetypal criticism. Frazer and Jung intersect in their views in the death- rebirth myth. Frazer looks at them as a representation of seasons and Jung takes it as a symbolic expression of a process that takes place not in the world but in the mind. Jung looks at it as a cyclic process, a kind of temporary death of ego and then its re-emergence or rebirth from the unconscious.

Most myths proliferate out of such a basic structure that of birth-death- rebirth.

While Frazer's work influenced many other works of literature, Jung's theory brought into context, multifocality. Frye's work in myth criticism displaced new criticism and gave way to structuralism and semiotics.

Frye's work was distinct from that of Frazer and Jung's because he neither concerned himself with anthropology nor with psychoanalysis. He was keen to look at the function and effect of archetypes.

Frye's archetypal criticism ran into troubled grounds with the emergence of Post-Modernism. Genres and categories were no longer distinct. The scheme of season that Frye adopted from Frazer was no longer relevant when applied to hybrid genres such as tragicomedy.

In the twentieth century, literary criticism what has helped myth survive is perhaps the embedded symbolism. Word as a symbol in myths is arbitrary both in their self and in their meaning. In the Derridean vein, this affords newer vistas to myths thus keeping them relevant in spite of their archaic origin. Retellings employ words to such an effect that the entire text is a treasure island of contexts.

Myth criticism as per Frye stood subsequent to literature. But the 21st century literary criticism is so strong and colossal an edifice that it acts as a double edged sword. On the one hand, it allows artistic freedom and on the other hand curbs it. A writer is dead by all means once the critics usurps the text and goes on to exploring the context.

Myth criticism equips writers from such an onslaught by bringing to them an awareness of imagery, its origin and the power associated with it. The writer of a myth then has access to possibilities.

Contemporary retelling is a fructification of the adaptation of such possibilities and refinement. Contemporary retellings work with ‘timeless’ myths and adapt them to fit modern readership.

In the light of interdisciplinary approaches, the relation between literature and myth is rendered complex and complicated. Myth criticism supplies a locus of questions that such complex hybridity can involve. The writers of a myth have to keep in mind whether these questions can possibly be answered in their retelling or can perhaps an understanding be arrived at of the complex pattern that is emerging out of such a story telling process.

Ernst Cassirer, a German philosopher in his monumental philosophy of symbolic forms proposes that a “myth is a form of thought.” Cassirer argued that man is a “symbolic animal” i.e. as opposed to the instinctive behaviour of animals; humans create a universe of symbolic meanings. He had argued that science, mathematics developed from natural language and religion and art from myth (much akin to the beliefs of ancient Greek philosophers). Cassirer in his last work *The Myth and the State* claims the return of the irrationality of myth in the twentieth century, in particular, to the rising belief of such a thing as ‘destiny’.

Claude Levi-Strauss, a French anthropologist, contributed to the further understanding of myths. He argued that the meaning of myths lies not in their manifest context but rather in their underlying structure of relations. Levi-Strauss suggested that myths are like language. In fact to him, myth was a specific form of usage. At the same time, he also endorses that myth owing to its characteristics is a language unto its own self. The litmus test lies in translation. Unlike most narratives, myths are pliant in terms of translation. Poetry is lost in translation but so is not the case in myth narratives. This phenomenon he attributes to the structural components of a myth which are irreducible and recurrent. He coins the term *mythemes* for these components. In themselves, these units have no intrinsic value but a structural alignment helps them gain meaning. Just as linguistic signs in a combination could do in a given context according to the theory propounded by the Swiss linguist Ferdinand de Saussure.

Thus *mythemes* derive their meaning from their position and relativity brings about multi-focality. Myths can be retold by a reordering of these structural coordinates. While the horizontal axis of *mythemes* delineates diachronical development, the vertical alignment enables variations.

Myth criticism facilitates the writer of a myth by enhancing his mythopoeic imagination by recording the multiple possibilities of the word and its meaning. The structure and its operation, both exists as polar extremes but myth criticisms helps in bridging their metaphysics.

Myth criticism over the years had taken a back stage; but its powerful legacy has fuelled modern stories churned out of old pots. Frye’s work to this day remains influential. Shakespearean and Miltonic criticism is still centre stage. Rene Girard’s work on cultural roles of myths is still a striking presence. Girard considered myths to be a natural outcome of rituals. In his opinion, myths revolve around ‘scapegoat’ themes. Myths have been told from the perspective of scapegoats. When they are turned around in a retelling, the entire power axis undergoes a paradigm shift and is open to accommodate contemporary theory. In his theory, victims in myth are proven to be culprits. Their expulsion or death re-establishes peace. The retelling of a myth in the light of contemporary theory opens it for reinterpretation.

This change in schema has been employed in feminist criticism to a great extent. Simone de Beauvoir uses the myth of creation in order to showcase the subversion of roles by the retelling of the Genesis legend. She writes, "Eve was not formed at the same time as man; she was not made either from a different substance or from the same clay that Adam was modelled from; she was drawn from the first male flank. Even her birth was not autonomous; God did not spontaneously choose to create her for herself and to be directly worshipped in turn: he destined her for man; he gave her to Adam to save him from loneliness, her spouse is her origin and her finality; she is his complement in the inessential mode". (Beauvoir, 165)

Philosophers, anthropologists, structuralists, feminists and other theory practitioners have engaged in dialogics by using myths as a prop. New thought emerges by displacing the old order of ideas to the realm of myths. However, since new theories are constantly deriving from the past they exist in a state of continuum. Cambridge ritualists, C.C. Barber and Mac Caffrey still dominate the contemporary critical scene. The future of myth criticism shall depend upon how mythography features in other allied fields or a heuristic dialogue that perhaps the writing of myth can generate. Myths have been conceived and adapted by so many writers beginning from Homer and Sophocles, Virgil and Milton, Ezra Pound, T.S Eliot, James Joyce and Gabriel Garcia Marquez. Contemporary stories will generate critical and theoretical questions. As long as myths exist in literature, they will open the door to myth criticism which will bring about the rebirth of a new kind of myth. Myth criticism on its own does not concern the reader as opposed to other theories such as structuralism or post-colonialism. Old myths will need new packaging in order to catch the fancy of the modern reader and here myth criticism shall go on to contribute significantly.

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MANAGEMENT

‘ADVERTISING’ A MIRROR OF THE SOCIETY: A REVIEW

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Abstract

Advertising is deemed as a communication tool to persuade the prospective buyers. Its major role is to sway the mind of the consumers to purchase a particular product. However, the advertisement has some more roles to play. It is also called as reflection of a country’s situation. The paper will discuss the role conflict of advertisement. The paper will revolve around the role of advertisements as a mirror of the society and its influence on the customers with special reference to the societal point of view. The major focus will be on the examination of the statement that advertisement is a mirror of the society. Other aspects in allusion to this concept will also be touched upon. Advertising as persuading factor, advertising timeline will be a focal point to verify the assertion. Moreover, the dark side of advertisements will also be enlightened. The misleading commercials, erroneous impact on children will also be taken into account. The idea behind the paper is to illustrate the benefits a society can acquire from the advertisement.

Keywords: Advertising, Persuasion, Society.

Introduction

“Advertising is considered as a metaphor of genuineness in context to the societal image”. On the other hand, advertising without any qualm is considered as an influence factor for our culture. These two lines are contradicting to each other but this is the truth which is coming across as a dilemma for the advertisers and the audience as well. The advertisements shown in the print media, and television and broadcast at one point in time showcase the cultural remarks of the society and on the other hand, it is has been seen that it attempts to influence the society, culture and norms.

Advertisements are considered as cultural indicators. Advertising is considered as a literature of the society. It represents certain meanings and values which contributes into culture of a society. Moreover, advertising content signify some aspects of the societal origins of the audience. This is supported by a thought that advertisements differ from society to society. The differences between societal structures, values, culture, lifestyles are beautifully pictured by advertisements. The advertisements of global brands differ from culture to culture.

Advertisements are not only considered as reflection of consumers need but, also a creator of ideals and wants. Consumption standards and pattern have been greatly influenced by the advertisements. The image formation and buying manner of the consumers have been immensely subjective to advertisements. There are some products available in the market which has created their need and more than need for a particular class, it has become a necessity. All the beauty products not only for women but also for men have greatly tapped the market. It is an instrument which arrives to the customers and allows them to frame their wishes and desires for the products they want.

The research paper will present a content analysis on the evolution of advertising from the societal viewpoint. The paper will contemplate the legitimacy behind stereotypical role of advertising. It will also illustrate the credibility of the advertising world both for the consumers and advertisers. The paper is written to show the history of advertisements relating to the women, children, consumers products, and other important aspects relating to the society. Advertisements are considered as mere a persuading factor. An effort has been made to throw some light on this traditional role of advertisements. Moreover, the attempt is made to discover the right role of the advertisement with special reference to the society.

Objectives of the Study

- To examine that whether some kind of relationship exists between the advertising and the society or not.
- The basic idea behind this study is to determine that whether advertising tends to show case the structure of the society or it tries to influence the cultural pattern of the society.

Research Methodology

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

Relationship between Advertising and the Societal Pattern

Advertising : As a Persuading Factor

Advertising is considered as an important element of modern operations. It has come up as a primary vehicle of mass communication. Advertising has a multidimensional nature and scope for which it has been able to perform functions of promotions across product categories and consumers' desires, interest and motives. Advertising is basically a driver to sell more merchandise because of its persuasive nature. It is a paid form of persuasion. Persuasion emphasises on finding out the most influential way to change the attitudes and behaviours of the recipient. The mental and emotional condition of a person affects his buying decision. Advertisers use various appeals to persuade the prospective consumers. Advertising appeal stimulates the emotions and grabs attention. Appeals here by means the strategies an advertiser uses to present a product or service. Appeals can be of two types, emotional or rational. Emotional appeal consists of an individual's psychological and social needs for buying a product or service. While second appeal include an individual's functional, utilitarian or practical needs for a particular product or service. Advertisements of products like Nescafe, where an emotional appeal of a stammering comedian person is shown in an inspiring manner is praiseworthy. An advertisement of insurance companies like LIC where a mother praises the functioning of the company on the occasion of her daughter's marriage is again a masterpiece.

Advertising is so influential that legislation is required to control it. Many government rules and regulations have been made to keep a watch over it. Ad campaigns also play an important role in the success of the product. Some of the most famous ad campaigns have helped the companies to not only increase the profits but also the goodwill of the company.

Advertising Methods:

The advertisement uses a medium to commune to the customers and this could prove a deciding factor of the success of a product. For this matter, organisations have continuously evolved methods to increase reach to the consumers. Advertisement methods have been evolved over the period of time. Earlier, the advertisements used to come up in print media, radio, hoardings and television (Aaker, Batra and Myers). Nowadays, the advertisements are also displayed on social networking sites. The companies have used the most used media to reach the prospective buyers for the product.

