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श्री नरेन्द्र सिंह जी कोठारी
(1944-2014)

नवभारत मेमोरियल फाउन्डेशन

परिचय

नवभारत मेमोरियल फाउन्डेशन स्वर्गीय श्री नरेन्द्र सिंह जी कोठारी को समर्पित वह संस्थान है जहाँ जरूरतमंद विद्यार्थियों को आर्थिक तथा तकनीकी सहायता प्रदान की जाती है ताकि वे शिक्षित होकर समाज में अपनी एक स्वच्छ छवि बना सके।

स्वर्गीय श्री नरेन्द्र सिंह जी कोठारी का सम्पूर्ण जीवन हमें जीवन में हर विकट परिस्थिति का सामना करने के लिए प्रेरित करता है। इनकी माताजी का बाल्यकाल में ही देहान्त हो गया था तथा इनके पिता भीलवाड़ा में पुलिस में थानेदार के पद पर थे। एक बार डाकुओं ने इनके पिता को समझौता करने के लिए बुलाया तथा वहाँ धोखे से उन्हें जिन्दा जला दिया। इसके पश्चात् छोटे भाई-बहनों की जिम्मेदारी बाल्यकाल में ही श्री नरेन्द्र जी को उठानी पड़ी। तब उन्होंने कठिन परिश्रम करके शिक्षा की ओर रूझान होने के कारण न केवल भाई-बहन को पढ़ाया अपितु स्वयं भी पढते रहे। गणित और अंग्रेजी उनके प्रिय विषय रहे। विज्ञान संकाय के विद्यार्थी होने के बावजूद भी सभी विषयों को सरल एवं सहज तरीके से छात्रों को समझाने की अद्‌भुद कला के वे धनी थे। 1984 से 1988 तक वे भीनमाल में अकाल राहत कार्यों में प्रबन्धक के पद पर रहे। इसके बाद 1989 में वे जयपुर आ गए तथा 1989 में ही इन्होंने 2 बच्चों से नवभारत कोचिंग संस्थान की स्थापना की। सन् 1989 से आज तक हजारों बच्चे इस संस्थान से पढ़कर अपने जीवन के चरम को छू चुके है।

स्वर्गीय श्री नरेन्द्र सिंह जी कोठारी ने अपना पूरा जीवन शिक्षा का प्रचार-प्रसार करने तथा बच्चों को शिक्षित करने में समर्पित कर दिया। उन्होंने सदैव बच्चों को शिक्षित होने तथा अच्छे संस्कार अपनाने की प्रेरणा दी।

स्वर्गीय श्री नरेन्द्र सिंह जी कोठारी की यादों को शिक्षा जगत् में अक्षुण्य बनाये रखने के लिए ही नवभारत मेमोरियल फाउन्डेशन की स्थापना की गई है जिसका उद्धेश्य शिक्षा के क्षेत्र में जरूरतमंद बच्चों को वित्तीय मदद करना तथा सहायता देना है। इसके अतिरिक्त इस संस्थान का उद्धेश्य शिक्षा एवं समाज के विभिन्न नवाचारों के लिए कार्य करना है जिससे योग्य एवं जरूरतमंद विद्यार्थी जीवन की नई ऊचाइयों को पा सकें।

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मुझे यह जानकर प्रसन्नता हुई कि अन्तर्राष्ट्रीय शोध पत्रिका "Ascent International Journal For Research Analysis" का प्रकाशन किया जा रहा है।

प्रकाशन के लिए शुभकामनाएं।

कल्याण सिंह

शुभकामना संदेश

सत्यमेव जयते

वसुन्धरा राजे
(मुख्यमंत्री राजस्थान)

हर्ष का विषय है कि समाज में शिक्षा और शोध को बढ़ावा देने के लिए नवभारत मेमोरियल फाउण्डेशन, एक शोध पत्रिका "Ascent International Journal For Research Analysis" का प्रकाशन करने जा रहा है।

शोध पत्रिकाएं समाज में नवाचारों और रचनात्मकता को प्रोत्साहन देने की दृष्टि से बहुत उपयोगी होती है और इनसे अनेक ऐसे नए तथ्यों का ज्ञान होता है जो समाज में वैचारिक क्रान्ति लाने में सक्षम होते हैं। शिक्षाविद् स्वर्गीय श्री नरेन्द्र सिंह कोठारी की स्मृति में स्थापित फाउण्डेशन इस जनरल के माध्यम से युवा पीढ़ी के लिए अनेक विचारणीय मुद्दे और प्रकाशन में लाएगा ऐसी आशा है।

मैं आशा करती हूं कि नवभारत मेमोरियल फाउण्डेशन अपनी शोध पत्रिका के माध्यम से विद्यार्थियों के साथ-साथ समाज का हित भी करेगा। मैं स्मारिका के सफल प्रकाशन की कामना करती हूँ।

वसुन्धरा राजे

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सत्यमेव जयते

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यह शोध पत्रिका समाज में शोध के स्तर को बढ़ावा देने मे सहायक सिद्ध होगी तथा समाज में शोध कार्यो को प्रोत्साहित करने में नये आयाम स्थापित करेगी, ऐसी मेरी कामना है।

मैं नवभारत मेमोरियल फाउण्डेशन के इस कार्य में संलग्न सभी सहभागियों को अपनी शुभकामनाऐं प्रेषित करता हूँ तथा इस शोध पत्रिका के सफल प्रकाशन के लिए हार्दिक शुभकामनाऐं प्रेषित करता हूँ।

कालीचरण सराफ

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सत्यमेव जयते

अरूण चतुर्वेदी
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अरूण चतुर्वेदी

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From the Editor's Desk

आ नोभद्राः क्रतवो यन्तुविश्वतः

Let noble thoughts come to us from all sides

(Rigveda, 1.89.1)

Dear Friends, Greetings. I would like to welcome all the readers on the occasion of releasing the first issue of **"ASCENT INTERNATIONAL JOURNAL FOR RESEARCH ANALYSIS (A Bi-lingual Multidisciplinary International Quarterly Journal)"having Online ISSN No 2455-5967.** Successfulness of this journal is the endeavour of our whole team and our prudent contributors. The meaning of ASCENT is to move from downward to upward and touch the new heights. We wish that all the readers and authors may touch the new heights of their career, who are working for advancement of research, development of career, creativity, innovation and entrepreneurship. I am very much glad to present this First issue of **"ASCENT INTERNATIONAL JOURNAL FOR RESEARCH ANALYSIS (A Bi-lingual Multidisciplinary International Quarterly Journal)".** I do believe that you would continue your kind cooperation and support. This journal is going to be presented by Navbharat Memorial Foundation, which is established in the sweet memory of Late Shri Narendra Singh Ji Kothari.

Shri Narendra Singh Ji Kothari, who had devoted his life for education. In his whole life he educated thousands of students. He always motivated to his students to become educated and to adopt good moral. Thus, Navbharat Memorial Foundation is established to hold the sweet memory of Late Shri Narendra Singh Ji Kothari in the field of education. The basic objective of this foundation is to provide assistance to the needy students in the education sector. Other than that, this foundation has aims to work for education and innovation in the society.

At the end, I would like to convey my thankful gratitude to all contributor scholars for their valuable contributions. I hope that by launching this journal, we will be success to promote creativity, innovation and research activities in the society. I wish you all the best for reading this issue of **"ASCENT INTERNATIONAL JOURNAL FOR RESEARCH ANALYSIS (A Bi-lingual Multidisciplinary International Quarterly Journal)".** If you have any suggestions, please feel free to send at our email – ijcms2015@gmail.com.

Dr.Surendra P. Kothari
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ASCENT INTERNATIONAL JOURNAL FOR RESEARCH ANALYSIS

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CONTENTS

ATAL PENSION YOJANA (APY): A DIGNIFIED FINANCIAL SECURITY FOR OLD AGE

Dr. Santanu Kumar Das*

Abstract

Due to the rise of nuclear families and migration of younger earning members, old people are left alone to fend for themselves. Rise in cost of living coupled with increase in longevity have added to the woes of the common man. Unorganised or informal sector constitutes more than 88% of the total labour force .Social Sector Schemes pertaining to Pension Sector gives an assured monthly income. This ensures a dignified life in one's old age. To encourage the workers in unorganised sector to voluntarily save for their retirement, the Government had started a guaranteed pension scheme - Atal Pension Yojana (APY). The objective of this paper discusses the scope for coverage of the Atal Pension Scheme, adequacy of the pension amount to the recipient after attainment of 60 years of age and the financial sustainability of the scheme over long run.

Key Words: Atal Pension Yojana, Pradhan Mantri Jan Dhan Yojana, Relative Guarantees, Adequacy, Sustainability.

INTRODUCTION

India is a developing country. It has a low standard of living. Peoples' savings are low. One cannot be productively engaged in old age as in youth. Thanks to the rise of nuclear families and migration of younger earning members, old people are left alone to fend for themselves. Rise in cost of living coupled with increase in longevity have added to the woes of the common man. Social Sector Schemes pertaining to Pension Sector gives an assured monthly income. This ensures a dignified life in one's old age. Unorganised or informal sector constitutes more than 88% of the total labour force of 47.29 crore (as per the 66th Round of NSSO Survey of 2011-12).To encourage the workers in unorganised sector to voluntarily save for their retirement, the Government had started a guaranteed pension scheme - Atal Pension Yojana (APY). India has the highest population of young people in the world. But as the young population ages, it is also going to be pension-less. In the newly formed government financial inclusion, social security, and low-cost benefits for the masses have been a priority in its agenda and as such it has worked towards promoting new schemes that make financial security for the common man. The aim of this scheme is to bring pension benefits and also to see that the unorganised sector is to enjoy social security with minimum contribution per month. 'The first step towards achievement of social security was the rollout of the Pradhan Mantri Jan Dhan Yojana (PMJDY). With Phase I being declared a major success and 1.8 crore accounts having been opened across the country, the government has flagged off three new schemes on 9 May 2015 – two insurance schemes (Pradhan Mantri Jeevan Jyoti Bima Yojana, and Pradhan Mantri Suraksha Bima Yojana), and a pension scheme (Atal Pension Yojana). This is called Phase II of the PMJDY, since it was important to get people into mainstream banking before any benefits can be extended to them.'Regulated by Pension Fund Regulatory

Development Authorities (PFRDA), with transparent investment norms, APY is a government-backed pension scheme in India targeted at the unorganised sector. This scheme provides a defined pension, depending on the amount of contribution, and its period.The subscribers would receive the fixed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions. This again would be based on the age of joining the APY. The minimum age of joining APY is 18 years and maximum age is 40 years. The benefit of fixed minimum pension would be guaranteed by the Government.The APY was introduced from 1st June, 2015 formally launched by Prime Minister Narendra Modi. This scheme aims to increase the number of people covered under the pension scheme. As of May 2015 data, only 11% of India's population is covered by any kind of pension scheme. This scheme will be linked to the bank accounts opened under the Pradhan Mantri Jan Dhan Yojana scheme and the contributions will be deducted automatically. Most of these accounts had zero balance initially. The government aims to reduce the number of such zero balance accounts by using this and related schemes. A citizen of India, who belongs to the unorganized sector, can open Atal Pension Yojana account he or she should be between 18 – 60 years of age as on the date of submission of his/her application.

REVIEW OF LITERATURE

Management Guru Peter Drucker said "By providing financial protection against the major 18th and 19th century risk of dying too soon, life insurance became the biggest financial industry of the century. Providing financial protection against the new risk of not dying soon enough may well become the next century's major and most profitable financial industry," Olivia S. Mitchell (2000) says that in developing and developed countries many elderly people depend on pension. She says "defined contribution plans have become very popular, sometimes at the expense of defined benefit pensions as a result, pension plans will require the attention of insurance experts for the foreseeable future." One way for sustained poverty eradication and social protection is an informal pension scheme. This allows vulnerable people to have a guarantee and maintain or improve their living standards. The challenge for any government is informal sector worker's income is not regulated by an agency. This makes it difficult to make pension contribution mandatory as in the case of the formal sector workers. Aashish Gupta (2013) conducted a survey of the functioning of the National Old-Age Pension Scheme in two districts of Jharkhand and Chhattisgarh. He found that beneficiaries have difficulties in accessing the banking system and face long delays in receiving their small pensions. Yet, the scheme functions as an important provider of social security to the elderly.

Renuka Sane (2015) , says though pension schemes like NPS- swavalamban Scheme were in existence there was a lack of clarity regarding the benefits at the age of 60. The Atal Pension scheme has been designed to bring about more clarity in the process. The aim of APY is motivated by the desire of the government to ensure that on contributing continuously, a

member gets at least a pension of Rs.1, 000. APY seems like a minimum return guarantee which will ensure that accumulated savings at retirement do not fall below a certain value. Shah, (2003) has discussed guarantees where he says some guarantees can prove to be very costly if not planned well. He also mentions that guarantees are one mechanism through which this investment risk can be contained." Snorre Lindset(2004) says "many real-world financial contracts have some sort of minimum rate of return guarantee included. One class of these guarantees is so-called relative guarantees, i.e., guarantees where the minimum guaranteed rate of return is given as a function of the stochastic return on a reference portfolio." The two kinds of guarantees discussed by Pennacchi (1999), are an absolute rate of return guarantee promises a pre-specified rate of return and relative rate of return guarantee promises a return close to the average of all funds. Under APY the subscriber may actually be getting a sub optimal return.

OBJECTIVE OF THE STUDY

1. To study the scope for coverage of the Atal Pension Scheme.
2. To study the adequacy of the pension amount to the recipient after attainment of 60 years of age.
3. To study the financial sustainability of the scheme over long run.

FORMULATION OF HYPOTHESIS

1. Coverage:

H_0- The scheme is not covering majority of the adult population.

H_1- The scheme is covering majority of the adult population.

2. Adequacy

H_0- The pension amount is not adequate to the recipient after attainment of retirement age at 60 years

H_1- The pension amount is adequate to the recipient after attainment of retirement age at 60 years

3. Sustainability of the scheme

H_0- Atal Pension Scheme will not be financially sustainable over long run.

H_1- Atal Pension Scheme will be financially sustainable over long run.

METHODOLOGY

1. Future Value (Corpus) of the monthly payments till retirement is calculated using FV Formula as below:

$$\text{FV of the Annuity Due} = (1+r) \times p\left[\frac{(1+r)\, n-1}{r}\right]$$

Where P = Periodic Payment r = rate per period n = number of Periods

The future value of annuity due formula is used to calculate the ending value of a series of payments or cash flows where the first payment is received immediately. The first cash flow received immediately is what distinguishes an annuity due from an ordinary annuity.

The future value of an annuity due formula is used to calculate what the value at a future date would be for a series ofperiodic payments. The future value of an annuity formula assumes that

1. The rate does not change
2. The first payment is made at the beginning or immediately.
3. The periodic payment does not change

If the rate or periodic payment does change, then the sum of the future value of each individual cash flow would need to be calculated to determine the future value of the annuity

2. Present Value of the Corpus/Monthly Pension amount is calculated using PV Formula as below:

$$\frac{c1}{1+r^{n}}$$

Where C_1= Cash Flow at period 1 r = rate of return n = number of periods

Present Value (PV) is a formula used in Finance that calculates the present day value of an amount that is received at a future date. The premise of the equation is that there is "time value of money". For our calculation of time value of future Corpus amount, the inflation rate is considered as 5%.

A APY-COVERAGE OF THE SCHEME

India's retirement income ranks the lowest among 25 countries in the world with Denmark being rated as the numero uno, said a study for retirement income conducted by the Melbourne Mercer Global Pension Index (MMGPI)-2014."While some countries have well-established retirement systems that have stood the test of time, others are just developing, especially those within the Asian region," said MMGPI. In view of this launching Atal Pension Yojana is a step forward towards extensive coverage of young population as well as their financial security at old age. This paper will analyse coverage of the total population, adequacy of the pension and to see whether the new scheme is sustainable over long period of time or not.