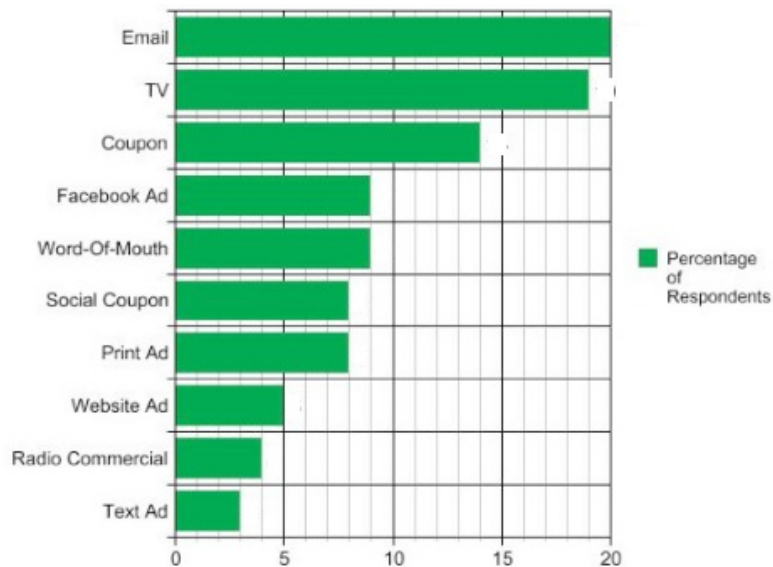


Figure 1 : Preferred Method of Receiving Advertisements

This graph shows that today, the most favoured method of receiving advertisements is social media, internet and television (youth marketing, 2012). It indicates the advertisements methods over the period of time.

Women in advertising:

Representation of women in advertisements has always been an area of interest for advertisers and practitioners. There has been a shift in the role of women in society which is evident from the increasing number of women-centric ads. Now, women are shown pursuing career, changing family role, responsibilities and contemporary attitudinal shift. A study shows that today 30% employees in a software industry are women. Increasing female employment would increase GDP significantly in countries like India and Egypt (Economic contribution of women, 2012). This has been realised by the advertisers and in context to this, they have formulated advertisements to persuade women as a target customer. It has been said that the customer is not a king but the customer is a queen. There are certain roles defined for the women. The common stereotypical role of women has declined in the advertising world. Now they are shown in neutral ways unlike their traditional roles where they were shown as weak, disappointed, and sex objects (Correa, 2011). The non-traditional role comprises of equality where women are shown equal to men. A table is shown to display the changing roles of the women in advertisement:

Table 1: Modified Female Role Categories by Decades

Role Portrayals	1980s	1990s	2000s
Traditional	68.6	63.5	55.1
Neutral	-	16.01	12.34
Non Traditional	31.4	20.49	32.56

Although the traditional role of women is still dominating the advertising field, the non-traditional role of women is increasing (Moorthi, Y., Roy S, Pansari, A,2014).

Advertisements of brands like Fair and Lovely are an absolute example of the changing image of women in the society. Previously, Fair and Lovely used to demonstrate a worried father about his dark complexion girl and said that “kash mera ladka hota”, the girl then used Fair and Lovely and gets a coveted job as air hostess. But, now the advertisement of Fair and Lovely shows a father who tries to convince his daughter to get married and the girl replies by saying that she will get married when she gets the same status as her prospective groom. (Gelles, 2011)

There are also advertisements of products like Bournvita, in which a very strong mother is shown, who prepares her child to only fight against her. This Bournvita film is a tribute to the mother who sets an example. This advertisement was made under the campaign ‘Bournvita celebrates the modern mom’ and the ‘habit of winning’.

Advertisements Related to Current Issues:

Advertisements are designed to reflect the literal happenings in the society. Advertisements tend to show the current issues which are prevailing in the market. Many companies are even famous enough to create such advertisements which demonstrate the running circumstances of the general public, politics and economy. Companies like Amul, Pepsi and Coca Cola are a few names in this category. Although, there are other companies also which are working in the same manner like, Relispray but, these above mentioned companies have gained title for their work.

Advertisements of Amul always have quirky ideas, humorous concepts and witty taglines. The ads have always been creative in their own sense. Some of the best advertisements are “Bread in India foren khao” symbolising Rahul Gandhi, “kha na, hazzare ! amul lok priya makhan” at the time of Anna Hazzare’s revolt against Lokpal Bill and an advertisement with a tagline “He came. He sat. He conquered. Amul tons of butter” when Sachin Tendulkar made his 100th century. Amul also takes inspiration from movies for getting new ideas for its advertising strategy. (Amul (1976 - 2012): 20 utterly butterly best ads over the years, 2013) Advertisements of Pepsi are very appealing. They show current things like it showed “Nothing Official About It” at the time of World Cup when Coca Cola was the official sponsor of the World Cup. Ad campaigns like *Yehi hai Youngistan meri jaan, Oh Yes Abhi!* are the examples of advertisements of Pepsi which explain phenomenon of the society.

Advertisement of brands like Relispray, a pain relief ointment demonstrates the ongoing “Clean India Campaign” in a very beautiful manner. It shows the spell of “MODI” which is distorted and last letter gives effect of broom which symbolises Narendra Modi.

Advertising: Influencing the Cultural Habits of the Society

Culture is a set of rules to live life in the society. Generally, accepted cultural norms and values of a given society can influence the behaviour of consumers towards certain products and services; for instance, pork is not likely to make optimum sales in areas where religious sentiment is attached to pork. Culture, therefore, is shaped and shared by homogenous groups of people. Personal factors such as a buyer's demographics and psychographics, personality and self-concept affect his purchasing behaviour. The occupation of an individual plays a significant role in influencing his/her buying decisions (S. A., Kenechukwu, Asemah, Ezekiel, & Edegoh, Leo). In addition to it, sometimes advertisements also tend to build a persuasion for a particular product.

Advertising is a medium of communication to sway the consumers. Sometimes, advertisements showcase the "must haves" for consumers, before they realise that whether they actually need that product or not. Especially, the children are very much affected by the advertisements. Advertising makes the kids aware of the new products available in the market. It enhances the knowledge about the recent innovations in every field. It encourages the children to persuade their parents to purchase the products shown in the commercials. Nowadays, the advertisements of luxury items are also shown on channels like Cartoon Network as well. Children usually misinterpret the ads and concentrate on the negative side of them. Many advertisements showcase dangerous stunts, which could be dangerous to perform at home. Personal choices of the clothing, food, toys are also altered by the advertisements.

Not only children but the advertisements sometimes negatively motivate adults too. The thin models displayed in the advertising influence the young ladies to look like them and for that matter; they unnecessarily becomes a patient of anorexia.

There are some products also which creates their need by faulty advertisements. There are some advertisements which are misleading in nature. Advertisements of brands like Axe and Colgate are misleading up to some extent because the kind of impact they showcase is actually not true in reality. Advertisements of male fairness cream are another example in this context.

Advertisements in many ways are creating a 'throwaway' society where, the need for any product is replaced very frequently. This is without any doubt increasing consumerism which in turn supporting our economy but the fundamental behind the society is somewhat distorted.

Conclusion

Advertisements are major component of modern economics. The societal impact of advertisements is prominent enough to impart an impression on the minds of the consumers. Advertisements imitate the societal procedures and also influence the society. The above discussion lays down the statement that there is a strong relationship between the advertisements and the cultural pattern of the society. Moreover, there are some product categories which boast the actual functioning of the product, which sometimes prove futile. It lays a foundation element that advertisements, if they are able to communicate to the audience at a large level then they should be utilised for betterment of the society. The advertisers could use the tactics to persuade the customers towards the upliftment of the society. Although, many companies are doing the same but more and more companies should come forward for a cause. The advertisers can also showcase the country's changing picture which could help in building the image of the society.

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IMPACT OF EMPLOYEE WELFARE AND BENEFITS ON EMPLOYEE RETENTION : A CONCEPTUAL MODEL

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Abstract

Human resources are the most important assets of an organization. Employees are important at all levels. In order, to get the best results from workers, the employer must be aware what employees expect. Therefore, apart from basic pay, the organization should form a competitive remuneration package along with sound welfare and benefits to retain the young and talented employees in an organization. The purpose of this research is to find out the impact of employee welfare and benefits on retention of employees. The current study will be an effort to examine the effect of welfare and benefits on employees, and how it contributes in increasing the retention rates in the organization. The research also aims to find out the effect of employee welfare and benefits on job satisfaction and on performance of employees and will attempt to identify strategies on how organization can retain employees and reduce employee turnover.

Keywords: Employee welfare and Benefit, Retention, Turnover

Introduction

Human resources are the most important asset of an organization. Every organization wishes to have high performance and fewer turnovers. The turnover of core employees is a great loss for companies. The cost of employee turnover adds a lot of money to the company's expenses. When an efficient employee leaves an organization, it adds a hidden cost to the company's expenses in terms of cost incurred on the training and hiring the employee. It also adds to the expenses incurred on re-recruiting and training the employees hired for vacant positions. Thus, retaining talented employees is a big challenge for human resource professionals. Therefore, organizations today need to keep an extra edge apart from meeting the basic welfare needs of an employee. Today companies need to enhance its remuneration package. A competitive remuneration package should include more than traditional welfare and benefits. Employee welfare and benefits are the elements of the remuneration package given in addition to various forms of cash pay. A sound remuneration package helps in attracting, retaining as well as improving the performance of the employees. A good remuneration package should cater the personal needs of employees and also helps in enhancing employee commitment towards organization. Some types of welfare and benefits are mandatory on employees while others are voluntary in nature. Various studies have shown companies offering more voluntary benefits have better chance of attracting as well as retaining the employees. This research paper will aim at understanding the impact of various welfare and services on employees' commitment and its impact on retaining the employees. The conclusion for the research will be drawn out by reviewing the work done by various researchers.

Objective of the Study

1. To identify the factors affecting employee commitment.
2. To study the impact of welfare and benefit practices on employee retention.
3. To evaluate the impact of welfare and benefit practices on employee’s performance and effectiveness.

Research Methodology

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



Employee Welfare and Benefit

Welfare is an area of social welfare. It is a state of being happy and satisfied at the workplace. According to Oxford dictionary, employee welfare or labour welfare means “the efforts to make life worth living for workmen.”

Labour Investigation Committee (1946) states that employee welfare means ‘anything done for intellectual, physical, moral and economic betterment of the workers whether by employees, government or other agencies, over and above what is laid down by law, or what is normally expected on the part of the contracted benefits for which workers may have bargained.’

Thus employee welfare can be defined as a comprehensive and dynamic concept which includes various services and amenities provided to employees for their betterment in addition to the regular wages and other economic benefits given to employees under legal provisions. Employee welfare can be statutory and non-statutory.

Statutory welfare work constitutes those provisions of welfare work which are provided in different factory acts and it is obligatory on the part of the employers to observe these provisions. Non statutory welfare includes those welfare activities which are not obligatory in nature but are taken by the employer and employees association which can further be divided into voluntary and mutual welfare. Often voluntary work includes those activities which are undertaken by employers for their workers voluntarily whereas mutual welfare is undertaken by both employer and employees together.

Welfare activities can further be divided into intramural and extramural activities. Welfare activities undertaken within the precinct of the establishment are termed as intramural activities and welfare activities outside the establishment are termed as extra- mural activities.

Employee benefits are more than ‘Fringe Benefits’. It is a blend of comprehensive range of benefits that is required to maintain the balance between employee’s personal and professional life. Benefits for employees include health, welfare plans and retirement plans provided by the organization to protect and ensure employees financial and social security.

The importance of welfare and benefits measures can be summarized as follows:

- Welfare and benefits activities provide better and healthy environment
- Facilities like housing schemes, medical benefits and education and recreation facilities for workers families help in raising their standard of living as well as help them to focus towards work and increase their productivity.
- Employee gets stable workforce which increase the retention rates by providing welfare facilities, with good welfare and benefit. These things motivate workers to take active interest in their jobs and work with loyalty.

Recent Trends in Employee Benefits

Earlier in India, only a few economy sectors dominated manufacturing firms, engineering companies, government–owned enterprises and others use to undertake welfare and benefits activities which were targeted to adhere to the needs of the employees who believed in the concept of lifelong employment.

However as the economy grew, more employment avenues opened for the employees. Gradually, HR managers started developing newer employee benefits to attract and retain employees. Earlier welfare programme such as recreational facilities benefits such as employees provident fund, pension plans, gratuity, leave encashment etc were implemented but nowadays various health plans, flextime benefits, food coupons (sodexo coupons), company car lease policy, retirement education etc are undertaken to retain employees.

Welfare and benefit activities in Bajaj Electricals: There are many welfare activities for employees such as long services and retirement awards (which happen on July 14th every year for employees). There is also a welfare trust which is found by Bajaj electrical for providing loan to employees for housing needs and also for the reimbursement of medical expense. The company also provides scholarships to employees and children for education.

Welfare and benefit activities in Tata Steel: The Company respects the right of employees to exercise freedom of association.

Joint consultation: The Company has a three-tier joint consultation for discussing issues related to production, productivity, quality etc.

Work life balance: In 2011, the company introduced the scheme of wellness at work and work life balance.

Skill development: In April 2011, Tata Steel Academy was launched in Europe to enable employees to achieve the highest standards of technical and professional expertise.

Thus, various Indian organizations are customizing welfare and benefits programs in order to retain as well as increasing the loyalty of the employees.

Employee Retention

Employee retention refers to the ability of an organization to retain its employees. Retaining the workforce is the measure challenge for various organizations.

When an employee leaves an organization it increases the expenses of company (including training and hiring costs). Turnover also harms the goodwill of the company; it also leads to interruption of customer service. Turnover often leads to more turnovers because it creates a negative impact on the other employees as well.

Recent Trends of Attrition in India

Various studies have shown that Indian sectors are facing high attrition. The figure below shows the current scenario in Indian sector. The B.P.O and retail sector has the highest attrition rate i.e. 50% while the education sector has the lowest rate i.e. 17%.

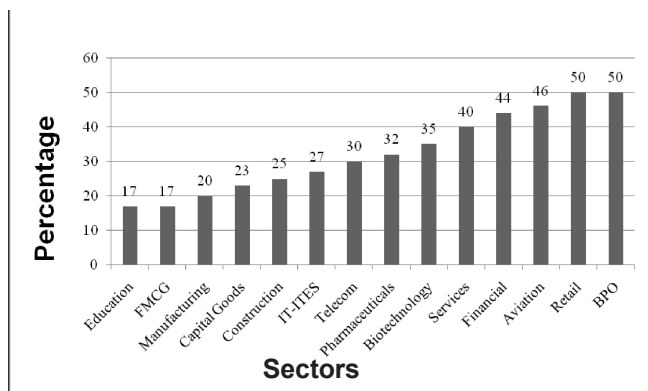


Figure 1 : Trends of Attrition in India

Studies have also shown that compared to other countries, India has only 18% attrition rate whereas U.S.A has the highest attrition rate which is low as compared to the other countries. This needs to be addressed otherwise it can create serious repercussions on our economical growth.

Benefits of Employee Retention

The process of employee retention will benefit organizations in the following ways:

- The cost of turnover: The cost of employee turnover adds hundreds of thousands of money to a company's expenses.
- Loss of company's knowledge: When an employee leaves, he takes with him valuable knowledge about the company, customers, current projects and past history.
- Interruption of customer service: Customers and clients do business with a company because of the people. When an employee leaves, the relationships that employee built for the company are served, which could lead to potential customer loss.
- Turnover leads to more turnovers: When an employee leaves, the effect is felt throughout the organization. The negativity intensifies in the remaining staff.

- Goodwill of the company: The goodwill of a company is maintained when the attrition rates are low. Higher retention rates motivate potential employees to join the organization.
- Regaining efficiency: If an employee resigns, a lot of time is lost in hiring a new employee and then training an employee and this goes to the loss of the company directly which many a times goes unnoticed. And even after this, companies cannot assure the same efficiency from the new employee.

Relationship between Employee Welfare and Benefit and Employee Retention

The relationship between employee welfare and benefit can be understood by reviewing the work done by various researchers. A study conducted in Chittoor district revealed a positive relationship between employee welfare and benefit and employee satisfaction and employee retention. The study also recommended that these industries should adopt more welfare facilities such as gratuity, pension and welfare fund in order to increase employee retention and to improve quality of work life. (*Venugopal P. et.al2011*)

(Narkhede & Chaudhari) undertook a study to observe the attrition trends in India. The study recommended that in order to control attrition, organization should adopt measures such as mentoring, recreation, health care, gym facilities, financial support for performing family weddings, festival celebration, property purchases etc. (Employee Stock Ownership Plan) ESOPs help employees to have ownership in their own company without investing.

In a study conducted on employees in private sector, Sugar Mill suggested that to retain employees, industries should offer a benefit package that fits the need of the employees. It should be a combination of health and life insurance, retirement savings plan, financial and non financial perks, flexible timings etc. (Mathur et.al 2013)

A similar study was carried out in Kenya on police officials. The results revealed that better welfare and health services have a significant impact on the performance of the officials (Nyamwamu et.al 2012). Therefore, in order to increase the performance and to retain employee, organizations should pay attention to improve the level of welfare and services.

Many organizations provide benefits program to develop employees' skills in the belief that this investment will strengthen their human resource. Overall attractiveness of firms also gets enhanced through benefits and employees also have a greater satisfaction and loyalty towards organization. (Tsai and Wang 2005)

A similar case study was undertaken in cement industry of Pakistan which studied the effect of employee welfare and services on performance and retention of employees. The study also revealed that organization can improve competitive edge by introducing enriched welfare and benefits programs which in turn will help in retaining the talented and skilled employees.

Yao et.al (2005) has confirmed that the total remuneration package, long-term accumulation have a significant impact on the satisfaction and long term incentive have a significant impact on employee retention.

Another study conducted by (Wanous 1974, Shi 1991) discussed that a good remuneration system can motivate employees, thereby reducing the intention of looking for other jobs.

A study was conducted to identify the employee welfare measures in the auto sector of India. The study revealed that welfare activities help in increasing the motivation level of employees. The study also highlighted

that most of the employees were satisfied with the employee welfare activities implemented in the sector. (Salaria Poonam 2013)

Cao Zhoutao et.al (2013) undertook a study to examine the impact of total rewards on turnover intentions. The study confirms the effect of total rewards to reduce the turnover intention. This study also highlighted the importance of career development and performance appreciation.

Conclusion and Findings

In the current scenario where every organization wants to be at its competitive best, retaining the employees can prove to be a big challenge. The intent of this research was to provide a general view about the current scenario of welfare and benefits practices and to highlight the areas for future consideration in order to retain competitive and talented employees. After reviewing literatures by various authors and discussing the work done by researchers, the study revealed that there is a significant impact of employee welfare and benefits on employee retention. The results of the study revealed that employee welfare and benefits not only helps to retain but it also helps in attracting talented employees towards the organization. The study also revealed that there is a positive and significant relationship between employee welfare and benefits and effectiveness of the employees. The study indicated that employee welfare and benefit is also important in order to increase motivation, job satisfaction and loyalty among the employees. Therefore, organization needs to emphasize on the importance of employee welfare and benefit activities and its impact on organization.

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CORPORATE SOCIAL RESPONSIBILITY: AN INNOVATIVE TOOL FOR DEVELOPMENT OF SOCIETY

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Abstract

Corporate Social Responsibility ('CSR') is an innovative legislation and it is first of its kind in the Indian history. Many companies are expected to come under the category of mandatory CSR target companies. The Companies Act, 2013 ('the Act') aims at improving the current business scenario by ingraining social responsiveness to the Indian corporate sector. Although, CSR is an excellent measure but there are a few pitfalls in it which needs to be sorted out for the qualitative enforcement of the provisions. The CSR framework has some serious limitations, which, if not rectified, will render the aspiring provisions as futile. What emerges from the provisions is that, spending on CSR isn't mandatory but reporting it is. So, if a company is not spending on CSR, still it is required to submit a report pertaining to the reasons as to why it didn't spend on such CSR activity and if the explanation is found valid, company will be exempted from applicability of CSR but what constitutes "Valid Explanation" isn't defined anywhere. This example of valid explanation is only one of the instances among the pitfalls that are inherent in the act. Thus, there is a pressing need to weed out such ambiguities to make CSR more effective. In this paper, an effort has been made to highlight such loopholes in the act as well as a possible way out to overcome the challenges which have been discussed. Apart from this, the paper provides insights relevant for understanding the concept of CSR as provided in the act.

1. Introduction

CSR is the continuing commitment by businesses to contribute to economic development while improving the quality of life of the workforce and their families as well as of the community and society at large (*WBCSD's definition*). It is a management concept which aids companies to integrate social and environmental concerns with their business operations. CSR can, thus, be aptly described as the impact that businesses have on society at large and the societal expectations from them.

The origin of CSR can be traced back to philanthropic activities of corporations, viz., donations and charity. Over the years, the concept of CSR has evolved and it now includes within its scope, triple bottom line approach (achieving a balance of economic, environmental and social imperatives), corporate sustainability, improving and developing skills for sustainability, to name a few.

A properly implemented CSR concept can bring along a variety of competitive advantages, such as enhanced access to capital and markets, increased sales and profits, operational cost savings, improved productivity and quality, efficient human resource base, improved brand image and reputation, enhanced customer loyalty, better decision making and risk management processes.