India's Demography

Population in different age groups India as per census -2011

Age group	Population (in crores)	Percentage
All ages	121.05	
0-4	11.28	9.32%
5-9	12.69	10.48%
10-14	13.26	10.95%
15-59	72.99	60.30%
60-99	10.3	8.53%
100+	20.0	0.05%
Age not stated	60.45	0.37%

Source: Census-2011

The adult above 18 years

Adult (18 years and above)	60.30 Crores	
(A) Adult (18-40 years)	38.98 Crores	65%Eligible for APY
(B) Adult (Above 40 years)	21.32 Crores	35%

The scheme is covering 32.20% of total population of India (as per 2011 census) and 65% of total adult population. Any person of age 18-40 years having a bank account is eligible to enrol for the scheme, however, as the scheme is meant mainly for unorganised sector, let us discuss about it.

Unorganised Sector

The term 'unorganised worker' has been defined under the Unorganised Workers' Social Security Act, 2008, as a home based worker, self-employed worker or a wage worker in the unorganised sector and includes a worker in the organised sector whois not covered by any of the Acts mentioned in Schedule-II of Act i.e. The Employee's Compensation Act, 1923 (3 of 1923),The Industrial Disputes Act, 1947 (14 of 1947), The Employees' State Insurance Act, 1948 (34 of 1948), The Employees Provident Funds and Miscellaneous Provision Act, 1952 (19 of 1952), The Maternity Benefit Act, 1961 (53 of 1961) and The Payment of Gratuity Act, 1972 (39 of 1972). 8.2 As per the survey carried out by the National Sample Survey Organisation inthe year 2009-10, the total employment in both organized and unorganised sector in the country was of the order of 46.5crore. Out of this, about 2.8 crore were in the organised sector and the balance 43.7 crore in the unorganised sector. Out of43.7 crore workers in the unorganised sector, 24.6 crore workers were employed in agriculture sector, 4.4 crore inconstruction, and remaining were in manufacturing activities, trade and transport, communication & services. A large numberof unorganized workers are home based and are engaged in occupations such as beedi rolling, agarbatti making, papadmaking, tailoring, and embroidery work.

Existing Pension Coverage status under National Pension Sscheme (Swavalamban)

In unorganised sector presently around 41 lakhs NPS accounts were already opened under Swavalamban Scheme. The detailsof NPS accounts and Assets Under Management are as

Sector	Subscribers as on as on March 31, 2015 (in Lakhs)	Assets Under Management as on March 31, 2015 (in crores INR)
Central Govt.	15.11	36,737
O/w CABs	1.21	4,620
State Govt.	26.30	36,244
O/w SABs	3.96	2,498
Corporate Sector	3.73	5,675
UoS	0.86	594
NPS Lite- Swavalamban	41.46	1,606
Total	92.63	87,974

Note: The Data is as on last day of the month.* The AUM shown in the sheet does not include the AUM of residual and inter-sectorshifting subscribers. The contribution uploaded by Nodal Offices and matched booked in CRA system has beenconsidered.

Source:PFRDA-NPS Bulltin April, 2015-page 16

Coverage Scope for APY

The minimum age of joining APY is 18 years and maximum age is 40 years. Therefore the coverage is for approximately 39crores of Indian population employed or unemployed covering 65% of adult population, out of which around 7-8% who areemployed in organised sector are covered under some formal pension and balance can avail the facility of a guaranteedpension under APY-1.

Further, it is noteworthy to mention here that a chance was given to people of 60 years and above to join another guaranteed pension scheme for senior citizens during August 15, 2014 to August 14, 2015 i.e.Varistha Pension Bima Yojana of LIC, (Min. Rs. 500/- to max. Rs.5000/- per month). It was a single premium pension scheme with a high rate of return ranging between 9% to 9.38% p.a. as per budget 2014-15 provisions by Govt. of India.

B. APY- PENSION ADEQUACY AT THE AGE OF 60 YEARS

The age of exit and start of pension would be 60 years. Therefore, minimum period of contribution by the subscriber underAPY would be 20 years or more. Atal Pension Yojana (APY) is open to all of age 18-40 years having a bank account. TheCentral Government would also co-contribute 50% of the total contribution or Rs. 1000 per annum, whichever is lower, toeach eligible subscriber account, for a period of 5 years, i.e., from Financial Year 2015-16 to 2019-20, who join the NPSbetween the period 1st June, 2015 and 31st December, 2015 and who are not members of any statutory social security schemeand who are not income tax payers. However the scheme will continue after this date but Government Co-contribution willnot be available. The monthly contribution chart provided in APY Brochure is as under:

Atal Pension Yojana- Indicative Monthly Contribution Chart

Age of Entry	Monthly Pension of Rs.1000/-	Monthly Pension of Rs.2000/-	Monthly Pension of Rs.3000/-	Monthly Pension of Rs.4000/-	Monthly Pension of Rs.5000/-
18	42	84	126	168	210
20	50	100	150	198	248
25	76	151	226	301	376
30	116	231	347	462	577
35	181	362	543	722	902
40	291	582	873	1164	1454

Source: APY- Brochure

Table of contribution levels, fixed monthly pension of Rs. 1,000 per month to subscribers and his spouse and return of corpus to nominees of subscribersand the contribution period under Atal Pension Yojana

Age of joining	Years of contribution	Indicative monthly contribution by the subscriber	Monthly Pension to the subscriber and his spouse	Indicative return of corpus to the nominee
18	42	42	1000	170000
20	40	50	1000	170000
25	35	76	1000	170000
30	30	116	1000	170000
35	25	181	1000	170000
40	20	291	1000	170000

Source: APY-Brochure

Table of contribution levels, fixed monthly pension of Rs. 5,000 per month tosubscribers and his spouse and return of corpus to nominees of subscribersand the contribution period under Atal Pension Yojana

Age of joining	Years of contribution	Indicative monthly contribution by the subscriber	Monthly Pension to the subscriber and his spouse	Indicative return of corpus to the nominee
18	42	210	5000	8,50,000
20	40	248	5000	8,50,000
25	35	376	5000	8,50,000
30	30	577	5000	8,50,000
35	25	902	5000	8,50,000
40	20	1454	5000	8,50,000

Source: APY-Brochure

We will analyse the contributions made for getting a pension of Rs.1000/-(the minimum) and Rs.5000/-(the maximum). Thefollowing table shows the contributions made by the pension seeker, the estimated corpus that will be @8% CAGR and10%CAGR. It is evident from the table that Govt. has considered CAGR of 8% under APY which will generate a minimumcorpus of Rs.1.7 lakhs to be returned to the nominee in case of death of the person who has opted a pension of Rs.1000/ pm.Similarly, the corpus would be Rs.8.5 lakhs for the person who has opted a pension of Rs.5000/- PM. This corpus calculatedbelow, does not include the value of initial Govt. Contributions*. If this is considered then it will be further more.

Eaxmple-1 -Getting a pension of Rs.1000/- per month & indicative corpus of Rs. 1.7 lakhs

Age of joining	Total Contribution by the subscriber	Indicative Corpus at age of 60 years		Present Value of Rs.1000/- pension at the age of 60 years after inflation adjustment. (inflation @5% p.a.)	Present Value of the Corpus at age of 60 years after inflation adjustment (inflation @5% p.a.)	
	(Monthly Amt.* 12* No. of years)	8% CAGR	10% CAGR		8% CAGR	10% CAGR
18	21, 168	1, 73, 061	3, 25, 260	129	22297	41906
20	24, 000	1, 74, 550	3, 16, 204	142	24794	44915
25	31, 920	1, 74, 335	2, 88, 544	181	331605	52310
30	41, 760	1, 72, 882	2, 62, 217	231	40001	60671
35	54, 300	1, 72, 136	2, 40, 157	295	50832	70919
40	69, 840	1, 71, 405	2, 20, 976	377	64601	83284

(*GoI will co-contribute to each eligible subscriber, for a period of 5 years who joins the scheme between the period 1st June, 2015 to 31st December, 2015. The benefit of five years of government Co-contribution under APY would not exceed 5 years for all subscribers including migrated Swavalamban beneficiaries)

The main issue on pension adequacy is erosion of pension value due to inflation. The value of Rs.1000/- after 42 years for aperson aged 18 years who is joining today is Rs.129/-per month and it is Rs.377/- per month after 20 years for a person aged40 years, after adjustment of inflation. Even the value of the corpus of Rs. 1.73 lakhs payable to the nominee on the eventdeath of principal pension seeker will be Rs.22297/- or even lower for person who joins at 18 years of age and Rs.64601/- orlower for person who joins at 40 years of age.

Similarly, the value of Rs.5000/- after 42 years for a person aged 18 years who is joining today is Rs.644/- per month and it isRs. 1884/- per month after 20 years for a person aged 40 years, after inflation adjustment as given below.

Eaxmple-2 -Getting a pension of Rs.5000/- per month & indicative corpus of Rs. 8.5 lakhs

Age of joining	Total Contribution by the subscriber	Indicative Corpus at age of 60 years		Present Value of Rs.1000/- pension at the age of 60 years after inflation adjustment. (inflation @5% p.a.)	Present Value of the Corpus at age of 60 years after inflation adjustment (inflation @5% p.a.)	
	(Monthly Amt.* 12* No. of years)	8% CAGR	10% CAGR		8% CAGR	10% CAGR
18	105840	8,65,304	16,26,302	644	111485	209532
20	119040	8,65,770	15,68,372	710	122979	222780
25	157920	8,62,500	14,27,536	906	156363	258798
30	207720	8,59,937	13,04,302	1157	198970	301786
35	270600	8,57,826	11,96,804	1477	253318	353419
40	384960	8,56,436	11,04,822	1884	322782	416132

The value of corpus of Rs. 8.5 lakhs will be Rs. 1.11 lakhs or lower for person who joins the scheme at 18 years of age and Rs. 3.22 lakhs or lower for person who joins at 40 years age.

In both the above Examples, the long term inflation is taken as 5%. As inflation is a major factor in pension planning, why the long term inflation is considered as 5% is explained below:
India: Inflation rate from 2010 to 2060
The statistic shows the inflation rate in India from 2008 to 2015, with projections up until 2060. The inflation rate is calculated using the price increase of a defined product basket. This product basket contains products and services, on which the average consumer spends money throughout the year. They include expenses for groceries, clothes, rent, power, telecommunications, recreational activities and raw materials (e.g. gas, oil), as well as federal fees and taxes. According to OECD Long Term forecast on inflation, it will be between 4-5 percent from 2016 to 2060 period.

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
8.96	4.52	9.62	8.82	7.22	6.68	6.55	6.14	4.74	4.49	4.46
2019	2020	2025	2030	2035	2040	2045	2050	2055	2060	
4.46	4.47	4.50	4.51	4.52	4.52	4.53	4. 53	4. 53	4.53	

Source: OECD Economic Outlook No 95 - Long-term Baseline Projections, 2014

C. APY- SUSTAINABILITY OF THE SCHEME

The scheme is mainly a contributory scheme with an element of guarantee from Govt. on pension amount of Rs.1000 toRs.5000/- depending on the age, period and amount of contribution by the subscriber. Govt. of India will co-contribute toeach eligible subscriber, for a period of 5 years who joins the scheme between the periods 1st June, 2015 to 31st December,2015. The benefit of five years of government Co-contribution under APY would not exceed 5 years for all subscribersincluding migrated Swavalamban beneficiaries.

There are two aspects in the scheme – one is self contribution and second is government contribution. While analysing theadequacy aspect we have observed that if the self contribution of the contributor grows at a CAGR of 8%, the minimumpension amount and corpus is achievable. And generating a return of 8% over long period by a professional fund manager isnot a big issue. However, if the return is very low and the pension recipient & his/her spouse live longer, then it may putpressure on govt. to ensure guaranteed pension. But the probability of getting below 8% return with a right mix of asset overa period 20 years and more is low. Hence, the self contribution itself will take care of the guaranteed pension.

If we consider the funding liability of Govt, this will not put much pressure to Govt. as there are many limitation clauses:

a. Govt. contribution will be limited to those participants who join the scheme during June 1, 2015 to December 31,2015.

b. Govt. contribution for the above participants will be to the extent of 50% of the individual contribution or Rs.1000/-per annum whichever is lower.

c. Contribution will be for a period of 5 years for those who joined during the initial 6 months period only.

d. The existing Swavalamban participants those who have been receiving the contribution, the benefit of governmentCo-contribution under APY would not exceed 5 years including those they have already received.

e. Govt. contribution will not be there for participants who are already covered under some

statutory social securityschemes.

Who are the other social security schemes beneficiaries not eligible to receive Government co-contribution underAPY?

Beneficiaries who are covered under statutory social security schemes are not eligible to receive Government co-contribution.For example, members of the Social Security Schemes under the following enactments would not be eligible to receive Government Co-contribution:

i. Employees' Provident Fund & Miscellaneous Provision Act, 1952.

ii. The Coal Mines Provident Fund and Miscellaneous Provision Act, 1948.

iii. Assam Tea Plantation Provident Fund and Miscellaneous Provision, 1955.

iv. Seamens' Provident Fund Act, 1966.

v. Jammu Kashmir Employees' Provident Fund & Miscellaneous Provision Act,1961.

vi. Any other statutory social security scheme.

Among the above, majority of the subscribers are in Employees' Provident Fund and the EPF coverage status is as under:

EPF Coverage Status - The Employees' Provident Funds and Miscellaneous Provisions

Act, 1952 has covered 7,95,827 establishments and factories covered under the Act with a membership of 1178.13 lakhs under EPF Scheme, both in the Exempted and Un-exempted sectors. With effect from 01.09.2014, an employee, on joining the employment in a covered establishment and getting wages upto Rs.15,000/- is required to become a member of the fund for providing social security and timely monetary assistance to industrial employees and their families when they are indi stress and/or unable to meet family and social obligations and to protect them in old age, disablement, early death of theb read winner and in some other contingencies. Presently, the following three Schemes are in operation under the Act through the Employees' Provident Fund Organisation:

1. Employees' Provident Funds Scheme, 1952
2. Employees' Deposit Linked Insurance Scheme, 1976
3. Employees' Pension Scheme, 1995

Migration of existing subscribers of Swavalamban Scheme to APY

The existing Swavalamban subscriber, if eligible, may be automatically migrated to APY with an option to opt out. However, the benefit of five years of government Co-contribution under APY would not exceed 5 years for all subscribers. This would imply that if, as a Swavalamban beneficiary, he has received the benefit of government Co-Contribution of 1 year, then the Government co-contribution under APY would be available only 4 years and so on. Existing Swavalamban beneficiaries opting out from the proposed APY will be given Government co-contribution till 2016-17, if eligible, and the NPS Swavalamban continued till such people attained the age of exit under that scheme.

CONCLUSIONS

A. It is adequately covering the adult population

The scheme is covering 32.20% of total population of India (as per 2011 census) and 65% of total adult population. Anyperson of age 18-40 years is eligible to enrol for the scheme, therefore around 39 crores population (as per Census-2011) iseligible to enrol irrespective of whether they are eligible for co-contribution from Govt. or not.

We can conclude that the null hypothesis **H_0-** The scheme is not covering majority of the adult population is rejected and thealternate hypothesis is accepted.

B. The amount is not adequate post retirement

1. The value of amount of pension payable (Rs.1000/-) after attainment of 60 years will be around Rs.129/- to Rs.377/-for a pension optee who has opted Rs.1000/- fixed pension post retirement and join at 18 years to 40 years of age ason date. The value of pension amount will be further come down with progression of age of the person as thepension amount remains fixed and inflation remains unabated.