2. Different Views On CSR

“Corporate Social Responsibility is a hard-edged business decision. Not because it is a nice thing to do or because people are forcing us to do it because it is good for our business”- Niall Fitzgerald, Former CEO, Unilever

CSR is holistic and integrated with the core business strategy for addressing social and environmental impact of businesses. CSR needs to address the well-being of all stakeholders and not just the company's shareholders. Philanthropic activities are only a part of CSR, which otherwise constitutes a much larger set of activities entailing strategic business benefits. CSR in India has traditionally been seen as a philanthropic activity. In keeping with the Indian tradition, it was an activity that was performed but not deliberated upon. As a result, there is a limited documentation on specific activities related to this concept. However, it was clearly evident that much of this had a national character encapsulated within it, whether it was endowing institutions to actively participate in India's freedom movement and embedded in the idea of trusteeship. CSR in India tends to focus on what is done with profits after they are made. On the other hand, sustainability is about factoring in the social and environmental impacts of conducting business. Hence, much of the Indian practice of CSR is an important component of sustainability or responsible business, which is a larger idea, a fact that is evident from various sustainability frameworks. Since corporate social responsibility and sustainability are so closely entwined, it can be said that corporate social responsibility and sustainability are a company's commitment to its stakeholders to conduct business in an economically, socially and environmentally sustainable manner that is transparent and ethical.

3. Benefits From CSR

- Enhancing corporate reputation
- Attracting and retaining employees
- Receiving license to operate
- Communities as suppliers
- Enhancing corporate reputation

4. Companies Act, 2013 Vis-À-Vis CSR

Mandatory CSR obligations under section 135:

- Every company, listed or unlisted, private or public, having a -
 - net worth of Rs.500 crores or more [Net worth criterion]; or
 - turnover of Rs.1,000 crores or more [Turnover criterion]; or
 - a net profit of Rs.5 crores or more [Net Profit criterion].

During any financial year to constitute a CSR committee of the board;

- CSR committee has to formulate CSR policy and the same has to be approved by the board;
- Such company to undertake CSR activities as per the CSR policy.
- Such company to spend in every financial year, at least 2% of its average net profits made in the immediately three preceding financial years, on the CSR activities specified in Schedule VII to the Companies Act, 2013.
- Such company to make appropriate disclosure in the report of board of directors' and on the website of the company

5. CSR In India

In an effort to properly position, the Indian economy for the remainder of the century, India has replaced its fifty-seven-year old Companies Act of 1956 with the Companies Act, 2013 (the Act). The act is important from the view point that the impact of Section 135 of the act will be felt by those people (*i.e.*, community,

viz., members/creditors/directors, etc.) who are in no way connected with the act itself. Section 135 and its rules require targeted companies to spend a prescribed formula based amount on CSR for the applicable fiscal year, report on these activities or explain why they failed to spend it, in the annual board's report. It is estimated that these provisions are going to impact 6, 00,000 companies in India, including over 7,500 publicly listed companies and multinational companies and there will be spending of around over U.S. \$ 2 billion on CSR.

Expected Contribution

No.	COMPANY's NAME	PROPOSED CONTRIBUTION IN CSR (2% OF THE AVERAGE PROFITS) (Rs. MILLIONS)
1.	GAIL	690.32
2.	HINDUSTAN UNILEVER	479.96
3.	INFOSYS	1,381.07
4.	LARSEN & TOURBO	852.66
5.	NTPC	1,803.63

CSR is to be implemented through establishment of CSR committees whose members must comprise of three or more directors, out of which at least one director shall be an independent director.

Board	CSR Committee
<p>The board of every company referred to above after taking into account the recommendations made by CSR Committee:</p> <ul style="list-style-type: none"> i. Approve the CSR Policy for the company and disclose contents of such policy in its report and also place it on the company's website. ii. Ensure that the activities as are included in CSR policy of the company are undertaken by the company; and iii. Ensure that the company spends in every financial year at least 2% of the average net profit. Average net profit shall be calculated in accordance with the provisions of section 198 of the 2013 Act. 	<p>The mandate of the said CSR committee shall be:</p> <ul style="list-style-type: none"> i. To formulate and recommend to the board, a Corporate Social Responsibility Policy, which shall indicate the activities to be undertaken by the company as specified in Schedule VII. ii. To recommend the amount of expenditure to be incurred on the activities referred to above. iii. To monitor the Corporate Social Responsibility Policy of the company from time-to-time.

If the company fails to spend such amount, the board must, in its report specify the reasons for not spending the amount.

5.1 The Activities in Schedule VII Include :

- (i) Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water;
- (ii) Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects;

- (iii) Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centers and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;
- (iv) Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga;
- (v) Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional arts and handicrafts;
- (vi) Measures for the benefit of armed forces veterans, war widows and their dependents;
- (vii) Training to promote rural sports, nationally recognised sports, Paralympic sports and Olympic sports;
- (viii) Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development and relief and welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women;
- (ix) Contributions or funds provided to technology incubators located within academic institutions which are approved by the Central Government
- (x) Rural development projects;
- (xi) Slum area development.
Explanation. For the purposes of this item, the term 'slum area' shall mean any area declared as such by the Central Government or any State Government or any other competent authority under any law for the time being in force

5.2 Vital Provisions under CSR :

Net Profit is as per financial statements. Any dividend received from other companies in India which are covered under and complying with the provisions of Section-135 of the Act are not be included for calculation of net profits.

Every company which ceases to be a company covered under section 135(1) of the act for three consecutive financial years shall not be required to –

- (a) Constitute CSR committee, and
- (b) Comply with the provisions contained under section 135(2) to (5)

Till such time when it meets the criteria specified under section 135(1):

- The CSR projects or programs or activities that benefit only the employees of the company and their families shall not be considered as CSR activities in accordance with Section-135 of the act.
- Companies may build CSR capacities of their own personnel as well as those of their implementing agencies through institutions with established track records of at least 3 financial years, but such expenditure shall not exceed 5% of the total CSR expenditure of the company in one financial year.
- Contribution of any amount directly or indirectly to any political party under Section- 182 shall not be considered as CSR activity.
- Requirement of Independent Director for the purpose of Section-135 shall not be required of those classes of companies who are not required to have independent directors in their CSR Committee. Those private companies who are having only 2 directors shall constitute their CSR committees with only 2 directors. Foreign Companies covered under CSR shall form CSR committee with minimum of 2 persons out of whom 1 should be person resident in India.

6. Shortcomings in Extant CSR Provisions :

There are certain flaws in the extant provisions that will pose challenges in meeting the objectives of the

provision. So, it is important that all the grey areas seeking clarifications are made clear and provisions with shortcomings are accordingly amended to formulate a better CSR policy regime that can be properly executed to serve the purpose.

The areas which require clarifications in respect to the concept of CSR in the 2013 Act are as under:

I. Constitutional Validity

- i. Section 135 of the 2013 act makes a classification of companies and divides the existing companies in India into two categories:
 1. Companies having a net worth of five hundred crore rupees or more, or a turnover of rupees one thousand crore rupees or more or a net profit of rupees five crore or more.
 2. Companies not falling under the above category.
- i. Now when the section is making such a categorization then it becomes imperative to see that it passes the test of Article 14 of the Indian constitution. The Apex Court has laid down two important norms to be satisfied for passing the Article 14 (AIR 478 SC) validity test-
 - a) The classification must be based on an intelligible differentia i.e. the groups created through the classification and must be easily distinguishable from each other.
 - b) The classification created must have a rational nexus to the object sought to be achieved by the Act. While the former test could be easily satisfied by Section -135 but when it comes to the latter, it fails. The Ministry for Corporate Affairs has already stated that the main aim of this section is to ensure that corporate entities contribute meaningfully towards the advancement of the nation. Similarly, the Standing Committee (Companies Bill, 2009) on Finance has also raised concerns regarding this issue (*Aneel Karnani*).
The legislature has failed to explain as to why only such particular companies have been subjected to such an obligation plus what is the basis of such categorization? What emerges from the language of this section is that only big companies have been subject to such a mandate but again what the definition of a big company is remains unanswered. The question is why not the companies having net worth of four hundred crores or more but less than five hundred crores are termed as big companies? (Standing Committee Report)

II. No Stringent Penal Provisions

If Section-134(8) is read with Section 135(5) it can be very well made out that the penal provision is only for the non-compliance of submitting the report and not for the failure to spend with respect to CSR. The penalty provision would be in fructuous as the companies are smart enough to mould things in their favour to escape the liability.

III. Company Satisfying Net Worth Criteria Might not Necessarily be Profit Making Company

There may be instances when the companies are not enthusiastic in making such CSR spending because of the reason that the companies are not such colossal profit making companies but they do fall under the Section-135 category mainly due to triggering net worth and turnover criteria. Although, then the companies have the option of reporting as to why they will not make CSR spending by giving valid explanation but, what constitutes a valid explanation has not been defined so the companies might give excuse of not making enough profit so as to contribute to CSR in spite of falling within the category. In that case the purpose of CSR will stand defeated (*Grant Thornton*).

IV. Scheduled Activities

Although the act provides a list of CSR activities but this list is not an exhaustive list. It is unfortunate that the legislature has not provided more detailed and less ambiguous list as to what all constitutes CSR (*National Foundation for India*). Apart from this, with corruption spreading its roots in companies, the list needs to be clearer so as to prevent the companies from misusing the provisions by carrying on some other profitable activities in the garb of CSR.

V. Return on Investment

Calculating the return on investment on initiatives undertaken in the name of CSR like the benefit to the environment by adoption of cleaner fuels, allocating funds for the scholarship purpose and things like that may have a long time period for return which makes these areas of CSR less attractive.

VI. Voluntary Vs Mandatory

CSR which has largely been a voluntary contribution by corporate has now been included in law and made mandatory (*The Economic Times*). But, having binding rules means there will be fraud and the temptation to break the rules can be high. Making CSR mandatory will make sure that companies are undertaking social responsibilities but the problem is that the companies might implement CSR activities just for the sake of implementing and it further might show the way to fraudulent practices in the corporate world to getaway CSR spending (*TOI*). However, the companies which were voluntarily taking CSR activities even before 2013 Act will continue to take up the same but the corruption in other companies to escape CSR and to refrain from departing from their profits might lure companies to avoid doing CSR voluntarily to be in the league of most profitable companies.

VII. Number of Directors in CSR Committee

Section-135 of the Act requires that CSR committee should consist of a minimum of 3 directors. Now it is important to note that a private company has only 2 directors. So it is a point of clarification that if a private company fits in the category of Section-135 Company's category then will it be required for the private company to increase its board strength to make the number of directors three? Because if it is so, it is a stringent provision and private companies must constitute an exception to it (*TOI*).

VIII. Double Taxation

The 2% of three years average profit is the profit before tax (PBT). So the target companies will have to in a way pay double tax. Firstly, they will have to part with the 2% of the three years average profit which is profit before tax and thereafter they will have to pay tax on the remaining profit after deducting that 2% profit. So this CSR is actually imposing double taxation on the companies falling under the purview of the act.

This concept of CSR is one of the ways of imposing tax and this will result in increasing the already very high corporate tax (*The Hindu*). Present taxation rate in India for companies are amongst the highest in the world and stands at a level where number of payments are also quite elevated as compared to the global average (*Business Today*). Yet another problem is that some of the activities enlisted in Schedule VII are exempted (*TOI*) from tax but the remaining CSR activities have not been exempted. This will generate an attitude in the companies to take up the CSR activities that are tax exempted over the other activities (*Lok Sabha*).

IX. Cash Flow Issues

It might happen that the cash and liquidity position of the companies falling the target company' category may be much less than the average profit in the preceding three year average profit. So in that case, it will not be possible for the companies to engage in CSR and spend an amount of 2% of three years average profit, which is a considerable amount of money for companies dealing with cash flow issues or liquidity problem (*Sanjay K. Sharma*).

X. Challenges posed To SMEs

With the enforcement of Section-135, many small and medium enterprises (SME) are expected to qualify. Since, they are engaged in smaller business activities (*The Economic Times*) therefore, the quantum of profits available for CSR with SMEs will not constitute a sizable CSR fund which will not contribute a lot to the improvement of society and it will be of great hardship for SMEs to contribute even this insignificant amount (*Business Standard*).

7. Way Forward

Since 2 per cent of a company's average profits are a significant chunk of money, it is important to ensure that it is spent wisely. The Provision of CSR in 2013 Act mainly suffers from the problem of vagueness. So in order to cure this problem which is paralyzing the Act, it is important to provide certain clarification to make the provisions clear and free from any ambiguities, otherwise in future, it will pose significant challenges in the execution of the new provisions. In order to ensure that the purpose of this CSR provision in 2013 Act is served, a well planned and structured body is required which will be regulating the CSR activities and related issues of companies. Forming a team of experts and professionals for the purpose of constituting CSR committee is a must. But all these efforts will be in vain if policies and guidelines are not made clear. So making a good law is not the end of the story. In fact a new story starts from here and presents a further challenge to ensure that the law or legislation is properly followed or executed.

Following are the solution to some of the major problems that the 2013 Act is confronted with:

I. Explaining "Valid Explanation"

Suppose, a company does not make CSR spending and so has to prepare a report giving explanations as to why it is not adhering to such CSR mandate, it is first of all important to explain as to, what constitutes a "Valid Explanation"? Because in absence of such clarity, companies might give any random explanations and contest that it should be considered as to be valid due to the reason that there is no definition of validity. So in order to avoid such circumstances, curative actions must be taken to make sure that no such confusion occurs.

II. Stringent Penal Provisions

Although, 2013 Act has a provision of penalty, but in case of non-compliance of the mandate to make 2% CSR spending, not spending and submitting a report explaining the reasons, it does not invite any penalty. But this it is not going to be very effective because it gives companies all the possible chances to save itself by taking advantage of the ambiguity in the provisions laid down in the act. So it is important to make such penalty provision more deterrent and there should be no scope to escape the punishment.

III. Expanding the Area of CSR

If the Government wants the companies to spend on government approved CSR activities then the list of activities should be made more exhaustive giving companies ample number of choices. Also, reference can be taken from circular (*SEBI*) issued by SEBI concerning the list of CSR activities which listed down a broader area as to what constitutes responsible business practices.

IV. Homogeneous CSR Development

Further, the act also requires the companies to give preference to the local area where the companies operate but this concept is not a well thought concept as it may lead to the development of areas where companies but the rest of the areas where there are not many companies may remain underdeveloped. It might happen that there might be an area where many companies operate then if every company operating in that area start giving preference to that area then it will not be very useful because many companies focusing on small area and ignoring rest of the areas will not contribute to the uniform advancement of society and will give birth to disparity.

V. Independent CSR Committee

In the 2013 act, it is mentioned that CSR requires companies to form a “CSR committee” within the board of directors consisting of three or more directors, at least one of which must be an “independent director” (defined in Section 149(6) of the Companies Bill). But it is recommended that CSR committee must be entirely an independent committee with no person from the board of the committee so as to ensure the efficient and effective working of the committee.

VI. Number of Directors

Furthermore, this provision of CSR committee consisting of 3 directors must be relaxed for private companies because if it is not done then it would mean that private companies will be required to increase their board strength to fulfill the condition laid down in the provision. This completely does not make any sense (*Grant Thornton*).

VII. Tax Sops Should be Given

Legislations should exempt CSR activities from tax as this will not only generate company’s interest in CSR but will also benefit the society simultaneously (*Grant Thornton*). Imposition of tax on CSR activities is implying that government has got a means to collect revenue and when the government imposes tax, it need not identify a specific benefit accruing from the same (*AIR 2550 SC*). This is defeating the rationale behind Section-135 of the 2013 act.

VIII. Better to Define CSR

If we want to have a better policy to regulate the CSR activities, firstly it is important to define CSR to develop an idea of the concept and to create a parameter to measure different CSR activities so as to check whether a particular activity falls under the category of the defined CSR concept or not.

IX. Consideration of Cash and Liquidity Position

It is important that the CSR provision takes note of the problem of tax and liquidity related issues so as to prevent company’s interest from getting hampered. Identifying the current liquidity position of the target companies which is required to take up CSR initiatives is a must. So CSR committee must consider this point and if the liquidity position of the company is found to be in adverse situation it must be exempted from CSR spending (*Sanjay K. Sharma*).

8. Conclusion

To conclude, the purpose of CSR, we must comprehend that it is only one among a number of diverse liability approaches that can control behavior in and around corporations, with an objective of benefitting the society. As highlighted, stringent provisions are called for in case of non-compliance with the CSR provision, as a just punishment embraces the ethical condemnation of the society. Instead of serving just as a sheer supplement to corporate fines, ground breaking corporate sentences should be the key objectives of CSR of serving the society. One step forward has been taken by Indian Institute of Corporate Affairs (*The Economic Times*) (IICA) in this regard. The Institute is planning to initiate a certificate program on Corporate Social Responsibilities activities for working executives (*Indian Institute of Corporate Affairs*).

The implementation of mandatory CSR provision in India is acting as a global watch. India is at the forefront of CSR law with the passing of 2013 act. As such, India is an experimenting ground for CSR laws of this kind. Indeed, a drift is already evident in CSR law as the European Union is making an allowance for a commandment that would entail CSR reporting and disclosure for certain companies, something the European Union calls on-financial information (*European Commission*). Also, legislative measures are also being contemplated in Canada, where the current bill C-300 would regulate the behavior of Canadian mining companies in developing countries (*CEO Council*).

Companies squabble that setting up minimum standards stops innovation (*Corporate Watch*). Considerable debate surrounds the corporate world that force tends to increase corruption (*EJDR*) and current CSR law will act like the same force. However, CSR is only in its inception stage and this makes the area available for constant review and up gradation. Lastly, the authors firmly believe, it is necessary to slot in the proposed recommendations through necessary amendments and serious strides are called for at the earliest in order to put off the corporations from indulging into corporate misconduct and fabrication of corporate profits by the corporate agents (*Amy Chua*).

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CAUSE RELATED MARKETING: PERCEPTION AND PURCHASE BEHAVIOR

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Abstract

Today moving with the modern concept of business, big corporate players are taking strategic moves to sustain their positions in the competitive world, one of the ways through which they are trying to present themselves as a socially responsible company is by cause related marketing (CRM). Different strategies of marketing in terms of advertising, sales promotion, sponsorship, publicity etc. are adopted which is actually seeking the attention of the public. The world of marketing and advertising is transforming every day. The brand managers, across globe are jumping into the whole new way of reaching out to customers by sticking to causal marketing, an innovation in promotion. Therefore, the focus of this study is to analyze the scenario of causal marketing in India. Another part of the study moves around finding answers to various queries like whether such ad campaigns are able to seek the attention of the consumers? Do people change their buying habits by getting influenced by such ads? What actually influences buying behavior? Should and how companies allocate funds between conventional promotional tools and cause-related marketing programs?

Introduction

Today the entrepreneur wants excellence in performance but keeping in mind the well-being of the society. The rising relevance of Corporate Social Responsibility (CSR) and the reforms in organizational goals have greatly molded the working style of business organizations. Customer's expectations from the companies have also changed. They want the companies from which they are purchasing products/services, to be more *socially-responsible* rather than just being *customer-responsible*.

As the seller and the buyer have become sensitive towards multiple CSR issues, therefore corporates are making serious efforts in this direction and Cause Related Marketing through social advertising is also one such strategic move. Social advertising or Cause-Related Marketing should not be considered just another approach of marketing, but it is considered as one important dimension to reposition the corporate image and attain social-economic objectives. In this era of cut throat competition, marketing has its immense importance and promotion through advertising is the soul of any kind of business organization. Cause Related Marketing through social advertising is supposed to be an innovation in the field of advertising. The social advertisements are basically promoted to generate the awareness amongst the mass population. It gives information about the rights and duties of people, help them to compare between right and wrong, and derives the attention of people towards the various issues of the society. Cause related marketing is becoming the part of the new marketing approaches which do not just refocus, adjust or enhance existing marketing thinking and practice, but also seeks to change the different perspectives of the society.

Cause Related Marketing

It is a marketing partnership between non-profit and for-profit organizations where each party received benefits towards their individual marketing objectives, while striving to create a greater good through their combined resources. Business in the community defines Cause Related Marketing as “a commercial activity by which business and charities or causes form a partnership with each other to market an image, product or service for mutual benefit.” It leads to:

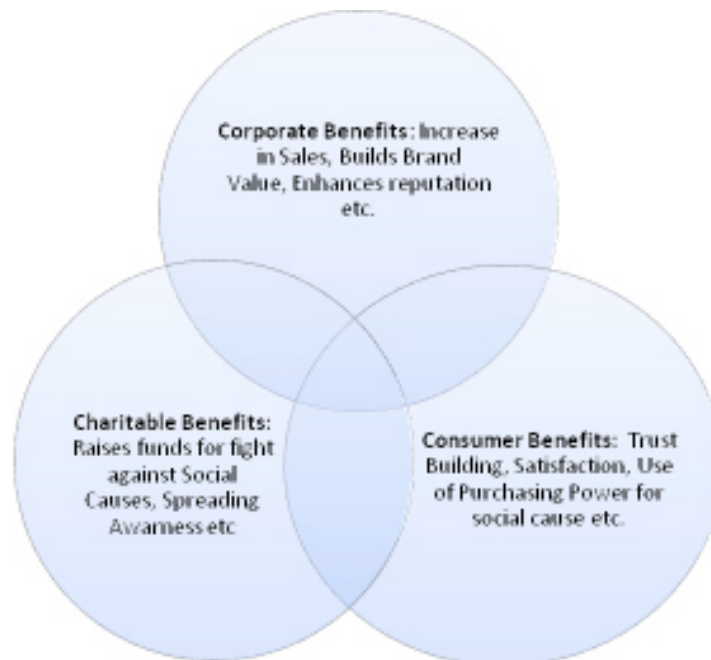


Figure 1 : Benefits through CRM

CRM is although a phenomenon that had its roots in the western countries, but it has gained rapid acceptance in India in recent years. Increasingly, Indian companies are finding that promoting a strong social message – such as sanitation, nutrition, education or women empowerment- helps them in earning sales volumes and profitability. Although it is an emerging trend in India, there seems to be an overlap and confusion over various alternative terms used for Cause-brand association like Cause Branding, Cause Related Marketing etc. and whether Cause Related Marketing is part of Corporate Social Responsibility or an extension of the same etc.