2. Similarly, The value of amount of pension (Rs.5000/-) payable after attainment of 60 years will be around Rs.644/-to Rs.1884/- for a pension opted who has opted Rs.5000/- fixed pension post retirement and join at 18 years to 40years of age as on date. The value of pension amount will be further come down with progression of age of theperson as the pension amount is fixed and inflation remains unabated.

The amount of Rs.129/- per month to Rs.377/- is very meagre and will not be adequate to manage even a few days.EvenRs.644/- to Rs.1884/- is not adequate over long run. If the person lives for 75 years, the value of Rs.1884/- will be furtherdown to Rs.906/- at the age of 75 years considering inflation of 5%.We can conclude that the null hypothesis: Ho- The pension amount is not adequate to the recipient after attainment ofretirement age at 60 years is accepted.

C. The scheme is sustainable over long run

As the Govt. commitment towards co-contribution is very limited in terms of numbers of years, in

terms of amount ofcontribution and in terms of number of beneficiaries, the system will not put much pressure to Govt. for financialsustainability of the scheme over long run, provided the scheme generates a decent return of 8% per annum (CAGR).

LIMITATION OF THE STUDY

a. There may be many adult individuals who are eligible for Atal Pension Yojana under the age group of 18-40 years but may not have the capacity to make even the nominal monthly charges which we have not considered while analysing the adequacy of coverage.

OBSERVATIONS & SUGGESTIONS

1. Govt. should give minimum guaranteed corpus or the accumulated corpus whichever is higher to thenominee.

a. There is a guarantee on monthly pension amount but the corpus payable to nominee is not guaranteed and indicativeonly. The indicative minimum corpus calculated is @8% CAGR. Whereas, prudent fund management can delivermore than 8% returns which will have positive impact on corpus and mismanagement will have negative impact.The actual guarantee needs to be not only on Pension amount but also need to be on corpus with minimum of 8%CAGR which will provide a sense to the guaranteed pension. We can observe that if the returns increases just by 2%,the corpus just gets doubled for a person who joins the scheme at a tender age of 18 years.

2. Much clarity to subscribers to decrease or increase pension amount midway

a. Provision of option to increase or decrease the monthly contribution for higher or lower pension amount is there andcan be exercised once in a year but how it will impact his corpus amount is not clarified in the APY documents asfund contributions will be different for different period.

b. As retirement planning is long term and the subscriber's income will likely to go up over a period of time, theenhancement from lower amount to higher amount need to be seamless with enhanced benefits to the subscriber andthis point need to be emphasized at the time of initial subscription.

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3. Maintaining Consistency

a. Retirement Planning is long term and need to be properly communicated and understood by the general public.Closing one or other such schemes with change in Government at centre will erode public faith on such schemes andwill have adverse impact. Swavalamban scheme was launched by UPA Govt for unorganised sector but present Govtclosed the scheme, though tactfully accommodated in APY.

b. The policies on such long term plans affecting public need to be dealt cautiously and consistency of regulations,monitoring, communication & promotion of such schemes is a key to success.

c. Regulators who are permanent need to have upper hand while meddling with such schemes. This is a much needed step towards creating awareness for retirement planning for general public as well as employees ofunorganised sectors. This is first universal contributory pension schemes for general public with a Govt. guarantee on pensionamount. Even though, the Govt.'s contribution towards the retirement solution is meagre, it can play a constructive role inpromoting it and giving a shape to the Indian pension market. Unorganised workers who spent small amounts on trivial items,addictive items if can be channelized towards long term savings will not only help the subscriber but also the economy inlong run. Much depends on the way the scheme is implemented, awareness created at each points of presence, the timelyinformation and servicing of the subscribers and fund performance of the scheme.

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Moving Towards Peace and Stability: Afghanistan through Literature

Dr Namita Singh

Basheer Sahakhwaz an Afghan writer asserts that the development of a nation cannot be judged by the number of hidden books in secret cellars or even the burning of their very existence but rather it depends upon their distribution to the readers. At the same time, a nation can only reach its peak expression only when it produces writers and philosophers who fight for the cause of the nation's soul and its peoples' belief. The humanitarian values of these philosophers and writers become the values of the ordinary people in the nation and they are the messengers who spread the sole of their nation into the world with the help of pen.They represent their nation and people through their works hence contributes to the nation building in a way.

Afghanistan has historically produced a huge number of thinkers who played an immense role in influencing the nation to fight for freedom and for their country. These thinkers in the form of poets, writers and philosophers became a source of inspiration for the war waked people of the country. During the continuous war in Afghanistan most of the literary heritage of the country was either burned or destroyed and resulted in educational shortcoming, the lack of libraries, the missing records and non evidence of living poets and writers. War proved to be the cultural destruction of the country and especially the literature of Afghanistan paid a terrible price for a long period of time.Not only Afghan literature but also Afghanistan as a Nation was almost forgotton during past several decades and it came into limelight with the incidents of 9/11 after several years. Aghanistan,its people and war on its land became the major issue for discussion. Several writers came forward with their writings about Afghanistan from all over the world.Amongst them were the Afghan Diasporic writers who had left Afghanistan during war owing to the unfavorable socio-political reasons. After leaving their homeland the communities of these Diasporas settled in the countries like America with a hope to find a democratic and safe environment to live. But their hopes were shattered soon after the terrorist's attacks on the twin towers of America.

The Afghan-American-Muslim minority or the diasporic community residing in America was deeply affected as the ramifications of the attacks of September 11, 2001 were felt throughout the United States. Since the attacks on the World Trade Center, Muslims especially Afghans residing in the United States have experienced violations of economic and political rights as well as ongoing social discrimination. Media stereotypes and government legislation continually aggravated the human rights abuses and established social, economic and institutional discrimination against them in American society. There were clear misunderstandings about Islam and those who

practice the faith. This treatment provoked the hasty production of a great amount of writings about the political and socio-cultural dynamics of Afghanistan by dissatisfied academics, travelers, journalists, and aid development workers.

These writers showed their sentiments and concern about the lost homeland in their writings and dealt with the issues of Afghanistan's association with Terrorists and Taliban and their impact on the common people of the country who suffered without being guilty of any crime. War has torn their socio-cultural structure apart and they were devastated. Afghanistan's association with Terrorism and the process of nation-building by America after the destruction caused by the incidents of 9/11 also became the central issue in these writings.

In order to fight for the protection of the community's civil liberties, these writers raised the question of legitimacy of the First World interventions in Afghanistan and their process of Nation–building in the country. In order to convince their sense of belonging and duty towards their homeland they wrote about the situations prevailed there and made an attempt through which people around the globe became aware of the condition of Afghanistan.

The question of America's turning a corner in the treatment and understanding of Afghan Muslim minorities has also been raised and these Afghan diasporas, revealed a vibrant, active, and intellectual Afghan American community in their discourse. Although these Afghans left Afghanistan yet they trace back their socio-religio-cultural roots to their childhood memories.Their concern towards the Nation building of Afghanistan is visible in their works.

Two of these Afghan Diasporas considered here are Khaled Houssine and Tamim Ansary, who are continuously presenting conditions of their country through the medium of their writing and presenting the perspective of their homeland.

Interviews with these diaspora reveal that they began to write about Afghanistan for the sake of creativity and also to facilitate awareness among the fellow countrymen. They intended to inform the world about the political and social scenario of Afghanistan. Their literary writings give a vivid description of the conditions that prevailed in Afghanistan and how this country gradually moved away from peace towards violence and destruction.

> "Diasporas are sometimes the source of ideological, financial, and political support for national movements that aim at the renewal of the homeland."(Sociology of Diaspora, 24)

These writers have also been trying the renewal of their homeland by challenging the stereotype image of Afghans as terrorists through their writings and also making the world aware of the real face of war torn Afghanistan and its people. These writers have been re-examining the Diasporic movement in terms of nationhood, geographical locale, cultural moorings, issues of home, roots and exile consciousness along with the concept of identity and divided loyalties as well as understanding and embracing new modes of citizenships while living in a multicultural society through their writings.

Tamim Ansary's novel *West of Kabul, East of New York* is in the form of a memoir that depicts a journey towards self realization. The writer through his memories draws on his Afghan background, Muslim roots, and Western and Afghan sources to explain history from the inside out, and to illuminate the long, internal struggle that the outside world has never fully understood. Memories are said to be the lifeblood of personal histories that are responsible for its constitution. Myriad memories are employed in the West of Kabul;East of New York that interlock and intertwine over a period of time. The selective memories of the writer are the axis of his knowledge of self and of his identity. They hold clues to the answers related to the question of identity and sense of belongingness. Tamim Ansary's experiences span the Islamic and the Western way of life in the novel. Beginning with a look at historical existence of Islam in Afghanistan,The writer explores the reformist currents of the last two centuries.

Ansary undertakes the journey in the novel across his childhood Afghanistan through memories. This journey is followed by a physical journey to the Islamic countries to understand Islam and finally a spiritual journey that led him towards the self-awakening. Tamim Ansary's journey through the experiences of interventions of foreign and domestic agents in Afghanistan, traces the socio-cultural and the political scenario from past to present in a conversant manner providing information of cultural specifics. Each and every aspect of the country in term of governance and socio-cultural customs are explained, and the writer uses this information to aware the readers regarding the attempts made by various foreign powers over the centuries to govern the Afghan people and the reason of failure of these attempts as well. He also asserts that the community owns us and we should be obedient towards the community or we would be punished.

The writer's journey is an attempt to formulate a theological approach to Islam relevant to contemporary situation. He undertakes a journey to Islamic nations like Tangier, Algeria, Turkey, Istanbul and Morocco in an attempt to understand Islam. In the course of these journeys he hides his identity as a writer and posed as a "… lapsed Muslim looking for his roots…."(123) to ensure proper response from people about Islam. He compares the knowledge of Islam received during childhood to the understanding of it arrived at during the journey through Islamic nations.

AIJRA Vol.I Issue I www. ijcms2015.co ISSN 2455-5967

From the act of remembering to experiencing and finally arriving at self-awareness, Tamim Ansary has used the memoir's inclusive quality to interrogate the commonalities and the differences between the ambiguous present and the recollected past. He explores how the self emerges from them. Wide emotional range of experience is explored. The memoir is more about the extractions from sections of his life that account for his life as a whole.

Homi Bhabha argues that in addition to the removal of national languages and national states in the global environment, we should also discard the singularities of class and gender as primary conceptual and organizational categories. He states:

The move away from the singularities of class or gender as primary conceptual and organizational categories has resulted in the awareness of subject positions of race, gender, generation, institutional location, Geo-political locale and sexual orientation that inhabit any claim to identity in the modern world. What is theoretically innovative and politically crucial, is the need to think beyond the narratives of originary and initial subjectivities and to focus on those moments or processes that are produced in the articulation of cultural differences. These in-between spaces provide the terrain for elaborating strategies of selfhood singular or communal that initiates new signs of identity, and innovative sites of collaboration and contestation, in the act of defining the idea of society itself"

Tamim Ansary has explored the Afghan society and culture in search of his self. The memoir is divided into three parts in which Tamim Ansary has presented several incidents and phases of his journey through life. His life in America, his childhood spent in Afghanistan and the journey undertaken to the Islamic countries are included. Through the novel that explores the past and present scenarios of Afghanistan, the writer aims at an alternative perception of the country to counter its stereotypic association with terrorism. When Tamim Ansary was an adolescent, his father accepted a job in America, moving the family, thus taking them away from their Afghan roots. While the reminiscences of his Afghan childhood in the novel are replete with description of peaceful aristocratic life spent with extended family, it also highlights the devastation of the country due to war. His novel is a diasporic account of the situations of his homeland based on his memories.

Hence Tamim Ansary raises the question of religious, diasporic and clan identity through his memoir. The other Afghan diasporic writer taken into consideration is Khaled Houssini who resides in California, U.S. and had left Afghanistan long before due to the adverse political changes in the scenario of Afghanistan. In his novel *The Kite Runner* Khaled Houssini deals with the conflict of tribal identity related to an Afghan along with the conflicts of immigrants in the host land. Afghanistan is a tribal land where people are known by their tribal identity. This tribal

Moving Towards Peace and Stability: Afghanistan through Literature
***Dr Namita Singh**

identity determines their national identity. Tribes may be understood for a group of people of the same race bound together by the same history and culture. In Afghanistan they shared a history of conflict under which the powerful tribes dominated the less powerful tribes. This tribal conflict and the hierarchy resulted in socio-political upheavals in the country. Along with the influence of the First world countries, the political scenario of Afghanistan has been influenced by the tribal wars that constantly threatened and destabilized peace and stability of the land and also hindered the process of nation building in Afghanistan.

Khaled Houssini's *The Kite Runner* explores the influence of tribal identity in the construction of Afghanistan as a Nation. He has traced the socio-political changes and the Taliban insurgency that followed the tribal war in Afghanistan. The writer has also dealt through the immigrant's experiences and concerns along with a sense of nostalgia. He has written about the political and social issues yet a strain of spirituality can be seen in his writing that helps him to draw connections between his homeland and the adopted land.

The Kite Runner is the story of a young boy, Amir, struggling to establish a closer rapport with his father and coping with memories of a haunting event that marred his childhood. The novel is set equally in Afghanistan and in America tracing the political upheaval in Afghanistan through history of the fall of the monarchy and the collapse of Taliban regime along with the diasporic experiences of the author in Fermont, Callifornia. Though the main thrust of the novel is the diasporic experience of the writer in the United States with all its highs and lows, It also explores the question of tribal identity, the division of the Afghan society in tribes and the subsequent treatment, and ethnic tensions between them with special reference to the Hazara and the Pashtun tribes in Afghanistan. The other added constituents of the story are the impact of tribal identities on the human relationships and the personal guilt of the characters and their ways of atonement. The problems of the Afghan immigrants that the writer himself experienced in his real life have been presented in the novel. The characters learn to comprehend their losses in context of home and identity. Both the writings of Tamim Ansary and Hosseini are directly or indirectly influenced by the Sep.11, attacks. After the attacks on Twin Towers, world media projected Afghanistan as the center of terrorism and the people of Afghanistan were see as the perpetrators of terror. Houssini says in his blog that the reason of writing this novel is to put a human face on the Afghan people and he aims to break the stereotype of Afghans as terrorists and fundamentalists. Through his story based on Afghanistan, Khaled Houssini attempted to make the western readers aware of the miserable plight of the war torn life of Afghans.

The fictitious aspect of the novelist has been overshadowed by the realistic experiences to which

the reader can easily relate. The world created by him has been experienced and lived by several Afghan immigrants. The incidents presented by Khaled Houssini in the novel provide deep insights into the Afghan culture. He points out in an interview with Sadat that his memories unlike those of the current generations of Afghans are untained by the specter of war, landmines and famine. He wrote about Afghanistan to remind people that Afghans had managed to live in peace for decades and the history of Afghans in the twentieth century has been largely peaceful and harmonious. There were poets, musicians and writers, and an influx of western culture that affected art and literature in the 60s and 70s. Kabul was a flourishing cosmopolitan city with its vibrant artistic, intellectual and culturally rich life.

Khalid Hosseini, in another interview admits the story to be an immigrant's account to some extent as there are several passages in the novel that resembles his own life. He has used many of his experiences as source materials; there are certain incidents which are taken from real life situation. In order to write a novel about expatriate Afghans returning to the land of their origin, Khalid Hosseini himself returned to Afghanistan after 27 years. He shared his experiences of Kabul in *The Kite Runner* and helped the world's perception of Afghanistan by providing the readers with the sense of life in Afghanistan. Critic Razeshta Sethna holds that *The Kite Runner* depicts the troubles in Afghanistan through the interpersonal relationships. The writer also explores the fundamental questions about nation, nationalism and nationhood through his novel.