According to Professor Alan Andreasen, there can be three forms of alliance between the for-profit and non-profit organizations. They are as follows:

1. **Transaction-Based Promotions:** Programs that elicit participation with an offer to make a contribution to a designated cause based on consumer activity such as buying a specific product, redeeming a coupon, registering at a website or shopping at a particular retail chain.
2. **Joint-Issue Promotions:** Joint campaigns that raise awareness of a cause’s message (e.g. fight skin cancer) or participation in its programs (e.g. join us in a coastal cleanup) while building a positive association with the corporate sponsor or its brands.

3. **Licensing:** Independent sector defines cause-marketing licensing as “An agreement in which the nonprofit allows its information or knowledge to be used for a fee or an agreement in which a nonprofit’s name is attached to a product. Typically, a nonprofit license a company to develop, produces, market and/or distribute a mission-related product that is promoted either with the organization’s brand name or co-branded with both the company’s and nonprofit’s names.” This form of alliance is not yet practiced in India (Kiran Nerkar, 2013).

The above three forms cover a part but not the whole gamut of CRM. CRM simply means marketing related to a cause. The confinement of the definition of CRM to one, two or three types will be erroneous as marketing is in its developing stage and with the development of marketing; we are going to see other forms of CRM too. As we say that, Marketing-mix consists of 4P’s i.e. product, price, place and promotion, CRM is a part of the last “P” i.e. promotion. It can be demonstrated through advertising, sales promotion, sponsorship, direct marketing, publicity, and many more aspects of marketing. The list of promotion-mix is growing day by day and so is the scope of CRM (Kiran Nerkar, 2013).

Reasons for Implementing this Strategic Move: Cause Related Marketing

In the race of survival and competition, it is getting difficult for the corporate to attract and sustain customers. Therefore many brand managers are looking for innovative ways to influence consumers and to put an impact on their buying behavior. One such emerging approach is linking a brand with social causes which targets consumers’ rational minds and hearts and thus ultimately influence them to buy a brand. Conclusively, Cause Related Marketing is adopted as a strategic move in order to attain the following benefits:

- Greater public awareness
- Non-profit Organization seeks funds for noble causes
- Attracting and retaining customers
- Increased sales volume
- Brand building and recognition
- Promoting differentiation
- Building niche in the market
- Enhanced public relation
- Enhances employee loyalty and commitment
- Enhances employee morale, productivity, skills etc.

Objectives of the Study

- To analyze the scenario of cause-based marketing campaigns i.e. causal marketing in India.
- To study the impact of causal marketing on consumer’s perception in relation to buying behavior in comparison to few other factors?

Some Facts About Causal Marketing

- Cause-Related Marketing was a concept first initiated by American Express in 1983. The company indeed holds the copy right on the term.
- According to Cone Communications/ Echo Global Study (2013); 96% of global citizens will have a more positive image of the company that supports a social or an environmental issue and 91% of

global consumers are likely to switch brands to one that supports a good cause, given similar price and quality. As per a survey conducted by Lowe Lintas with MSN India and Cross Tab points (2011), 57% of the Indian respondents trust brands that do CSR more than brands that do not and 69 % of the respondents would prefer buying a brand that does CSR compared to a brand that does not, if rest all things being equal.

- Globally, cause-related marketing spend crossed \$1.78 billion in 2013 and is projected to hit \$1.84 billion this year. The story in India is still very small but it is also picking up steam.

Methodology

This study is descriptive in nature and based on convenience sampling method. Through the secondary data and web survey, the scenario of causal marketing in India is studied. Questionnaire approach is used to study the variables like the elements involved in marketing and their effect on perception and purchase behavior pattern of selective users. Data was randomly collected from a small group of 100 users of Jaipur city. The above parameters were evaluated on the Likert scale of 1 to 5 measuring the level of concern raised by the customers while buying any product. Showing 5: not at all concerned, 4: slightly concerned, 3: somewhat concerned, 2 moderately concerned and 1: extremely concerned. One basic limitation of this study is that the area of the study is too vast but this study moves around the perception of a small user group. This research lacks any statistical tool and the study is restricted to a limited sample size that cannot be considered as an absolute reflection of the whole population.

Main Text and Findings

Causal Marketing as an Opportunity : Promotion with a Purpose

In India, initially social advertisements were promoted by central as well as state government but in the present scenario, multiple corporate players are also adopting this as their promotional strategy in order to build their brands. Thousands of programs have been launched under the umbrella “do well by doing good” by businesses and nonprofit organizations over the last 30 years like ‘don’t drink and drive, don’t talk while driving, Say no to child marriage etc. There are multiple issues and agendas around which the various ad campaigns move like spreading awareness on various issues :

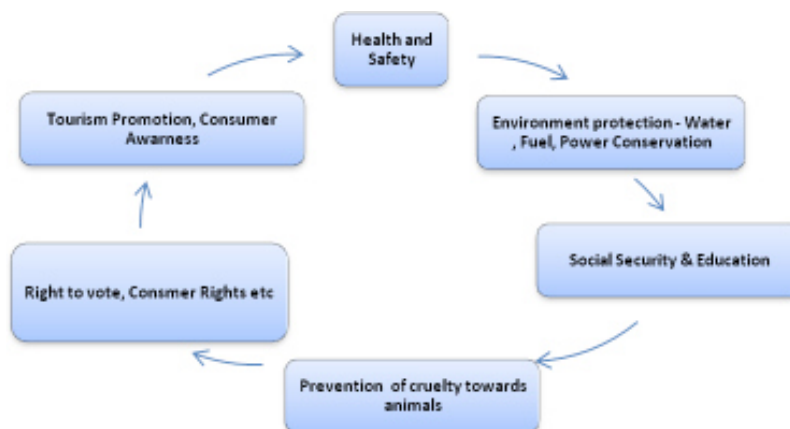


Figure 2 : Promotion with a Purpose

Scenario in India

The success rate of multiple social ad campaigns of the government is very well known to all like Pulse Polio ‘Do boond zindagi ki...’, Each One Teach One, Incredible India “Atithi Devo Bhav”, awareness against consumption of tobacco causes cancer etc. But the scenario is changing now even the private players are contributing more in this direction and even gaining out of it. Today in this competitive scenario, causal marketing is slowly picking up pace, there are hundreds of examples from companies which are adopting this as a way of promotion. Few popular examples and most successful campaigns are highlighted below:

- HUL’s Hindustan Unilever, India’s largest consumer product company & its brand Lifebuoy by its campaign ‘Swasthya Chetna’ played a major role in conveying a simple but powerful message of spreading the word of washing hands with soap on five different occasions everyday specially before eating and after using the toilet. This resulted in diarrhea levels dropping from 36% to 5% in small villages like Thesgora of Madhya Pradesh since hand washing program was launched in 2012. The company initiated that hygiene and clean habits is a major word to be spread all over.
- The volume leaders of tea became the value leaders by “Jaago re” campaign on social activism says – Vikram Grover – head marketing South Asia, Tata Global beverages. For the past seven years, the brand has stayed true to its ‘Jaago Re’ tag line, women’s safety and the need to vote being the most recent and effective, the result was very well revealed as by one billion votes and the excessive registration of voters through Jaago re website. Although the brand Tata tea was launched in 1983, but this causal marketing effort was initiated in 2007 and it triggered explosive growth in sales volume. Since then the campaigns of Tata Tea is moving on social directions like “Khilana Bandh, Pilana Shuru” (2010-2011), “Soch Badlo” (2011-12), “Choti Shuruaat” (2012-2013) etc.
- Another very popular effort in this direction is of Procter and Gamble. Targeting education as a social objective, they launched project ‘Shiksha’ in 2005 with a tag line ‘Padhega India toh Badhega India’. The project promoted that every time a person buys selective products of P&G, one rupee is donated to project Shiksha, and it also committed minimum Rs. 1 crore to CRY. Till now Shiksha has impacted 385,000 children and has supported over 2000 schools from Ladakh to Tamil Nadu to West Bengal to Gujarat. The campaign was a great success as the secondary sources revealed that the sales increased by 5 times and also received huge support from celebrities and leaders. The company had dual aim- one was to work for a noble cause by educating under privileged children and another to trigger the sales volume.
- One of the most popular efforts in India was through “Satyamev Jayate”, it was an Indian television talk show that was aired on various channels within Star Network along with Doordrshan’s DD National. This show was presented and sponsored by Airtel and co-sponsored by Aquaguard and other associate sponsors included Coca cola, Johnson & Johnson, Skoda Auto, Axis Bank, Bengel Paints and Dixey Scott. The show highlighted sensitive issues of India like corruption, rape, dowry, female harassments, child sexual abuse etc.
- Another one is the effort undertaken by ITC’s classmate notebooks; each notebook carries a social message. On purchasing 4 notebooks of classmate, the company gives Re 1 for the social development of the country.
- Coca Cola India’s ‘5 by 20 initiatives’ which aims to economically empower 5 million women entrepreneurs by 2020.
- Google India has found that combining women empowerment & its core business of internet is a winning proposition. Last November, the company launched the helping women get online project in Bhilwara,

Rajasthan. The initiative works with Sewa Kendras to teach young girls and women of age 13 to 18.

- Concern India Foundation is collaborating with multiple corporate to serve various noble causes like education, health, community development and is engaged in multiple campaigns like “each one feed one”, “The Impact of One”, “Let’s make her smile”
- These days the examples are endless, few popular Causal ad campaigns running on mass media these days are Idea Internet “ No Ullu banaing...” spreading a message that nobody can get fooled if they have an idea internet connection, Ambhuja Cement “ Yeh Diwar Tootti Kyu Nahi hai...” spreading a message of strong bondage between family relationship, Kinley’s ‘boond boond mein sachai’ spreading a message of always speaking the truth, Aviva Life Insurance promotion strategy, Maracco Shanti Amla Hair oil’s promotion, Horlicks- “Aahar Abhiyan”, Aircel’s “Save our Tigers” and recent government’s initiative “char baton se naata jodo kaho kuposhan bharaat chhodo” that aims to highlight the importance of adequate nutrition for the first two years of life in order to remove the problem of malnutrition and many more.

Impact on Consumer Behavior

In the second part of the study, the answers to multiple queries are found out like awareness level of general consumers about causal marketing. Whether such ad campaigns are able to seek the attention of the consumers? Do people change their buying habits by getting influenced by such ads? What actually influences buying behavior? Should and how companies allocate funds between conventional promotional tools and cause-related marketing programs?

While asking the above query a presumption had been taken that the respondents were familiar with the concept of Cause-Related Marketing. As the respondent population were in the proportion of 7% professionals, 68% post-graduates, and 25% graduates. This information is gathered from the queries related to qualification level. Thus as the majority i.e. 68% were postgraduates so they were believed to have some idea of causal marketing therefore only a slight overview about the area of research is given before asking the above mentioned query.

67% of population is the unaware class of consumers who does not have any idea about, why such ad campaigns are run by the companies whereas 33% have an idea about CSR and the concern of cooperates over the social issues. Although a large group of respondents reveals that such ad campaigns seek their attention and they are awakened through social advertising. Many major issues came into limelight only through social advertising like saving petrol, electricity, risk involved in consumption of tobacco, vaccinations, voting rights, consumer power etc.

But when it comes to buying decisions or buying behavior just 38 % of the population believes that buying decisions are influenced by cause-related advertising and 62 % does not believe. There are many other factors which influence the buying over advertising like features, utility, quality, price, brand image and loyalty, differentiation and variety, advertising and sales promotion etc.

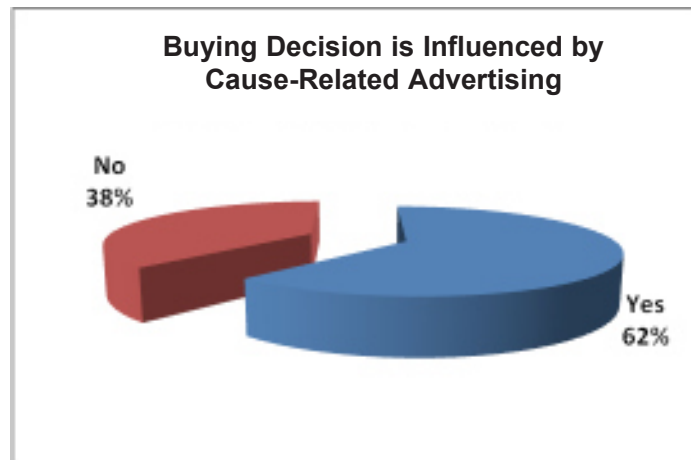


Figure 3 : Conumer Behaviour

A comparison was made between five factors Product Variety, Celebrity Endorsement, CSR efforts and Nobel Cause involvement i.e. Cause-Related Marketing efforts of the company, General Advertising & Sales Promotion and Brand Loyalty. The respondents were asked to rank the above factors on the basis of their concern or preference while taking a purchase decision.

As reflected in the graph below, it was found that maximum concern is given to Product Variety, Advertising and Sales Promotion schemes etc. the reason being that a good percentage of Indian customers are price sensitive or conscious in nature. Whereas the least concern is given to the elements like Celebrity Endorsement and Brand Loyalty, and Causal Marketing or the involvement of the organizations in CSR is taking a middle rather neutral position.

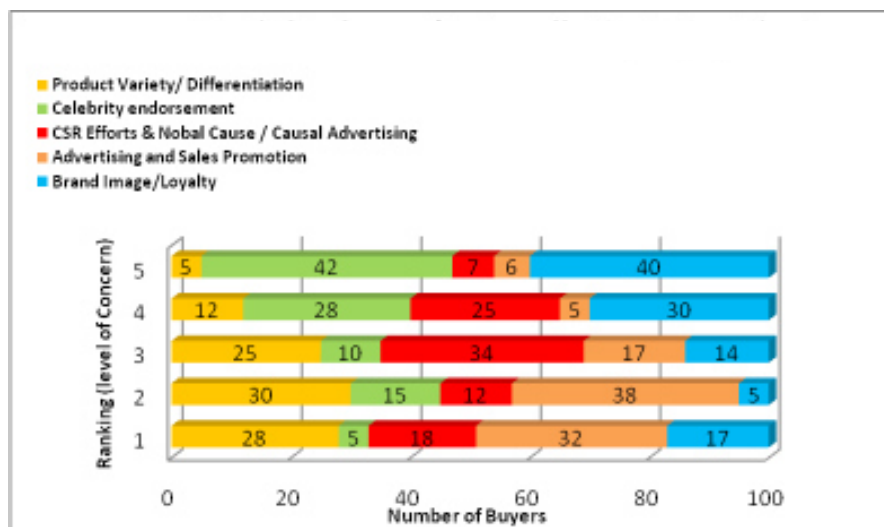


Figure 4 : Level of Preference/Factors affecting Buying Behavior

Since out of 100 respondents if we analyse the response towards Causal Marketing, it is found that 18 responses are inclined towards rank 1: extremely concerned, 12 responses towards rank 2: moderately concerned and 34 towards rank 3: somewhat concerned. This very clearly shows that a good number of population side have started focusing in this direction, therefore this strategic move of Causal Marketing i.e. the reform of promotion, advertising and brand building effort is and will help corporate gains in the near future.

Conclusion

Cause-Related Marketing is gaining momentum with a great pace and many corporate players are intensely adopting this effort as a major strategic move for promotion. The private Indian business players are greatly contributing to the government also in spreading awakening on various social issues related to health and safety, child education, blood donation, voting rights, tobacco consumption etc. This effort is definitely contributing to the society and the profitability of business houses also. Understanding the consumer perception of Jaipur city, it was found that just 38% customers get influenced by Causal Advertising but in comparison to product diversification, celebrity endorsement, brand image, loyalty, advertising and sales promotion, causal marketing is having a neutral concern in the mind set of customer while taking a purchase decision. The study also highlighted that Indian customers are sensitive and show enthusiasm towards charity and social work. The research through secondary sources very clearly shows that corporates are greatly adopting this move as an effort towards CSR along with social promotion. This study has a vast scope and could be considered for an in depth study as the transparency involved in such efforts is the biggest question mark in the mind set of customers.

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STRATEGIC HUMAN RESOURCE DEVELOPMENT FOR RURAL WOMEN HEALTH ACTIVISTS – ISSUES AND CHALLENGES

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Abstract

In today's world, women whether from rural area or urban area are an important contributor to the developing nation. Nowadays, rural women are playing an astounding role in developing the health conditions of rural people. For economic growth and to escalate GDP rate, it is indispensable to ameliorate the health conditions of India. Due to shortcomings of medicos and nurses in the rural areas, the concepts of rural women health activists upsurge. After Independence, Government of India took a fervent interest in developing the health sector in which it launched various schemes and set up various organisations. These organisations recruited and trained the rural women who act as health activists. There is an imperative need to formulate and execute such HR policies to improve the aptitude or proficiency of women health activists so that the regime can consummate its strategic targets. As over the last few years, various strategies have been speculated to develop the human resource (health activists) as government programmes success count on the well functioning of health activists. This paper is an attempt to highlight the major issues and challenges which affect the human resource development strategies for rural women health activist.

Keywords: Strategic human resource development, rural women health activists.

1. Introduction

1.1 Health Scenario

Health sector has always been a decisive argument for the country as it affects the steady growth of the productive capacity of the economy. To revamp the stagnant condition of health, government proliferate their health care services in the rural areas. In the prevailing scenario, public as well as private sector have come forth in order to cater to the health care services in the rural as well as in urban areas to curtail the burden of diseases such as cancer, diabetes, AIDS etc and to control infant and maternal deaths. Even many multi-national corporations like ITC etc. are clubbing hands with the public sector to coordinate the home care delivery models in rural areas. One of the major contrasts between the private sector and public sector is that private sector healthcare services are extravagant as compared to public sector healthcare services which cause a deviation towards public sector as it is reachable to every strata of our society. Government of India is paving its way in health sector not just to furnish social protection but also, to bridge the disparity between health services and the people of rural area. Government expenditure has been incremented for health infrastructure under which financial management group initiatives were taken for backing the programmes and schemes.

The Twelfth Five Year Plan is beset on the long-term strategy for Universal Health Coverage (UHC) system in India as the plan aims at reducing the infant mortality rate to 25, maternal mortality rate to 100 and total fertility rate to 2.1 by 2017. It also intended to raise child sex ratio in the 0-6 year age group from 914 to 950.

1.2 Various Programmes and Schemes Orbiting by the Government for Health Services in Rural Areas are:

- RMCH+A Approach- It remains for reproductive, maternal, newborn, child and adolescent health which works on agenda of the Twelfth Five Year Plan and uses score-card to gauge the performance.
- Janani Shishu Suraksha Karyakaram (JSSK), 2011- was propelled to serve free services to the 12 million pregnant women for their delivery.
- India New Born Action Plan - Recently propelled in 2014.
- Rashtriya Bal Swasthya Karyakaram - For children from conception to 18 years.
- Rashtriya Kishor Swasthya Karyakaram – For the age group of 10-19.

1.3 Rural Health Care System in India

In these latter days of health progress, the health care infrastructure is divided into three branches in rural area which are “sub-centres (SCs), Primary Health Centres (PHCs), Community Health Centres (CHCs).”¹ There has been a tremendous increment in the number of sub-centres, primary health centres and community health centres over the past few years. “(Graph 1A, 1B, 1C)”² page no. 12-13

The government has focused on 18 states to recover the health conditions and infrastructure. “The 18 states are Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Himachal Pradesh, Jharkhand, Jammu & Kashmir, Manipur, Mizoram, Meghalaya, Madhya Pradesh, Nagaland, Odisha, Rajasthan, Sikkim, Tripura, Uttarakhand and Uttar Pradesh.”

1.4 Rural Women Health Activists

Rural women health activists are trained and recruited by the government to lift the health conditions of the rural people. Women health activists are women residents of the village who are espoused, divorced or widowed. They are literate with school level certification. They made the rural people aware about the recent diseases and their precautions. They are trained personnel in delivery of pregnant women, infant care and vaccination. They receive incentives according to level of their performance. One of the major reasons to recruit health activists is to overcome the shortcomings of doctors and nurses, these women are appointed for rural health and family welfare. These activists are also trained to operate Mobile Medical Units (MMUs) which accommodate services in remote and rural areas. Various mentoring groups are set up at various levels such as state, district or at block level in selecting, training and to guide the health activists. Periodic monitoring is regulated to acknowledge the aftermath of performance of women health activists and the up gradation of health sector in the rural areas. They are provided with drugs kit so that they can strengthen their reliability in the society.

2. Issues and Challenges of Strategic Human Resource Development

Presently in this globalised era, human resource professionals link the organisation goals with the employee's desire. To achieve targets, it is necessary for human resource professionals to blend the activities of human

resource management with the strategic management activities. The fundamental issues and challenges of strategic human resource development are to increase manpower productivity and measures for improving performance and involving human resource in the strategic plan. Human resource professionals need to figure out the essentials of strategic planning so that they can have an opportunity to share a different perspective.

3. Major Issues and Challenges of Strategic Human Resource Development for Rural Women Health Activists

The major issues and challenges of strategic human resource development for rural women health activists are discussed in detail such as:

3.1 Employing Human Resource

Rural women health activists play a pivotal role in improving the health standards and infrastructure in 18 focused states of the country. Lack of human resource leads to insufficient arrangement of health infrastructure. For utilisation of resources and equipment, to collect data, to supervise and to improve health standards, human resource is required. There is a shortage of highly adept workforce as there are shortcomings of medicos and nurses which is one of the major issues for development.

3.2 Training and Development Policy

Training and development is a major issue for strategic human resource development as it avails in enhancing the capacity building of rural women health activists but there are inadequate skills and practical erudition to facilitate health accommodations due to insufficient training modules. Duration of training is very short, lack of training infrastructure and technical support, lack of refresher training and follow up actions after the training, insufficient data due to different training methods of different regions are the major strategic challenges for the development of rural women health activist.