Khaled Houssini's chief protagonist Amir yearned for the love of his Father while Tamim Ansary during his childhood yearned for his identity. Like Ansary Amir also has gone through a dilemma of his identity as a friend, as a son and as a master.

A Diaspora's memory of homeland and the nature of the lost object form the basis of melancholia. Homeland is recollected through traumatic moments. The traumatic moments simply heighten the sense of mourning occasioned by a prior “death “of the homeland. Vijay Mishra asserts that trauma needs to be constantly recalled so that diasporic lives do not become footnotes to a neutral multiculturalism. An ethical relationship to the ghost of Diaspora is absolutely essential. He concludes that mourning and trauma do acquire historical depth, and are significant elements in the social lives of Diaspora. Without memory, without a sense of loss, without a certain will to mythologize, life for many displaced people will become intolerable and the theory of Diaspora would lost its ethical edge. The feeling of loss and rootlessness and search for his identity leads to the uncertainties about the self.

Hosseini is an American and considers himself to have assimilated into U.S. culture. But his novels are centered on his ancestral and natal home and illuminate that home country, by providing a broader picture of Afghanistan, to readers in his new home. He writes in English, but sprinkles both works with Farsi or the Afghan variant of that language, Dari. The Kite Runner, considered a novel of immigration or an ethnic novel; however, these issues are secondary to the main plot line of Amir's betrayal of his childhood friend and his quest to redeem himself. Amir and his father remain part of a cohesive Afghan community in America and within that community they share mutual respect and receive and provide protection and care as it is needed. Hosseini works into the story the struggles of the community in exile: the need to cope with a new language, the loss of status and material wealth, and the conflict of old ways amidst a population with vastly different values and customs. Since the publication of *The Kite Runner* Housseine has received many e-mails from Afghans in exile in the U.S. who thanked him for writing the book. He explains that they feel a slice of their story has been told by one of their own. Yet there are those people who called the book decisive and objected to some of the issues raised in the book namely racism, discrimination, and ethnic inequality etc. Housseini in return argues that if this book generates any sort of dialogue between Afghans then it will have done service to the community.

The Afghan Diasporic writers like Tamim Ansary and Khaled Houssini has shown a keen interest in the culture and history along with the conditions prevailed before and after 9/11 in their country Afghanistan.There have been several debates on the questions which influence the motivation of Afghan Diaspora living in the different parts of the world to participate in transnational activities relating to peace building in Afghanistan. The existing literature of these Diasporas could have a positive impact on the conflict in their countries of origin and the factors which affect Diasporas willingness to participate in these activities. Both Tamim Ansary and Khaled Houssini, Afghans in their blood and color and western in their culture form a diasporic identity. Their displacement due to both personal and political reasons led them towards the divided loyalty both between the homeland and host land. Both of them mapping the diasporic experience in their fiction are diasporic in their real lives. Although both of them have assimilated into the host culture and land yet the experiences of unsettlement, adaptation, language and longing reflects in their writings. Their writings deal within the space moves between home and foreign country, between familiar and strange as well as the old and new. Contrast and comparisons between the two spaces can frequently be seen in their writings. Both of them include the memory of home along with the details of childhood landscapes, historical events and people. The sense of alienation in a new society and a determined effort to retain features from homeland is obvious in their writings. Through their work these writers reflect a conscious attempt to assert ethnic identity in relation to the lost homeland while simultaneously seeking acceptance and assimilation in the new culture. There diasporic responses can be seen under the theme of Nostalgia, memory, identity, divided loyalties and representation of their imaginary homeland in their writings

The success of Khaled Hosseni's *The Kite Runner*, and Tamim Ansary's *West of Kabul East of New York*; the fiction written by Afghan American writers has created interest in the works of other Afghan American writers. Several writings in the form of poetry, fiction, essays, and selections came in focus written by these poets, fiction writers, journalists, filmmakers and video artists, photographers, community leaders and organizers, and diplomats. Tamim Ansary and Khaled Houssini are the experienced writers while others are still learning to create their unique Afghan American voice. The work by these Afghan writers reveals journeys in a new land and culture. They show the way people trying to adopt a new life in exile while tracing the migration maps of their parents. The Non-Afghan Muslim writers like Nadeem Aslam and Yasmina Khadra have raised several issues regarding the interventions, nation building as well as the miserable plight of Afghans. Their writings are tracing the jagged landscape of the Soviet invasion, the civil war of the 1990s and the rise of the Taliban, and the ongoing American occupation along with their consequences.

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Social Impact of Environmental Degradation

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ABSTRACT: *The main aim of this paper is to view the differences that are present in society based on parameters like education, occupation, age, gender and various other socio-demographic factors that have their impacts on the perseverance and exposure to various types of pollution. Not every layer of society is impacted by pollution in same manner. Many are polluters and others are polluted. This study will try to examine how sociological factor which is job is associated with maximum exposure to pollution. Various habits like consuming tobacco and smoking are acting as a catalyst to pollution exposures. Education too played its part in exposure and treatment of pollution. People with higher level of education tend to be more aware of pollution and its effects. The issue that most effected are the young age people have been pointed out in this paper. Various health concerns revolving around due to pollution is also brought in light along with different kinds of pollution and its effects on society.*

Keywords: *Air, environment, health, pollution, social*

I. INTRODUCTION

In modern times and ever changing societies there has been continuous rise in problems related to environment due to technological changes. There is a shift in studies from early twentieth century to second half of twentieth century. Earlier the studies are mostly related to conservation of nature and natural environment, but later it shifted towards the awareness of incidents of environment disasters which can be termed as activism towards environment. These environmental problems came to be linked to social problems. Recently there has been ample coverage of pollution related environmental issues in media. The link has been established between the social sciences and environmental studies. Due to wide coverage of issue across various broadcasting mediums, this issue of pollution and environment has been given due consideration in every section of society which not only imparting awareness but also playing a key role in policy framework which ultimately is affecting the decision making of public machineries. Environmental problems have various implications on human kind and on animals as well. The risks include biological, physical and chemical areas that are pressurising human health and more serious ones are coming out to be responsible for loss of lives. Environment is one thing that will have its affect equally to all sections of society living in a particular circle. Many

people misunderstood that it will not have an effect on them, but it is not like this. Though a consideration of who is evaluating the risk on whom should also be taken care of. The risk management and assessment of environment should also encompass the dimensions of psychological and social while evaluating the risk within environment. It is true to say that environmental risks are not equally distributed in a particular demography and there exists an unequal distribution.

II. WORLD HEALTH ORGANIZATION(WHO) ON POLLUTION

As per the 2002 estimate of WHO, air pollution in cities are responsible for around 46 lost life years and approximately 8 lakh deaths in a given year across the world. It is to be noted that 66 per cent of those lost life years and deaths are found to be in Asian region. This simply implies that burden of environmental problems that leads to bad health is not equally distributed. Though the particulates of air pollution are similar throughout the world but, the impact of them and severity of exposure along with different nutritional status, physical status, health status and the health infrastructure available in different parts of world are different. These factors combined with climatic factors can give an idea about difference in environmental conditions between western world and Asia.

III. ENVIRONMENTAL POLLUTION

To understand environmental pollution let us start by defining term “pollution” in light of social sciences. It means “an addition or excessive addition of certain materials to the physical environment (water, air and lands), making it less fit or unfit for life” (Shankar, 49). It is pollutants that are associated with the pollution. These pollutants are particles that change the natural quality of different components of environment. They may be further classified into several types depending upon the criteria for classification. For example if they are said to be classified on basis of nature of disposal then pollutants will either be bio-degradable or non-biodegradable. Sewage for example is the highest quantity of pollutant that is produced every day in urban world. This sewage needs to be degraded by action of microbes so that their waste doesn't harm the water bodies.

Another type of pollutant's classification is based on type of origin, like it may be natural or anthropogenic.

IV. CAUSES OF POLLUTION

Pollution is generated due to any of the following or in combination of the following factors:

a) Urbanization

b) Exploitation of Nature

c) Population explosion

d) Fast paced Industrialization

e) Factors such as forest fires, volcano eruption, winds, radioactivity etc.

V. URBANIZATION IN INDIA

Environment pollution in Asian region and particularly in Indian subcontinent is linked to changing trends of social and economic developments. Many urban areas of India are affected by air pollution due to fast pace of urbanization, industrialization, migration and development of slums, increasing demand of transportation. Recently Delhi NCT region is in news following deteriorating air pollution condition in region. Many steps are being put forward by Government of Delhi to curb the alarming situation. India as a whole is affected by severe air pollution situation mainly due to rapid economic development which can be viewed by the factors which are mentioned above. There has been increase in pace of migration from rural areas to urban areas which is pressurising the urban sprawls both in terms of land pressure and air pressure. India as a country till now comprised of rural population which is 2/3rd of total population but above factors of urbanization and industrialization is changing these figures at a fast rate.

Historically duration from late nineties to mid-twenties there has been steep rise in pollution levels in Delhi NCT. In fact, mid-twenties has the maximum environmental pollution load which is contributed by factors which are industrialization, transportation requirement, and domestic areas which along with meteorological conditions added natural dust to existing pollution making situations more serious. The contribution percentage from 1970s to 2001 as per Ministry of Environment and Forests can be seen with the help of following Figure 1.

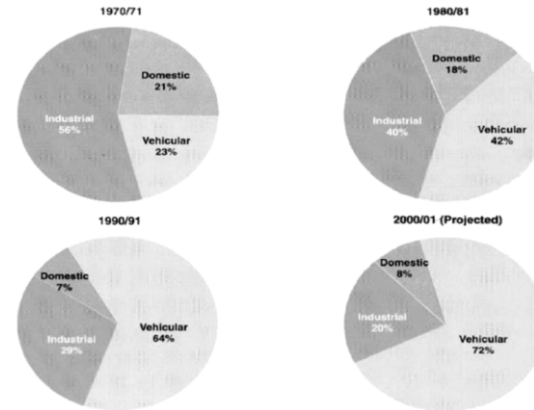

Figure 1: Contribution of Various Sectors to Ambient Air Pollution (Source: MoEF)

It is clear from the above picture that contribution of vehicles towards air pollution had increased steeply from 1971 levels of 23 percent to the increased level of 72 percent in 2001.

VI. IMPACT ON PUBLIC HEALTH

India has been the witness of Bhopal disaster cum tragedy. It is caused by public exposure to methyl-isocyanate which was leaked from Union Carbide plant. This particular incident is an example of what impact air pollutant can have on health of people. The adverse effect is combination of three factors which are duration of exposure, susceptibility and concentration of pollutes particles. Susceptibility to pollutant is different to different demography of people. There is a direct link between human health and pollution. There has been a study undertaken by World Bank in 1995 on economic impact of environmental problems in India. As per it the cost towards health due to air pollution was found to be 1310USD million whereas air pollution share in total cost of environment degradation was found to be 14 percent. It is also important to mention that deaths due to pollutes in air was lower in Indian capital Delhi than in USA cities. But, it striking point is that deaths in India occur in early age which means loss of very important life years of a person. It affects severely the age group of 15years to 44 years. It is primarily the work age population which affects the demographic dividend of India. This situation thus needed to be focussed more upon. For this it is evident that improvement in quality of air is much needed to curtail the premature deaths in country. Not just deaths but the illness of a person that he/she suffers from bad air quality affects the very fabric of a happy family. It breaks ties of a family economically when a bread winner falls ill. It reduces the work time of a productive person. Illness further increases the medical expense which is just another economic factor but mentally whole family is at the sufferer side. The recreational time which a healthy person enjoys is lowered. These things constitute the social fabric of society. It is clear that pollution in general but air pollution in particular affects the society as a whole and family unit as an individual.

VII. CONCLUSION

Thus, it is clear that unplanned infrastructure growth and sudden rise in transport vehicles has created serious concerns for both urban people who were there since ages and also to ones who migrated from rural areas. This has not just put pressure on atmosphere and ambience of air but also on the land as well. Flushing out of urban waste has been more challenging in recent times. Public are prone to diseases that are related to throat, lungs, liver, stomach, skin etc. The main constituent of human being water is also scarce in urban areas. Cementing of natural land has slowed down the recharge rate of ground water. People can't live longer in happy state in this kind of polluted environment. So, the time has come that cleansing of environment has to be taken care of at war level. Not just particular person is a stakeholder in this scenario but each and every individual has to take lead in combatting air pollution. Many abatement techniques are being implemented by government in different regions of country. Like replacing public transport that were earlier run on diesel engines now are being phased out by CNG engines which are having low carbon foot prints. Recently, Delhi government is going to run a trial of even-odd private transport system to lower the emissions from petrol and diesel engines. Overall these are few things that are done at central and state level. Yet, public participation and public awareness has to be utilised at more serious level because fight against environment degradation cannot be fought alone but it should be a mass movement.

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Status of E-commerce In India- A Review

***Dr. SUMAN KOTHARI**

ABSTRACT

In India it is still in nascent stage, but even the most-pessimistic projections indicate a boom. There has been a rise in the number of companies' taking up e-commerce in the recent past. Major Indian portal sites have also shifted towards e-commerce instead of depending on advertising revenue. Many sites are now selling a diverse range of products and services from flowers, greeting cards, and movie tickets to groceries, electronic gadgets, and computers, etc. With stock exchanges coming online the time for true e-commerce in India has finally arrived.

INTRODUCTION

Since 1991, after economic reforms explicitly took place in India as a result of opening-up of the economy with a view to integrate itself with the global economy, the need to facilitate international trade both through policy and procedure reforms has become the foundation stone of India's trade and fiscal policies. E-commerce means sale or purchase of goods and services conducted over network of computers or TV channels by methods specifically designed for the purpose. Even though goods and services are ordered electronically, payments or delivery of goods and services need not be conducted online. In view of this, this article tries to present a snapshot of the evolution of e-commerce business indicating the chronological order, category of e-commerce business, description of organizations involved in e-businesses in India, key characteristics of the firms engaged in e-commerce application, to examine the growth of e-commerce in both physical and financial terms, to evaluate the benefits obtained from e-business, to critically analyze the barriers and constraints involved in flourishing e-commerce businesses in India and finally to develop a frame work for effective dissemination of e-commerce in India (Ray.S.,2011). The role of government should be to provide a legal framework for e-commerce so that while domestic and international trade are allowed to expand their horizons, basic rights such as privacy, intellectual property, prevention of fraud, consumer protection etc are all taken care of.

The objectives of this article are to:

- Our objective was to explore e-commerce associated concepts, infrastructure and

socioeconomic, as they relate to india as a developing country with a government that has taken a special interest in technological capabilities of its population.
- Therefore, we focused on the societal issues and specifically wanted to identify and explore the influence of culture on acceptance and use e-commerce in this developing country.
- To examine the growth of e-commerce in both physical and financial terms. To evaluate the benefits obtained from e-business.
- To critically analyse the barriers and constraints involved in flourishing e-commerce businesses in India and finally to develop a framework for effective dissemination of e-commerce in India.

Lecturer:

Information technology and the growth of e-commerce in the 1990s have brought about significant changes in the retail brokerage industry (Konana et al., 2000). The Internet in particular, led to the rapid growth of online brokerages that offered just trade execution to retail investors, resulting in an explosion of online trading by "self-directed investors" who primarily valued trade execution. Unlike traditional brokerages, online brokerage firms typically have no stock brokers or branch offices, and the entire process is automated (Chen and Hitt, 2002).Adams and Yellen (1976) compare component-pricing, pure-bundling and mixed bundling pricing strategies and show that the package-selling strategy generally increases a seller's profit and extracts consumer surplus. Varian (1995) identifies the basic factors affecting the economics of bundling for information goods and finds that commodity bundling can increase seller profits by reducing the heterogeneity of the consumers' willingness to pay.

Status of E-commerce in India

Today e-commerce is a byword in Indian society and it has become an integral part of our daily life. There are websites providing any number of goods and services. Then there are those, which provide a specific product along with its allied services. India is developing rapidly and if development is to be measured, how can we ignore the role of ecommerce in it. The internet user base in India might still be a mere 100 million which is much less when compared to its penetration in the US or UK but it's surely expanding at an alarming rate. The number of new entrants in this sphere is escalating daily and with growth rate reaching its zenith; it can be resumed that in years to come, customary retailers will feel the need to switch to online business.

The online travel industry includes sale of domestic air travel, international travel, hotel lookings, railway tickets, bus tickets, tour packages and travel insurance etc. India is developing rapidly and if development is to be measured, how can we ignore the role of ecommerce in it. The internet user base in India might still be a mere 100 million which is much less when compared to its penetration in the US or UK but it's surely expanding at an alarming rate (Mitra. A., 2013). The number of new entrants in this sphere is escalating daily and with growth rate reaching its zenith; it can be presumed that in years to come, customary retailers will feel the need to switch to online business. Insights into increasing demand for broadband services, rising standards of living, availability of wider product ranges, reduced prices and busy lifestyles reveal this fact more prominently thereby giving way to online deals on gift vouchers. Going by the statistics, According to a statement released by the Internet and Mobile Association of India (IAMAI), the e-commerce market was expected to touch Rs 46520 crore turnover marks in 2011.

Barriers to e-commerce in India:

- Payment Collection this effectively means one parting away with almost half of profits. Fraudulent charges, charge backs etc. all become merchant's responsibility and hence to be accounted for in the business model.
- Businesses Logistics have to deliver the product, safe and secure, in the hands of the right guy in right time frame. Regular post doesn't offer an acceptable service level; couriers have high charges and limited reach. Initially, one might had to take insurance for high value shipped articles increasing the cost.
- Vendor Management advanced system may be, vendor will have to come down and deal in an inefficient system for inventory management. This will slow down drastically. Most of them won't carry any digital data for their products. No nice looking photographs, no digital data sheet, no mechanism to check for daily prices, availability to keep your site updated.
- Taxation: Octroi, entry tax, VAT and lots of state specific forms which accompany them. This can be confusing at times with lots of exceptions and special rules.
- Limited internet access among customers and SMEs.
- Poor telecom and infrastructure for reliable connectivity.
- Multiple gaps in the current legal and regulatory framework.

- Multiple issues of trust and lack of payment gateways: privacy of personal and business data connected over the internet not assured; security and confidentiality of data not in place.

E-commerce in emerging economies:

India has the Consumer Protection Act 1986. However, nothing in the Act refers explicitly to e-commerce consumers. It provides for regulation of trade practices, creation of national and state level Consumer Protection Councils, consumer disputes redressal forums at the National, State and District level to redress disputes, class actions and for recognized consumer associations to act on behalf of the consumers. The Act provides a detailed list of unfair trade practices, but it is not exhaustive.

- Developing countries feature prominently in the Index. Developing countries hold 10 of the 30 spots, including first-placed China. These markets have been able to shortcut the traditional online retail maturity curve as online retail grows at the same time that physical retail becomes more organized. Consumers in these markets are fast adopting behaviors similar to those in more developed countries.
- Several "small gems" are making an impact. The rankings include 10 countries with populations of less than 10 million, including Singapore, Hong Kong, Slovakia, New Zealand, Finland, United Arab Emirates, Norway, Ireland, Denmark, and Switzerland. These countries have active online consumers and sufficient infrastructure to support online retail.
- India is not ranked. India, the world's second most populous country at 1.2 billion, does not make the Top 30, because of low internet penetration (11 percent) and poor financial and logistical infrastructure compared to other countries.

Conclusions

Even though there have been earlier studies that have tried to understand and address issues related to e-commerce, there have been very few that have focused on the impact of culture and non-infrastructure related issues. There is a rising awareness among the business community in

India about the opportunities offered by e-commerce. Ease of Internet access and navigation are the critical factors that will result in rapid adoption of Net commerce. Safe and secure payment modes are crucial also along with the need to invent and popularize innovations such as Mobile Commerce. India Reports provides accurate and easy to understand India specific reports that capture trends, map business landscapes and custom-made reports for specific needs. The other reports available on India Reports are on retail, outsourcing, tourism, food and other emerging sectors in India. E-commerce provides a new venue for connecting with consumers and conducting transactions. Virtual stores operate 24 hours a day, 7 days a week. Many virtual retailersrepresent a single company while others, such as Top Online Shopping (toponlineshopping.com), represent a consortium of companies. Therefore, we would like to encourage other researchers to focus on different cultural environments (countries or regions,if there is homogeneity of culture) and, by understanding and dealing with these characteristics, enable a broader globalization and acceptance of e-commerce.

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Media and Messiah: Reconciling Relations in Bajrangi Bhaijan

***Vikash Kumar Choudhary**

"It is not the strongest of species that survives, nor the most intelligent, but the one most responsible to change" - Charles Darwin

In 21st century, media is emerging as a revolutionary medium of communication to express emphatically what you want. Media contributes a significant role in creating bridges and ducts to make a convenient smooth life. Though in some matters its major thrust is to manipulate and present the subject in a mesmerizing and hideous way.

The boundaries that nations so assiduously built around them are steadily and rapidly being dismantled. Each of us has multiple identities: our physical self, the ones we keep for our office and our virtual identity on the Net. When Winston Churchill talked of the "empires of the future" being "the empire of the minds", the Internet didn't exist. But Churchill's words are becoming reality. It is a revolution that is happening in fast-forward and will access the discourse and narratives on key issues that determine our lives and relations between countries as a new age of enlightenment unfurls.

More importantly in the sub-continent, grandmother tales of Partition, doctored history in textbooks and traditional media reports on strife will recede as the main source of information for the new generation. The big change that the Internet highway has already brought to our lives is instant connectivity anytime, anywhere and anyplace. Info-tech icon Nandan Nilekani terms it "the death of distance". It is the lifeline of the human being who wants to connect the world.

While British India became independent and was divided into India and Pakistan for a more peaceful and saner future, we know that this is yet to be realized. Since separation, there has largely been a culture of war and extreme hatred. In these 67 years, there have been four major wars, countless cease fire violations and indirect clashes suffered by divided families, prisoners and innocent people of both sides. During this period of time, India and Pakistan seem to unable to resolve their differences and develop a sound neighborly relationship, which could have benefitted people on both sides of the border. There have been several attempts to initiate a sustainable peace process, but most were either stillborn or abandoned in their infancy. Does it mean that the two countries are condemned to live in perpetual hostility? Or can they overcome their historic rivalry? Are the problems besetting their bilateral relations so intractable that no resolution is possible? Or can they set aside their differences for a while and build on commonalities of interests?

Still, any positive attempt to improve relations proves futile as still there exists a pessimistic attitude towards peace and this critical issue is taken to be an issue of mockery. Also, these views emanate not from the stakeholders but from the common masses in both countries. There is not just a pessimistic attitude but also a severe questioning of it, especially on times of a clash. During any disturbance, the peace groups and activists are targeted. They are rendered accountable. Their loyalty towards their country is questioned. They are asked to prove their love for their country by condemning the other. Their efforts are regarded to be futile and showy.

In general, there exists a view that war and peace are in the hands of those who have political power. What can you and me do about it? The conflict is regarded to be a conflict between the state heads, between New Delhi and Islamabad. Is this true? Do people have no vital role? Another view that anyone who advocates for peace witnesses is that there can be no peace unless we solve the core issue, the Kashmir or the K-issue. Is this the only way to establish peace? What is then the purpose of interactive sessions, seminars, public demonstrations and student exchanges?

While the two views regarding the state's role and the need to resolve core issue are not wrong, they are narrow and insufficient. We use the term "peace process". The word "process" signifies that peace, like any process, will come under certain conditions and through a systematic way. It will come under a certain culture. While peace and conflict definitely depends on the political head, the decision or the official policy is never in isolation with the views of the people. The states manufacture consent. There is a certain ideological culture that it manufactured to create as well as sustain the official policy. In our context, hatred for India/Pakistan has been manufactured and sustained. There exists a culture of hatred and suspicion on both sides of the border. Both sides have constructed their own stereotypes and misconceptions. These have been aggravated, if not carefully constructed, by the lack of communication and by miscommunication. Both sides believe that they are right and the other is wrong. Both sides think the other does not want peace; the other is unjust and cruel.

At present, humanity requires such messiah or you could say its role play by media and a human being, one who have heart-felt generosity of its people, their ability to take a higher ground when requires and be a source of help for anyone who knocks on their doors. *Bajrangi Bhaijaan,* today stands as a shining example of how common people from across the borders can mend hearts broken over border divides.

Bajrangi Bhaijaan, the title is a carefully assemblage of two cultures and religions, reflects fostering ties between the two nations. The hand that heals is the hand of god, be it from any country. The person who needs help does not care where the hand comes from. All he wants is to feel better or his loved ones to feel better. If one wants to serve humanity, and keen to restore the innocent smile than nationality and religion doesn't matter. We know our borders are taut with tension, but does a border really rule hearts? What are borders? They are drawing lines between two lands and said: 'this is our, and that is yours'. But can one expect a 'being human' to stay within those borders knowing very well that the path of pleasure, and peace of an innocent child lies on the other side?

Bajrangi Bhaijaan is a film directed by Kabir khan, starts with a Muslim family watching TV in Sultanpur village situated in, Azad Kashmir, Pakistan and an expectant mother's baby kicks when Shahid Afridi leads Pakistan to victory in an India–Pakistan cricket match. A few years later, the baby grows up to be a young speech-impaired girl, Shahida. Her mother takes her to Hazrat Nizamuddin Auliya's Dargah in Delhi, India, to pray for her speech to return.

On their way back, in the middle of the night, right next to the Pakistan border Shahida lost in India. When in Pakistan, Shahida's parents know that there is no hope to go back instantly then her grandfather prays that-"*Koi to Khudakaneikbandahoga Hindustan mein jo hamari Shahida ka khyaal rakhega"* and then fortunately Shahida meet a messiah, Pawan Kumar Chaturvedi, also known as Bajrangi, the role play by the famous face of Bollywood, Salman Khan, who, calls that little girl Munni and asks her which city she's from, but she doesn't respond to any Indian town's name. Taking that innocent child to his place he asks her to calls him "Mama" (maternal uncle) when she starts speaking.

Aftermath the whole plot is revolve around how does Bajrangi takes the risk of his life and takes an oath to send Munni safe and secure to her home, and in due course of time there are many people who support him to gain his goal. Rasika, beloved of Bajrangi, withdraw her bank money to send Munni her home. When Bajrangi refuses to take her money, which she has saved for her dream home after marriage, she says-"*Lekin Apna Ghar Banane se Behtar hai Munni ko Uske Ghar Bhejna. "* If both nation's people first start to mend the neighbor's wall then to make their own, that day now here those hands will be found who destroy the peaceful abode of a neighbor.

Bajrangi decides to take her back home by crossing the border. With great difficulty, they manage to get the Pakistani army's permission to cross the border. On border when Pakistani General says-"*Tum Wa kaisa hi Kahte ho ye koi Mental hi ho Sakta hai. "* But he is not a mental, but a messiah for a homeless and parentless child. In present time, when our borders are taut, and both political and army power is also seem helpless to reconcile the bizarre relations, at these critical situations we ardently need such messiah, who bridges harmonious and healthy relations.

Shortly after arriving in Pakistan, Bajrangi is arrested on the grounds that he is an Indian spy. At the police station, Munni sees a scenic photograph on a calendar, indicating that she comes from that area. Bajrangi escapes from police custody and boards on a bus. When bus conductor asks him for fare, Bajranji clarify that he doesn't have money, because he is an Indian and he comes here with Munni for search her parents. Then the bus conductor says-"*Kamal hai BhaiJaan, Aap Jaise or log hote inn do Mulko mein to Dushmani jaisi koi Baat hi na ho.*" He says a very deep and meaningful view in simple language, and now its need of time for a nice present and better future of both nations.

In Pakistan, Bajrangi meets Chand Nawab, a journalist working for a Pakistani TV channel, who initially thinks that Bajrangi is an Indian spy. He soon realizes his mistake and joins Bajrangi in the noble task of finding Munni's parents. The police are after them, but they manage to hide themselves in a madrassa - cum - masjid. The head of the madrassa, Moulvi Sahib turns out to be a nice person and helps them in their quest. When Pakistani police come to search an Indian spy and inquires to Moulvi Sahib about such a stranger. The Moulvi Sahibsays-*"Khuda ke Ghar me in Ajnabi nhi hote. Ye Jaghae Sab ke liye Khuli hai, Issiliye hum Masjid mein Kabhi Tala nhi Lagaatee."* But the hearts of the people on both side sare still locked with the key of hatred and enmity for each other. It's time to unlock these hearts, and once the hearts of the people are clear from rivalry and enmity than borders are nothing.

When Chand Nawab contacts a number of TV channels to tell them the story of Bajrangi, but they refuse to air it and says-*"Ek Hindustani ki story Dikhane mein Hamara kya Fayeda hai"* Chand Nawab retorts-*"Ek bachi ko uske Maa-Baap*
Mil Jaayeege." Then the editor says –*"Hum News Bechtee hai Sahab. Yeah Ammani Sah ki Masjid Nhi Jha Bichdoo ko Milatee ho."*

All of the TV channels ask to air the story of Indian spy not an Indian 'being human' who rescue the life of another country's child. At last, helpless from all means Chand Nawab decides to film a video by himself telling the story of an Indian messiah, and uploads the video on the Internet because – *"Nafrat Badi Assani se Bik Jaati hai Janab Lekin Mohabbat… "*demands a sacrifice from both side.

Bajrangi Bhaijaan is a moving story of an innocent child who unfortunately, makes separateon the other side of border, and a messiah who does his best and bridges gap of rivalry and enmity to reconcile her to her parents and sacrifice himself sake of humanity and a harmonious healthy future. *Bajrangi Bhaijaan* is a touching homecoming of human sympathy and pathos seems to take a trustworthy step towards Indo-Pak relations entirely free from political biases. It's an ominous rainbow of relations, who spreads a message of peace and fraternity across and away from bizarre border of hearts.

As in the case of any two nation-states, but perhaps more so in the Pakistan-India context, several far-ranging and complex factors shape bilateral relations. These include: geography, history, religion, culture, territory, identity, ideology, armaments, competition, education, economics, aspirations...and the role of media. While media have the unique function of reporting on all the other factors, of promoting perceptions and setting an agenda, media per se, but media is not the sole decisive determinant factor for an improvement in relations. Steps need to be taken in each of those factors where there is an impediment to improvement. To the extent that media is also a part of the impediment. There media leadership has a vital responsibility to fulfill.

A new kind of partnership should be created between, on the one hand, the political and parliamentary leader ships of both countries and, on the other, the media leader ships of both countries. Such collaboration will help establish candid, regular communication, foster trust-building and mutual respect in order to transcend respective traditional, self-imposed fears and

doubts. The suggested linkages can initiate a new era of improved knowledge about each other and greater respect for each other. However, difficult and elusive as the goal may seem, the ultimate vision of a non-violent, productive, dynamic South Asia obliges us to persevere.

While media can begin to initiate positive changes on a simultaneous basis to the progress achieved in the other preceding respects, it needs to be remembered that being mirrors, media is obliged to reflect the harsh or the pleasant reality, as the case may be. Therefore, media cannot move far ahead of reality. At the most, they can be only one or two steps ahead of actual conditions on the ground. Being rooted in the origins and the perceptions of national interests of their own respective host-nation-States, the media is obliged to be patriotic and even chauvinistic while sacrificing balance and the whole truth.