3.3 Performance Evaluation

When the health activists are trained to perform their task by facilitating health care services in the rural areas, it is necessary to evaluate and appraise their performance but the issue for development is that there are no periodic reviews conducted at proper time to observe the performance of health activists which leads to poor health standards in the rural areas and lack of data for providing incentives and promotions.

3.4 Performance Based Incentives and Compensation Schemes

Incentives can be defined as monetary benefits or rewards that are given to employees for their astounding performance. Similarly, rural women health activists are actuated by promising them incentives according to their performance in facilitating health care services such as promoting universal immunization, referral and escorting services for reproductive and child health and construction of household toilet services but these payments are delayed. Shortage of funds, leads to dissatisfaction among women health activists, reduces supervision, affects output and overall affects strategic targets.

3.5 Employee Relations and Organisation Culture

The another major challenge for health activists is to make healthier relations with other bodies such as Anganwadi workers, auxiliary nurses midwife, Panchayati Raj Institutions but women health activists get

less support from these bodies due to lack of coordination which creates boredom for them. As nowadays, lot of harassment activities have taken place which affect the respect of women and due to which they are not willing to do work.

3.6 Financial Expenditure

One of the biggest issues which affect various other factors for strategic human resource development is financial expenditure. Due to low budget, it leads to inadequate health infrastructure, less technical tools and transport facilities. Delays and fewer payments depict unwillingness of health workers for performing their tasks.

3.7 Medical Education and Nursing

To develop the health standards, it is necessary to have medical and nursing education but in rural areas, there is a lack of medical and nursing practices due to inadequate hospital and infrastructure facilities. Doctors and nurses seem to be less interested in rural areas. Women health activists get less education in regard to as doctors pursue so there is a need of doctors and nurses to support health activists. Due to less medical colleges in the state and delay in appointment of lecturers, the education system is being affected badly.

3.8 Mentoring Groups

Various regional resource centres, NGOs are set up to guide and support the rural women health activists but due to lack of support and arrangement of proper meetings, lack of guidance increases the burden and hinder the performance of women health activists .It will also affect the targeted health standards set for the development of economy.

Major Recommendations to Face Challenges

The authorities should expand and ameliorate the women health activists for the rural health development, proper utilisation of resources and equipments, proper arrangement of infrastructure facilities, for maintaining proper records and data collection. The women health activists are needed to be recruited and selected on the following basis such as -

- Women health activists are the residents of the village, married, divorced or widowed but for better results they should focus on young youth.
- They ought to be chosen with the discussion of different gatherings and officers such as “community groups, self-help groups, Anganwadi institutions, the block nodal officer, district nodal officer, the village health committee and Gram Sabha”³

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AN ANALYSIS OF MODERATE-INTENSITY AND HIGH-INTENSITY WORKOUT ABILITY AMONG INTERVARSITY LEVEL SPORTS PERSON

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Abstract

The purpose of this study is to investigate the difference between Volleyball, Football and Kabaddi players with respect to moderate intensity, workout ability and high-intensity workout ability. The case study incorporated a total of ninety male university level players of the above mentioned games, each aged between 19 to 24 years. The necessary data was collected by administering a 50 yard dash test for high-intensity workout ability and a 12 min run or walk test for moderate-intensity workout ability. The statistical technique employed is one way analysis of variance and turkey test has been applied to study significant difference at 0.05 levels.

Keywords: Moderate-Intensity, High-Intensity, Intervarsity, Football, Volleyball, Kabaddi.

Introduction

In the present day, world, games and sports are very much competitive. For the same, every competitor must enhance his technical and tactical abilities along with conditional and psychological abilities. Coaches try to help their players to maintain total fitness during the competition. Fitness is a highly pre-requisite for every sport. At present, the concept of fitness as 'an ability to carry out every day task with vigor and alertness, without undue fatigue and with ample energy to enjoy leisure time pursuits and to meet unforeseen emergencies' is not being considered as an appropriate definition because of a change in life style as a direct result of influence of technology (Hockey,1993). Two phrases in common sports parlance with reference to fitness would be health related fitness and motor skill related fitness but in case of competitive sports, aerobic and anaerobic capacity is the fundamental component of fitness. Aerobic capacity describes the functional capacity of the cardio-respiratory system, (the heart, lungs and blood vessels). Aerobic capacity is defined as the maximum amount of oxygen the body can use during a specified period, usually during intense exercise. It is a function both of cardio-respiratory performance and of the maximum ability to remove and utilize oxygen from blood in circulation within the body. Anaerobic capacity is the ability to mobilize energy during activities of intense nature i.e. executing intensive work with explosive action in short duration of time, such as bursting speed in Football, Basketball, Kabaddi, Khokho, Hockey, smash of volleyball, take-off in jumps etc. But the requirement of fitness varies from game to game and games like Football and Kabaddi now are much in demand due to the promotion scheme by Indian Soccer League and Pro-Kabaddi.

Methodology

For the purpose of this study, ninety- (90) male players were selected from Vidyasagar University, West Bengal and Visva Bharati University, West Bengal i.e. thirty- (30) from each sport including Kabaddi, Football and Volleyball. Their age ranged between 19 to 24 years..

Variables

- a) Independent variables - variouss- Kabaddi, Football and Volleyball
- b) Dependent variables:-
 1. High intensity exercise ability
 2. Moderate intensity exercise ability

Tests

For the testing of high intensity exercise ability, “50 yard dash run” test was applied and moderate intensity exercise ability was tested by “12min run/walk (Cooper)” test.

Analysis

The data was analyzed and compared with the help of statistical procedure, within which descriptive statistics, one way Anova method used to compare data and to conduct further multiple comparisons, Post HOC Test Turkey test applied. The level of significance was set at $p < 0.05$ level of confidence.

Table 1: Descriptive Statistics and P value from the Anova Table

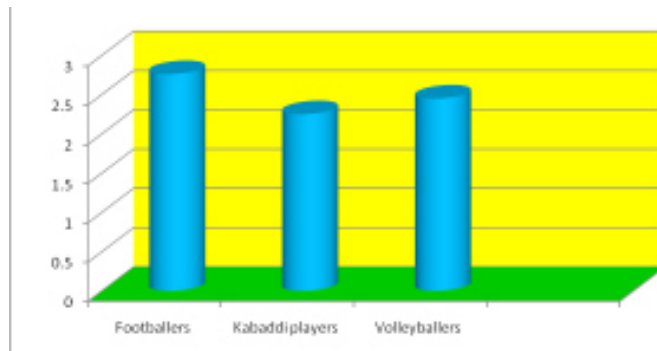
Sports	Mean	SD	P value (Sig.)
Football	2.76	± .12895	.000
Kabaddi	2.25	± .07657	
Volleyball	2.45	± .11219	

Table 2: Result of Post HOC test - Tukey HSD (Multiple Comparisons)

Dependant Variable: Moderate intensity exercise ability

(I) Various Sports	(J)Various Sports	Mean Difference (I-J)	P Value (Sig.)
Football	Volleyball	.31567* .000	.000
	Kabaddi	.50800* .000	
Volleyball	Football	-.31567*	
	Kabaddi	.19233* .000	
Kabaddi	Football	-.50800*	
	Volleyball	-.19233*	

Figure 1: Mean plot of Moderate Intensity Exercise ability



In the same way to find out high intensity exercise ability, Anova and Post HOC Turkey test were applied and result is displayed in table no.3 and table no. 4

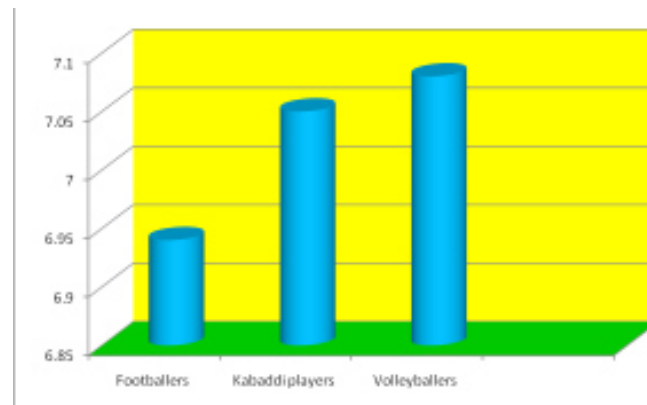
Table 3: Descriptive Statistics & P value from the Anova Table

Sports	N	Mean	SD	P value (Sig.)
Football	30	6.94	± .11224	.000
Kabaddi	30	7.05	± .07998	
Volleyball	30	7.08	± .10128	

Table 4: Result of Post HOC test - Tukey HSD

Dependent Variable: High intensity exercise ability

(I) Various Sports	(J) Various Sports	Mean Difference (I-J)	P Value (Sig.)
Football	Volleyball	-.14067*	.000
	Kabaddi	-.10800*	.000
Volleyball	Football	.14067*	.000
	Kabaddi	.03267	.410
Kabaddi	Football	.10800*	.000
	Volleyball	-.03267	.410

Figure 2: Mean Plot of High Intensity Exercise Ability

Discussion of Findings

After applying Anova, according to table no.1, we get P value of .000 which is less than 0.05. We can thus conclude that there is a difference in moderate intensity exercise ability among three sports. Again, HOC Turkey test was applied to find out the difference in moderate intensity exercise ability as per difference sports. In table no.2, we arrived at a P value, which in all cases, remained at .000 less than moderate intensity exercise ability. Lastly in descriptive statistics, (mean) we traced the game which accrues better ability to perform moderate intensity exercise. The Kabaddi players were shown to exhibit least moderate intensity workout ability.

After applying Anova, according to table no. 3, we got a P value of .000 which is less than 0.05 so, there can be traced a difference in high intensity exercise ability among the three sports. Then again, post HOC Turkey test was applied to substantiate the above claim. In table no.4, the results show a P value .000 less than 0.05 in most cases, but the comparison of Volleyball and Kabaddi, give us a P value of .410 which is greater than 0.05. We can conclude that there is no significant different in high intensity exercise ability among these three groups. Lastly, the outcome of descriptive statistics mean helped us discover that Volleyball and Kabaddi players are better equipped for a high intensity workout than footballers.

Conclusion

This kind of a study is helpful in terms of practical application for coaches and sport researchers. In-season testing can provide coaches with useful information about the player's workout ability and characteristics so that they could place their member in specific training for better performance as an individual or as a team in a competition. The result shows a significant difference among these three game players in terms of moderate intensity, workout ability and high intensity workout ability. But in the case of high intensity workout ability, the difference between Volleyballers and Kabaddi players was statistically insignificant. Moderate and high intensity workout ability is equally important for total fitness so this study affords a clear view of the ability

of intervarsity level, different game players which can prove to be significant in chalking out training schedules for preparatory as well as transitional periods.

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GUIDELINES FOR CONTRIBUTORS

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SUBMISSION TO THE EDITOR

Impetus – Xavier's Interdisciplinary Research Journal

St Xavier's College, Jaipur

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St Xavier's College, Jaipur

About the College

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

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

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

About the Journal

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

Published at :

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