But the imperatives that come with the sheer fact of being two immediate neighbors, of being two of the world's ten largest populations, of sharing many fundamental challenges to reduce poverty, illiteracy, sickness and suffering amongst tens of millions of people demand that the level of awareness about each other on a daily basis should be elevated to a plane which enables understanding, mutual respect, constructive co-operation and collective progress. The news media can play a decisive role in achieving that high level provided news media modulate and refine their conceptual approach to news and analyses about the other country.

Devising, adopting and practicing a Code of Content Conduct by which media will avoid using certain words and terms and styles of presentation which promote distrust, hate and tension and which demonize the other country. Without curbing the reporting of facts and freedom of editorial expression, the Code could aim to encourage portrayal of the other country in humanistic and balanced terms. Such a Code could also encourage media to accurately report views of both sides regarding unresolved core issues such as Kashmir, Siachin, Sir Creek, water, etc. Encouragement to existing bilateral friendship websites operated by youth in both countries and the opening of new similar and other forms using new mobile media and seeking support from corporate sectors.

Thus, while strategies and methods for improving relations between Pakistan and India must use the new media in imaginative and adventurist ways, serious attention needs to be continuously applied to the mainstream media. Media have a pivotal role in shaping a better future both within and between Pakistan and India.

I would like to end my views with a Hindi couplet which I remember-

"Insaan ho tum to insaaniyat dikhana jaruri hai;
Zinda ho tum agar to zinda nazar aana jaruri hai…"

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·Bajrangi Bhaijaan, is a 2015 film by Kabir Khan

IFRS Adoptibility In India

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Abstract

With the world shrinking at a rapid pace and globalization being the ruling theme, it is the need of the hour to follow homogeneity in the reporting standards in the financial sector so as to ensure ease of comparison, universality, removal of redundancy, comprehensiveness etc. Adoption of IFRS (International Financial Reporting Standards) is a step in this direction to bridge the gap existing due to intra country reporting standards in the various countries.

Through our paper, we have tried to highlight what IFRS is all about, its basic features, comparison with the already existing accounting standard - GAAP, Current global scenario from the perspective of adoption, status of implementation in India, its benefits , challenges in the implementation and the future roadmap in this direction.

Our basic motto through this paper has been to provide a lucid and comprehensive picture of IFRS and the benefits India can derive through its adoption.

Introduction

Since the advent of internet, the world has shrunk, distances have lost their importance and information has no more remained a differentiating factor in this global arena.

"Globalization"-the BUZZWORD has swept nations within its leap and business at this hour, across the international boundaries has become as easy as it was in the domestic setup. Unfettered, unbridled, the corporate world is expanding and spreading its reach beyond nations conquering them at the rate of knots and boundaries have lost their relevance without a doubt.

At this point, it is the need of the hour to have globally set standards in all domains to avoid discrepancies and conflicts across boundaries and have a well defined, structured policy framework throughout. In this regard, a need for an internationally accepted accounting standard becomes all the more unavoidable so as to ensure greater accountability and homogeneity in the financial sector and bridge the lacuna that exists in the accounting standards. So, the transition from GAAP i.e.GenerallyAccepted Accounting Principles to IFRS- International Financial Reporting standards becomes indispensable.

What is IFRS?

International Financial Reporting Standards (IFRS) are designed as a common global language for business affairs so that company accounts are understandable and comparable across international boundaries

- These are standards for reporting financial statements applicable to all the companies under its ambit.
- IFRSs are developed and approved by IASB (International Accounting Standard Board)
- One of the basic features of IFRS is that it is the principle based standard rather than rule based Need of IFRS in India

- With the transition of a large number of countries towards acceptance of IFRS as their financial reporting standard, it has become the need of the hour for India to quickly adopt the IFRS standards so as to stay competitive and investor friendly. Also to ensure greater flexibility, ease and friendly environment for the growth of our companies we need a globally accepted reporting framework so as to ensure greater credibility of the Indian companies on the global podium.
- The Ministry of Corporate affairs (MCA), a part of Government of India, laid out a roadmap for transition to IFRS Converged Indian Accounting Standards (IAS) in January 2010 in three different phases for companies.

IFRS VS GAAP

	GAAP	IFRS
Financial Periods required	Generally, comparative financial statements are presented; however, a single year may be presented in certain circumstances. Public companies must follow SEC rules, which typically require balance sheets for the two most recent years, while all other statements must cover the three-year period ended on the balance sheet date(US GAAP)	Comparative information must be disclosed with respect to the previous period for all amounts reported in the financial statements.
Layout of balance sheet and income statement	No general requirement within GAAP to prepare the balance sheet and income statement in accordance with a specific layout; however, public companies must follow the detailed requirements in Regulation S-X.(US GAAP)	IAS 1, Presentation of Financial Statements, does not prescribe a Standard layout, but includes a list of minimum items. These minimum items are less prescriptive than the requirements in Regulation S-X
Presentation of debt as current versus non-current in the balance sheet	Debt for which there has been a covenant violation may be presented as non-current if a lender agreement to waive the right to demand repayment for more than one year exists prior to the issuance of the financial statements.	Debt associated with a covenant violation must be presented as current unless the lender agreement was reached prior to the balance sheet date.

Classification of deferred tax assets and liabilities in balance sheet	Current or non-current classification, based on the nature of the related asset or liability, is required.	All amounts classified as non-current in the balance sheet.
Income statement - classification of expenses	SEC registrants are required to present expenses based on function (US GAAP)(e.g., cost of sales, administrative).	Entities may present expenses based on either function or nature (e.g., salaries, depreciation). However, if function is selected, certain disclosures about the nature of expenses must be included in the notes.
Income statement	Restricted to items that are both	Prohibited.
extraordinary items	unusual and infrequent.	
Income statement discontinued operations presentation	Discontinued operations classification is for components held for sale or disposed of, provided that there will not be significant continuing cash flows or involvement with the disposed component.	Discontinued operations classification is for components held for sale or disposed of that are either a separate major line of business or geographical area or a subsidiary acquired exclusively with an intention to resell.
Third balance sheet	Not required.	A third balance sheet (and related notes) are required as of the beginning of the earliest comparative period presented when an entity restates its financial statements or retrospectively applies a new accounting policy.

Global Scenario

European Union

On 19 July 2002 a regulation was passed by the European Parliament and the European Council of Ministers requiring the adoption of IFRS. As a result of the Regulation, all EU listed companies were required to prepare their financial statements following IFRS from 2005.

United States of America

15 Nov, 2007 - The SEC, in 2007, also announced that it would allow foreign companies to have

access to US Capital Markets while reporting under IFRS, which in turn affected around 1100 U.S. companies with US listings, along with any companies planning U.S. IPO's.

Aug, 2008 - On 27th August, 2008, the Securities and Exchange Commission (SEC), America's financial markets watchdog, made the landmark decision to adopt IFRS in an effort to promote sharing of financial information across geographical boundaries by standardizing terminology.

A roadmap for mandatory adoption of IFRS, in US, by 2016 has also been proposed by the SEC

China

With China's increasing prominence in the world, it becomes imperative that it adopts IFRS so as to increase its reach in the business world. Following EU and America, China has taken the path of IFRS adoption but in its new domestic version called the Accounting Standards for Business practices, which was issued by its Ministry of Finance in Feb, 2006.

By increasing transparency of financial reporting and harmonizing Chinese national accounting standards with IFRS, the measures adopted in 2006 has had a great positive impact for business houses in China.

India

India, being an emerging player has established a strong foothold in the business arena and has drawn the eyelids of investors all over the world as a hub of great business opportunities. At this opportune moment, India has also moved ahead with the idea of establishing IFRS as a financial accounting standard.

Starting 1st April, 2011, The Ministry of Corporate Affairs (MCA) has designed a roadmap for companies to start following IFRS converged IAS (Indian Accounting Standards) in a phased manner.

Roadmap for Companies for the transition towards IFRS

Phase 1: (Companies moving from April 2011)
1. Companies on the BSE Sensex 30 and NSE Nifty 50
2. Companies having listed securities outside of India
3. Listed and Unlisted Companies with net worth in excess of Rs 1000 Crore
4. Insurance companies are scheduled to transition on April 1, 2012

Phase 2:(Companies moving from April 2013)
1. Listed & Unlisted Companies with networth in excess of Rs 500 Crores but not exceeding Rs. 1000 Crores.
2. Non Banking finance companies on the NSE – Nifty 50 or BSE – Sensex 30, non listed NBFC with net worth above Rs. 1000 crores
3. Commercial banks and urban co-operative banks with net worth above Rs. 300 crores

Phase 3: (Companies moving from April 2014)
1. Listed companies having net worth of Rs. 500 crores or less
2. Urban co-operative banks having a net worth in excess of Rs. 200 crores but not exceeding Rs.300 crore

For companies who do not fall in the above categories, if voluntarily wants then they can disclose their financial statements under IFRS.

Benefits

1. **Effective Comparison of performance with other business**
   With the acceptance of IFRS by all the nations, the burden on the multinationals in reporting their accounts and profitability will be much less and their accounts will be more comprehensible. It would also help in comparing and contrasting the performance of the multinationals and measuring the overall profitability and financial accountability.
2. **Increased transparency**
   With the adoption of IFRS across the globe, there will be greater transparency for the companies in comparing the performance of the company outside its country. It will also

help the companies in judiciously evaluating the companies in foreign lands and taking the decision about their prospective alliances or partners in different countries.

3. **Universality**
   With the adoption of IFRS, there will be a universal reporting standard and this will in turn help the users in easily understanding the financial statements and hence make the business decisions.
4. **Ease of application**
   With the global acceptance of IFRS, it will be easy and simple for the international bodies to make the changes and enforce them globally as much subsequent changes will be needed.
5. **Flexibility**
   The universally accepted IFRS will provide the companies with greater flexibility when they want to report their financial statements in other countries which also follow IFRS. A huge amount of rework is avoided as changes done by the companies need be done again and again if all the countries in which the company is listed, originally belong to or operates in all adopts the same IFRS as their reporting standard.
6. **Increase the credibility of Indian companies globally**
   The adoption of IFRS by Indian companies in reporting their financial statements will help them in increasing their creditability as the financial statements will be more comprehensible and transparent and subsequently will help them in attracting foreign investors and also
7. **Ease in partnering with global partners**
   With the adoption of IFRS, investors looking forward towards targeting India as a investment opportunity or Indian companies looking for foreign investors all will find it much easy and comprehensible to understand their financial statements before partnering or forming the alliance.

Drawbacks of non adoptability of IFRS:

1. The increased burden on foreign investors who have their financial statements reported under IFRS to convert it to GAAP in order to list themselves on Indian stock exchanges. This extra cost will lead to mitigate the investment sentiments and will in turn reduce the foreign capital inflow to India.
2. The non adoptability of IFRS has attracted a very poor rating in terms of ease of doing business in India.

Challenges

1. **Inadequate trained people on IFRS**

With the adoption of IFRS in India, a large pool of people trained on IFRS will be required which is a big challenge for India

2. **Complex Transition**
Transition from GAAP to IFRS is complex as it not only requires changes in the accounting procedures but also in our IT systems. Along with these changes huge costs will be incurred in order to ensure the transition in training people, modifying systems, procedures etc.
3. IFRS requires assets to be reported as per the market value instead of historic value as required under GAAP. This may adversely impact the financial statements of a huge number of firms initially and is attracting resistance from a large number of corporate houses.
4. Unlike other countries, the accounting framework in India is subject to a wide number of laws and regulations. With the complete and full-fledged adoption of IFRS, changes need to incorporated in various regulatory requirements under The Companies Act 1956, Income Tax Act 1961, SEBI, RBI etc
5. Along with the people preparing the financial statements; stakeholders, regulators, auditors, employees, tax authorities, management and people in other decision making bodies need to be trained.

Indian Efforts towards Adoption of IFRS

Realizing the utter need of IFRS, The Ministry of Corporate Affairs finally took a step forward and announced a three phase roadmap for the companies specifying the date for them for reporting their financial statements in accordance with the IFRS. In order to ensure the smooth attainment and helping companies in the transition process, government of India has taken the following steps:

1. A high level task force was set up in India to expedite the convergence process
2. Following Committees were constituted
- Technical Committee
- CFO Sub Group
- National Advisory Committee on Accounting Standards (NACAS) established by MCA.
3. Extensive Research and surveys were carried out to understand the state of readiness of the companies on adoption of IFRS and it was concluded that a large number of them had successfully attained the pilot phase.
4. Small and Medium Enterprises (SMEs) were exempted in adopting the IFRS in the roadmap proposed as the whole transition is very cost intensive and will pose great burden on SMEs. Also ICAI has suggested that for SMEs, a separate standard may be

formulated based on the IFRS issued by the IASB after modifications, if necessary.

5. As per a senior official of ICAI, they are planning to upgrade the CA curriculum with the adoption of IFRS in India by including some of the certification courses , conducting programs and also training people on this.

Conclusion

Since the inception of the idea of a universal financial reporting standard, more than 100 countries have already adopted it to enjoy the long term benefits derived due to its homogeneity and standardization.

Seeing and analyzing the benefits of IFRS, it becomes all the more pertinent for a country like India to adopt it as soon as possible so as to maintain investors' positive sentiments and also strengthen their faith and credibility in the Indian Market. The adoption might lead to short term investments and initial challenges but the long term benefits are strong enough to justify the initial hassles of implementation and adoptability.

A holistic roadmap, with the support of the government, must be chalked out to train all the people from the top management to all the stakeholders involved so as to gain maximum benefits from IFRS.

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Working Capital Trend Analysis In Zinc Industry In India

Dr. Manoj Sain

"Working Capital management is concerned with the problems that arise in attempting to manage the current assets, the current liabilities and the inter-relationship that exists between them." The term current assets refers to those assets, which in the ordinary course of business can be or will be turned into cash within one year without undergoing a diminution in value and without disrupting the operations of the firm. The goal of working capital management is to manage the firms current assets and current liabilities in such a way that a satisfactory level of working capital is maintained.

The management of working capital is very important to the successful operation of a firm. Working capital is defined as the difference between current assets and current liabilities. Working Capital reflects directly the firms liquidity i.e. the firms ability to pay its bills.

In the words of Prof.H.G.Guthman, "Working Capital is excess of current assets over current liabilities."

According to Charles W.Gerstenberg, "Working Capital is circulating capital means all current assets of a company that are changed from one form to another in the ordinary course of business."

The two concepts of Working Capital: gross and net are not exclusive; rather they have equal significance from management point of view. The gross working capital concept focuses attention on two aspects of current assets management, (a) optimum investment in current assets and (b) financing current assets. Another aspect of the gross working capital points to the need of arranging funds to finance current assets.

The net working capital, being the difference between current assets and current liabilities is a qualitative concept. It indicates (a) the liquidity position of the firm and (b) suggests the extent to which working capital need may be financed by sufficiently in excess of current liabilities, to constitute a margin or buffer for maturing obligations with in the ordinary operating cycle of a business.

Working Capital Trend

Working capital is an important field of financial management. In financial analysis, the direction of change over a period of time is of crucial importance. It is therefore, very essential for an analyst to make a study about the trend and direction of working capital. This analysis will

provide a base to judge whether the practice and prevailing policy of the management with regard to the working capital is good enough or an improvement is to be made in managing the working capital funds. Further, an upward trend in sales would usually reflect an unfavorable situation. An upward trend of current assets, inventories, account receivables, cash and bank balances and other current assets in concert with a downward trend, if current liabilities, would usually be viewed favorably and vice-versa. All such conclusions throw light on one or more aspects of the working capital position and have to be reconciled with those from other aspects.

Year	Actual Value of Working Capital (Rs. in crore) (a)	Indices 2007-08=100	Yc or Trend Value (Rs. in crore) (b)	Statistical Measure
2007-08	494.31	100.00	340.65	Chi-Square (x^2)= 118.38 between a & b
2008-09	325.87	65.92	360.63	
2009-10	298.33	60.35	380.75	
2010-11	456.40	92.33	400.79	
2011-12	328.63	66.48	420.72	

Yc stands for computed value of working capital based on the least square equation of Yc=a+bxwhere the equation comes to Yc= 320.47+20.08x, (Origin of x: 2007-08).

The linear least square trend values of working capital in HZL have been shown in the table 1. The trend values of working capital differed materially from actual values of working capital during the study period. While the deviations were positive in the year 2008-09, 2009-10, and 2000-01 were negative in the years 2007-08 and 2010-11. To test the significance between the difference of actual value and trend value of working capital in HZL, Chi-Square test has been applied. It can be observed that the table value of x^2at 5% level of significance is 11.07 while the calculated value of x^2 is 118.38. As the calculated value of x^2 is more than the table value, it shows that the difference between the actual value and the trend value of working capital was significant.

Actual and Trend Values of Working Capital ofBinani Zinc Ltd.

Year	Actual Value of Working Capital (Rs. in crore) (a)	Indices 2007-08=100	Yc or Trend Value (Rs. in crore) (b)	Statistical Measure
2007-08	16.65	100.00	74.99	Chi-Square (x^2)=889.29 between a & b
2008-09	313.64	1883.72	78.06	
2009-10	45.10	270.87	81.11	
2010-11	19.81	118.97	84.17	
2011-12	87.23	523.90	87.23	

Yc stands for computed value of working capital based on the least square equation of Yc=a+bxwhere the equation comes to Yc= 71.93+3.06x, (Origin of x: 2007-08).

The linear least square trend value of working capital in BZL has been shown in the Table 2. The trend value of working capital differed materially from actual value of working capital during the study period except the year 2000-01, while the deviations were positive in the year 2007-08, 2009-10 and 2010-11. The deviation was negative in the year 2008-09 only. To test the significance between the difference of trend value of working capital and actual value in BZL, Chi-square test has been applied. It can be observed that the table value of x^2 at 5% level of significance is 11.07 while the calculated value of x^2 is 889.29. As the calculated value of x^2 is more than the table value, it shows that the difference between the actual value and the trend value of working capital were highly significant.

Actual and Trend Values of Working Capital of Rose Zinc Ltd.

Year	Actual Value of Working Capital (Rs. in crore) (a)	Indices 2007-08=100	Yc or Trend Value (Rs. in crore) (b)	Statistical Measure
2007-08	2.57	100.00	2.18	Chi-Square (x^2)=0.28 between a & b
2008-09	3.12	121.40	3.22	
2009-10	3.42	133.07	4.26	
2010-11	5.80	225.68	5.32	
2011-12	6.41	249.42	6.34	

Yc stands for computed value of working capital based on the least square equation of Yc=a+bxwhere the equation comes to Yc= 1.14+1.04x, (Origin of x: 2007-08).

The linear least square trend values of working capital in RZL have been shown in the Table 6.9. The deviations were negative in the years 2007-08 and 2010-11, while the deviations were positive in the remaining years. To test the significance between the differences of actual value and trend value of working capital in RZL, Chi-Square test has been applied. It can be observed that the table value of x^2 at 5% level of significance is 11.07 while the calculated value of x^2 is 0.28. As the calculated value of x^2 is less than the table value; it shows that the differences between the actual value and the trend value of working capital were not significant and the working capital, which existed in the company, was adequate to carry on its business smoothly.

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Women Empowerment: An Emerging Concept

*Dr. Monika Ojha Khatri

ABSTRACT

For centuries women were not treated equal to men in many ways. They were not allowed to own property, they did not have a Share in the property of their parents, and they had no voting right sand no freedom to choose their work or job and so on. Now that we have come out of those dark days of oppression of women, there is a need for strong movement to fight for the rights of women and to ensure that they get all the rights which men have or in other words a movement for the Empowerment of Women. For empowering them, we need to know about performance of women in society as well as in nation. Without their participation the national activities, the socio - economic or political progress of a country will be stagnated. And when we talking about women empowerment it is the most vital system to strengthen the future of women In India. In this paper we are concluding the status of Indian women towards empowerment and self-confidence.

Levels of Empowerment

Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life**.** We have to relate empowerment at three levels:

1] empowerment on the individual, 2] group, and 3] societal/community- level. The **individual** level deals with individual women's abilities to take control over Lives, their perceptions about their own value and abilities, their abilities to identify a goal and Work towards this goal. **Group** level deals with the collective action and sense of agency that Woman experience together, in a group.

And the **societal** level deals with the permissiveness of the political and social climate, the societal norms and the public discourse on what is possible and impossible for women to do. The different levels are seen an interconnected and mutually reinforcing, e.g. when empowerment on individual level occurs, this will have effect on the group and societal level. Women who are empowered on an individual level will

most likely go on and affect the other levels. Empowerment on group level e.g. women organizing around particular need to have effect on the individual empowerment of the women in the form of increased self-esteem and sense of agency.

Status of Women Empowerment in India

The status of Women in India has been subject to many great changes over the past few years. In Vedic period Women enjoyed equal status with men. Rigved & upnishads mention several names of women sages and seers notably Gargi & Maitrey. Some reformatory movements by Guru Nanak, Jainism, Rajaram mohanRai, shwarchandra Vidya Sagar, Pandita Rama Bai and others did give some relief. It is not that Britishers didn't do anything for improving the condition of women. Some laws were enacted such an "Abolition of practice of Sati", Widow Remarriage Act 1856 etc. The real change was shown after independence. Constitution of India guarantees equality to women. The real impetus for this movement was gained when under the Priministership of Mrs. Indira Gandhi, a scheme known as Indira Mahila Yojana was launched, UNDP also incorporated issues of women upliftment as Primary objective. Various Schemes were later on launched for the empowerment of women such as Rashtriya Mahila Kosh, Mahila Samridhi Yojana, Self-help groups at Panchayat level and many more. The establishment of National Women's Commission and State Women's Commissions were important milestones in the direction of women empowerment in India. The National Policy for the Empowerment of women (2001) was major step taken by the Government of the time for accelerating the pace of women empowerment.

The policy was aimed at ensuring women empowerment through positive economic and social policies for the full development of women. The policy assured equal access to women to health care, quality education, participation and decision making in Social, Political and Economic life of the nation. The National Policy also aims at strengthening legal system for eliminating discrimination against Women. It also visualizes strengthening partnership with Civil Society, particularly Women's organizations. States have also taken various measures for empowerment of women. As a result today's Women in India now participate fully in areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc., like Indira Gandhi who served as P.M. of India for an aggregate period of fifteen years, is the world's longest serving woman Prime Minister, Pratibha Patil our first Women president of India, Aishwarya Rai bachhan, Saniya mirza and so on famous personalities in different area.But women have still to face several problems in our society; women are becoming unprotected day by day both at their homes and outsides (like recent Delhi rape case,2012). The National Crime record Bureau states in its report that every hour in India 18 women are raped. There has been recorded 700 percent phenomenal increase in case of rape from 1971 dates, whereas in other areas of crime against women this increase is 300 percent. Evidently, this heinous crime against women reflects the faltering moral and mental state of men in society. Women in India lead their lives generally under the shadow of inequality and discrimination. So far as half of the population is prey to inequality, exploitation, backward and injustice and is deprived of human rights, democracy cannot be established in India in real terms.

Social Empowerment of Women

Under the social empowerment of women steps needs to be taken to improve the health status of women, reduce maternal mortality especially in the areas which do not have good medical facilities. A programme for checking the spread of sexually transmitted diseases like HIV / AIDS and infections / communicable diseases like T.B. need to be launched. Women face high risk of malnutrition hence focused attention would have to be given to meet the nutritional needs of women at all stages of their life cycle. The problem in the country is serious about the women belonging to disadvantaged groups. They are the most exploited lot. Schemes need to be introduced for helping women who are victims of marital violence, who are deserted and those engaged in sex professions. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights. Government has to be vigilant for ensuring that there is no discrimination against the girl child and her rights are protected. The social stigma like child marriage. Female feticide, child abuse and child prostitution must be eradicate immediately.

Education and Women Empowerment

Education is a powerful tool of social transformation. Hence, education for Women has to be paid special attention. Greater access for women to education must be ensured in the educational system. Gender sensitivity must be developed. A team of watch has to be kept on dropout rate of girls and corrective measures should be taken to check the dropout rates.

Role of NGO's in Women Empowerment

Governmental Organizations are formal agencies working for the empowerment of women. But this work requires multidimensional approach and hence a large number of voluntary organizations / NGO's have gained increased attention in the field from grass – root level to

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national & international level. Their role is so impressive because they work with missionary zeal and commitment. The working style of NGO's is open, transparent and personal. So, they are more effective in this direction. They organize seminars, conferences and workshops or the awakening of the masses. Their mass appeal – style contributes to a better understanding of women's rights and of the means to ensure the enjoyment of those rights and the elimination of discrimination. They prepare urban and rural uneducated women for self – employment, which is vital for the economic empowerment of the women. In short, all these programs and functions of NGO's contribute towards the realization of sustainable community development and hence women empowerment.

Conclusion

The Empowerment of women has become one of the most important concerns of 21st century not the Empowerment of women has become one of the most important concerns of 21st century not only at national level but also at the international level. Efforts by the Govt. are on to ensure gender equality but government initiatives alone would not be sufficient to achieve this goal. Society must change their thinking and take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in the Social, Political and Economic life of the country with a sense of equality and security. Then only the words come true that "Wherever Women is respected, God resides there".

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Applied Technology: Innovation in University Library Services

P. C. Meena

University Library

University perform an important role in the educational process, university education provides a totally different Environment for higher studies. Usually the classes comprise a large number and unlike school education the student of university get much less individual attention from the teachers and the students. Therefore have to depend much more on self learning due to less time for interaction amongst teachers and students. there for the university library is the automatic choice for student in these sections we shell discuss the objects Functions of the university library.

Role of university library

University has certain objectives and the vole of its libraries in attaining the set objective is undisputable. The important role that the university library. Could play in a university setup began to be duly recognized in India during the second quarter of the 20th century only university library is the hub of all university activities in university and is supposed to meet its university community by providing every possible information soured to the cliental.

Impact of information technology

Information technology is an amalgam of wonderful in venations of the 20th century electronics and communication. During a very short span of time it has acquired an important place in almost all walks of human life and particularly in the field of education birth a greater import on the university and its libraries, over the last couple of decades, there has been a Information Technology.

Methodology

In the university innovation observation depend on fallowing equations. Are we providing new or remodeled. Buildings, virtual, digital, mobile, real-time, archives, Kindle, preservation, conservation for our materials? For our constituents room?.Should we have small group meeting rooms or study rooms in libraries? More meeting rooms or larger meetingrooms?

Should we know the value of what we do and who we are or wade even further into assessment and measurement and try to determine our value? Or are we for research or information, all of the above?

Do we support or enable literacy, development, basic computer skills for diverse students and

staff?Do we authenticate? Have single-sing on; allow downloading/use personal information appliances like IPOD's, MP3 players? Do our constituents sync their Blackberries at the library?

Do we provide customized constituent services? Customized interface by students group? By individual students, faculty or staff?

Are we providing the higher education portal? a community portal, a gateway… with outsourced services, open access, downloading, up-loading, RSS,RFID, hardwired, on wires?

What are our constituent profiles for identification of competencies, self-half, research and information. Life-long learning?

When	After Innovation
In the university library services available only library was "open"	Many services available twenty four hours for all days
Limited technology for individual use by student/staff	Greatly expanded technology for individual patrons
Single or individual product workstations	One workstation or network now multi-tasks
Change in library services hardware, software and patron need occurs once a year or 18 months	Change occurs anywhere from every month to every two to three months- constant reassessment is needed
Strong reliance on print resources	Strong reliance on electronic and print
Most things available in print, only indexes available electronically	Full text available electronically and some things now available only electronically
Patrons have easily identified needs and levels of learning and knowledge	Patrons have dramatically different needs and area on dramatically diverse levels of learning and knowledge, often hard to identify change rapidly
Patrons spend moderate time with print materials and indexes	Patrons spend expanded time on library hardware
Traditional services available such as copy/typing	New services added on top of old services such as printing, downloading, basic computer skills such as keyboarding

Standard budget categories for record keeping	Additional/expanded categories relating primarily to hardware and software resources
Offer library instruction in traditional ways . such as tours, one on- one, handouts	Expanded offerings on top of traditional such as signage, small group instruction, virtual
Planning qualitative and quantitative	Planning very data driven, emphasis on strategic
Planning for resources annual or biannual updates.	Rapid change in products drives more frequent updating/greater expenditures.
Limited hardware and software technology for staff	Greatly expanded hardware and software technology for everyone
Library a quiet place with individual seating for study	Noise! Equipment! One-on-one teaching of hardware/software, vying for seating and finding seats without computers at them!

Can we serve students seamlessly who lack university settings for research and information or from distance or distributed learning environments?

Can we better serve or save money through partnerships collaborations services or facilities, contiguous services?

Need of Innovation in university Library

Library is essentially a service institute and all the collection developed, infrastructure built up and personal appointed to serve as a base for providing effective services to its clientele.

The 21st century is a time of past ten year innovation and transformation, and although technology and technological innovation is not the only cause or catalyst for transformation it is not the most pervasive forces for change in all type of work environments-and especially in the university library today.

In fact, all aspects of university libraries affected by the modern technology of today and tomorrow including all library programs and services; service delivery; constituent/patron interactions and use;policy design and implementation; facility design; librarians and library staff; available print, media, virtual and digital information and research content as well as constituent-designed 2.0 information and research content; teaching, learning and pedagogy and pedagogy; consortia and partnership relationships, technology in the higher education environment and the bigger- then local, regional, state, federal and global trends and issues affecting the student,

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faculty, staff and general community constituent.

Observation

By the examination of end-users in academia Herman(2001)argues that it only by understands the motivation forces behind researchers and teachers adoption of information technologies that academic libraries can attain the goal of information infrastructures.

The solution is close co-operation with these groups. This is also a major motive for those who argue that whether academic libraries will succeed as an institution in the future is related to the way they succeed in establishing alliances with faculty based on shared credentials and interests. Crowley (2001) puts it: libraries without faculty allies are simply a university campus without placers.

Ross Todd (2002), among others, has pointed out that this new electronic information environment has major implications for information literacy initiatives. He suggests tailor information to individuals rather than mass-produced delivery. "At the core of this is critically evaluating the educative role of the librarian somewhat beyond the mastery of databases, sources and collections, and, through a shared learning framework, examining how real value can be added to the real needs of information seekers".

Discussion and result

College libraries and library environments have changed over the years but have changed rapidly and dramatically in the last decade. To better explain how we meet student needs, what we did and what are we doing now, it is best to view the changes in an paradigm shift. During innovation required technology for searching, universities sites, higher education sites, human resources sites, inter-university connectivity etc.

Evaluation is critical to the success of today and tomorrow's university library. There are many steps to evaluation higher education environments, the role of the academic library and most importantly, the role of the university library within the higher education environment in general and specifically within each individual higher education setting. The first element of evaluation is to computer environments to establish where your higher educational environment and the elements of your environment "compare" to existing or "known" elements or in effect, to conduct an environmental scan.

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Status of Women in Vedic Age

*Dr. Sambodh Goswami

Keywords–

Aryan society , Status and Position of women in Vedic period, Vedic literature , Rig Veda, Sam Veda, Yajur Veda and Atharva Veda, Brahma-vadinis and Sadyo-vadhoos, *Vidath*(विदथ),Sarva-anukramnika.

Abstract –

The status and the position of women in India, has been a controversial subject, as it reflects the contradictory and the paradoxical nature of the Indian society. While on the one hand, woman has been called *devi* or goddess, the abode of gods, the perfect guide or guru of her children; on the other hand, she has been criticized for the weaknesses of her character, for her unpredictable and impulsive nature and has even been denied the basic right of existence as a human being. The staunch supporters of Indian culture, who believe that women enjoyed an honourable, significant and unique position in the annals of Indian history, unlike other civilizations, quote the verses from ancient Hindu literature to support their point of view. This research paper explores the status and position of women in Vedic age.

The status and the position of women in India, has been a controversial subject, as it reflects the contradictory and the paradoxical nature of the Indian society. While on the one hand, woman has been called *devi* or goddess, the abode of gods, the perfect guide or guru of her children; on the other hand, she has been criticized for the weaknesses of her character, for her unpredictable and impulsive nature and has even been denied the basic right of existence as a human being. The staunch supporters of Indian culture, who believe that women enjoyed an honourable, significant and unique position in the annals of Indian history, unlike other civilizations, quote the verses from ancient Hindu literature to support their point of view. Similarly, those who believe that women had a subservient or a secondary place, as far as their social-political, economical and religious rights are concerned, vis-à-vis their male counterparts, also quote the verses from the sacred Hindu literature, to show that women never enjoyed a free and independent status and that theirrightsin the society were considerably restricted. Moreover, the opinions of different religious scriptures differ from each other thereby giving birth to many contradictions. This

difference of opinion raises many questions, as to the nature, and scope of free will enjoyed by women in different periods of Indian history.

Thus, this situation, or dilemma, demands a thorough and objective probe, to understand the status, position and significance of the role of women as mothers, wives and daughters, and the scope of freedom, free will and personal space as enjoyed by them in their respective roles, along with various social restrictions imposed upon them, from time to time. In order to have a better understanding of the present social structure and position of women therein, it is imperative to know the operation of various historical, political, cultural and economic factors which moulded the society. And such a historical perspective is all the more necessary in the case of a society, with a continuous history of more than three thousand years. It is also crucial to have a brief look at the past society, because some of the norms and values affecting women today have their roots in the past.

Though the necessity of reviewing women's status across historical phases is non-controversial, the task is fraught with innumerable difficulties."Firstly", observes Sukla Das,[1]"the subject as it is too wide in scope, defies generalization. Secondly, various changes occurred in the different periods of our long history to alter the position and status of women. Thirdly, the contradictions in abundant source-materials with no precise dates and their varied interpretations render it rather difficult to assess the quantum of theory and reality. Fourthly, vastness of the country where a large number of cultures confluenced and where stages of development were not uniform, poses difficulty in drawing any fixed or definite conclusion. Fifthly, conglomeration of facts and fantasies about our past have often blurred a rational judgement. Considering these major constraints it would be unwise to brush aside the matter by a general estimate under any positive notion of 'good' or 'bad '". Similarly, eminent sociologist Prof. M.N. Srinivas[2] has observed that "it (i.e. the changingposition of Indian women) has many facets and generalization is well nigh impossible because of the existence of considerable variation among regions, between rural and urban areas, among classes, and finally among different religious, ethnic and caste-groups. While in certain contexts the Indian sub-continent is a single cultural region, in many others it is heuristically more rewarding to look upon it as a congeries of micro-regions, differences between which are crucial." Similarly, Dr. Romila Thapar[3]believesthat "within the Indian sub-continent there have been infinite variations on the status of women diverging according to cultural milieu, family structure, class, caste, property rights and morals." Despite these difficulties, an attempt has been madein this research paper to give an account of the position and status of women in Vedic period.

In the Vedic period (i.e. the period from 2500 B.C. to 1000 B.C. when the four *Vedas – Rig Veda, Sam Veda, Yajur Veda* and *Atharva Veda* were compiled), women were active participants in different spheres of societal activities.[4] In this period, women enjoyed all the rights in social, economic, political and religious domain, as were enjoyed by their male counterparts. Though the Vedas are essentially works of rituals, ceremonies and of philosophy and references to mundane affairs are very few; yet they show a glimpse of the Aryan society in all its colours and present the condition and the contribution of the women in that age.[5]

In the early stages of the arrival and the expansion of the Indo-Aryans in northern India, they went through a period of long and continuous struggle with the non-Aryan tribes. The constant wars and the resultant calamities demanded a large number of soldiers, who could fight with the enemy in unknown land and who could defeat their rivals, scattered around in large numbers. This very fact forced them to rely upon the masculine power and explains the emergence of a new god *Indra*, who was more masculine, more aggressive than prior gods and who soon captured the title of *devendra* i.e. god of the gods. As the Aryans were driven by a desire to boost up their numerical strength, to make up for the comparative dearth of men, women as progenitors of the race, occupied a central place in the Vedic society.

Their arduous life of expansion had a two-fold impact on the status of women in society. Due to their all-engrossing life on earth, the Aryans showed little concern in the questions related to life after death. Neither had they the time nor the wish to ponder over such sensitive questions at that time. Secondly, this do or die situation forced them to take as well as respect, the work of every member of their community, and consequently the importance of women in political, social, economic and religious fields was soon felt in the Aryan society. Men at that time, were mostly engrossed in military and semi- military pursuits hence they had to rely on the help and cooperation of women in other spheres of life. And as such women were not considered as parasites but were useful members of society for securing material prosperity in peace and victory in war. Women, too, used to take active part in production, agriculture and in manufacture. Thus, for such people, writes P. Thomas, "women were not ornaments but co-partners in life, in its

pleasure and hazards, in its joys and sorrows and an exuberance of vitality and vigour guided them in forming their institutions of marriage and family life." Similarly, Sukla Das[6] observes that,"the cheap or forced labour of the enslaved population was not available to the early Aryans hence they could not treat women with disregard or total contempt. Consequently, women had general freedom and a relatively better status in the early Vedic period."

During this period, sons were indispensable as fighters for the family and the clan but it does not mean that a girl-child was neglected or ignored or received a differential treatment by her parents and society, as compared to male-children. In Vedic literature there are many hymns which are addressed to gods and goddesses like *Agni, Soma, Ashwins, Maruts,Vishwe-deva, Indra, Ribhus,Brahmanspati,Aditya,Appanpata, Raka, Vishwajit, Saraswati, Usha, Anumati,Siniwali,Savitri*etc. which are expressive of the yearning for sons, but at the same time, there are hymns which present the craving for a girl-child. Some of the hymns, expressive of the yearning for sons, have been mentioned here[7]:

"*Agni* hath bestowed on me riches and sons and this spouse. Be ye not parted, Dwell ye here, Reach the full time of human life, with sons and grandsons sport and play, rejoicing in your own abode."

"O, Dawn enriched with ample wealth bestow on us the wondrous gift.

Wherewith we may support children and children's sons."

"O, Bounteous *Indra*, make this bride blest in her sons and fortunate.

Vouchsafe to her ten sons; and make her husband the eleventh one."

"Vouchsafe blessing upon the wombs that bring male children forth."

"Prepare accordingly the mother for the infants' birth. On the right way bring forth the boy. Make him come hither, I am here. The amulet which Aditi wore when desirous of a son, Tvashtar hath bound upon this dame and said, "Be mother of a boy."

"I wish my thought have commenced with divine far-sighted *Dakshina*. Steal not my life. I will not thine, May I, O, Goddess in thy sight find for myself a hero son."

"May he come forth alive, unharmed, yea, living from the living dame."

These hymns can lead one to conclude that the Aryan society was a male-dominated society or it was a gender-biased society. But a close look at the Vedic texts will reveal that an ardent desire for the birth of a daughter is not missing in that society either. There are innumerable references to daughters being fondly and affectionately brought up by parents. A simile which has been drawn to express the Heaven and Earth, reflects upon the relations of the girl child with her parents. "Faring together young, with meeting limits, twin sisters lying on their parent's bosom."[8]

Similarly, in one of the hymns of *Rig Veda*, the desire of the couple to reach their full extent of life with sons and daughters, has been mentioned.[9] In another passage, a father is commended for having many excellent daughters as his quiver for containing unfailing darts, both being effective in assailing the hearts of men.[10] One passage expresses a desire for brave sons and sagacious daughters.[11] A prayer addressed to Lord *Pushan* likewise evinces a keen desire for daughters. A prayer in the *Yajur Veda* while urging for victorious, sagacious and brave youth for the nation also wishes for like-minded women. Besides this, there are several verses in the *Vedas*, which express keenness for children, which includes both, sons and daughters.[12] It is interesting to note, that for the attainment of wise, educated and erudite daughters, special religious ceremonies were organized in the period of *Upanishads*.[13] These examples prove beyond doubt, that girls were neither considered as unwanted nor inferior at that time and that they were accorded a status of absolute equality with that of a son at all levels -religious, social and political.

In the Vedic age, women used to be well-educated, well-cultivated and were refined in their manners and etiquettes. Some of the hymns of the *Rig Veda* have been attributed to female *rishis*. According to the orthodox tradition recorded in *Sarva-anukramnika*, there are as many as twenty women among the authors of *Rig Veda*. [14] Dr. S.R. Shastri has classified these hymns as follows: hymns that are entirely attributed to female *rishis*; hymns that are partly attributed to female *rishis*; hymns that are attributed to female *rishis*, but are of dubious authorship.[15]

The first category includes hymns composed independently by Apala and Vishwa-wara, who belonged to the Atri family. Apala addressed hymn 91 of the tenth book and invokes *Agni* in Book V of the *Rig Veda*, while Vishwa-wara has composed hymn 91 of the seventh book.[16] The second category includes hymns which have been traditionally attributed to female *rishis*, Lopamudra and Sachiyasi, addressed jointly with their spouse or some other seer. Lopamudra has composed a hymn jointly with her husband Agastya.[17] The last category represents hymns of Ghosha, Indrani, Urvashi, Surya Savitri, Shraddha, Kamayani, Shachi, Paulomi, Sarparagini. With the exception of Ghosha the rest are mythological or divine figures, who obviously cannot be accepted as the real

authors. The real composers may have been some one else, possibly women, opines Dr. S.R. Shastri.[18]

These illustrations demonstrate a healthy tradition of imparting training to daughters, equivalent to that of sons. To impart education to all children and to help them in settling in life were the twin duties of the Vedic parents and in this there was initially no discrimination between a boy and a girl. *Upanayana* or ceremonial initiation into the Vedic studies at par was the rule. The initiation ceremony of girls used to take place as regularly as that of boys.[19] The Vedas unambiguously underline the indispensability and significance of education for maidens[20] and held such educated maidens in high esteem.In thefollowing hymn of *Rig Veda*,thequalitiesof a leading lady are described by comparing her to dawn. Just as the dawn is luminous because she gets all the light from her veritable father ,the sun, so the daughter of illuminated parents ,it is stated, alone could be the enlightened one :

" O Ideal Lady of the earth, shining as luminous light of dawn. Endowed with inspiring speech and mirth. You are the leader luminous love born. Your glory is sung by the noble ones, your achievements praised by one and all. Creator of refined daughters and sons, to you flock millions, big or small."

Similarly, at other places it is mentioned that :

"An unmarried young learned daughter should be married to a bridegroom who, like her, is learned. Never think of giving in marriage a daughter of very young age."

"A young daughter who has observed *brahmacharya* i.e. finished her studies should be married to a bridegroom who, like her, is learned."

The *Atharva-Veda* also advocates female education categorically.

"A king by observing *brahmacharya* can protect his kingdom easily. An *acharya*can impart education to his students, if he has himself observed his *brahmacharya*. A young daughter, after the observance of *brahmacharya*, should be married to a young man."[21]

Women were imparted training in spiritual and temporal subjects in Vedic period. The spiritual aspect of education comprised training in religious lore, historical tradition and mythology. The scholars were divided into two classes-- *brahma-vadinis* and *sadyo-vadhoos*.[22] The former were life-long students of theology and philosophy and considered the attainment of knowledge and the spread of knowledge as the aim of their lives and for that, they remained unmarried throughout their lives.*Brahma-Vadinis* were women of high scholarship. Many of them composed hymns which enriched the Vedic literature. Ghosha was a celebrated *rishika*,[23]so were Lopamudra,[24]Apala[25]and Vishvavara[26].Vishvavara not only composed hymns but performed the function of a *ritvij* or priest at a sacrifice,[27] a privilege that was denied to women in subsequent period. Many of the women scholars took to teaching profession and were known as *acharyas*.[27(a)]Vak, the daughter of Abhrma, to whom the authorship of hymn 125 of Book X of *Rig Veda* is attributed, marks the beginning of the line of the *brahma-vadinis*"who flooded the later Vedic literature with their number and philosophical discourses, discussions and speculations… The hymn embodies in it the language of tremendous force and vigour, the concept of the unity of the universe. This hymn is one of the earliest precursors of the non-dual doctrine of the later Vedanta philosophy.[28]This proves that not only mythology and tradition were taught to women, but also the intricate principles and concepts of metaphysics. The *sadyo-vadhoos* prosecuted their studies till their marriages at the age of 15 or 16.

The Vedic literature also testifies to women's proficiency in fine arts.[29]From the *TaittriyaSamhita* (VI.6.5), the *MaitrayanaSamhita* (III.7.3), and the *Shatpath Brahman*, we know that women were taught to dance and sing, which appear to be recognized feminine accomplishments.

They appeared even in tournaments[30] like horse and chariot races[31] and publicly attended feasts and gatherings[32]. There are certain references in the *Rig Veda*, which point out that women, too, received military training. It was a necessity for a society, which was engaged in long and continuous struggle with the non-Aryan tribes, to train their women in self-defense. At times, women even accompanied their husbands in the battle field. In the *Rig Veda* we come across women of military profession like Mudgalini[33], Vispala[34] and Shashiyasi[35] who took active part in battles and who astonished their rivals with their bravery.Mudgalini, Mudgal's wife, was a brave warrior, who in the hour of crisis, drove the chariot for her husband and acted as a *rathi* or *saarthi*. She is said to have overpowered her husband's enemy, who thus defeated, took to his heels chased by her.Similarly,Vispala, the wife of king Khela, accompanied her husband to the battle field, where she lost her leg, which was later replaced with an iron one by the Ashwins[36].

These references to women warriors in the Rig Vedaprove beyond doubt that women received some kind of military training in those days.[37]Similarly, in the *Atharva-Veda*, there are several

allusions to the bravery of women.[38]

In the Vedic period, women used to take part in the decision-making bodies of the society. In a hymn, in *Rig Veda*, a desire is expressed in the marriage ceremony that the bride would figure not only as a mere housewife but also as an eloquent speaker in the *Vidath*(fonFk).[39]This was true about the women of the aristocratic families as well as common ones. In the *Rig Veda*, the scene of *Vidath* and the maiden's curiosity/inclination to attend to the discussion and to participate in it is described in more than one hymn.[40] Further, grown up males are described as deputing strong and social maidens to the *Vidath*.Inthedeliberative functions women enjoyed an equal voice with men.In the *Rig Veda* and the *Atharva-Veda*, both men and women were expected to speak to *Vidath*in their advanced age.[41]Bloomfield's view that the Vedic women had nothing to do with the public life[42] has been refuted by several writers including R.S.Sharma[43] as it pertains to a period when the patriarchal society was established on a firm footing and women had lost their hold over social and political structures. These examples clearly show that the activities of women were not confined to the hearths and homes alone, but they also played an important role at the political front.

Thus we see that women enjoyed a comparatively better status in the Vedic period. In fact, in the later periods of Indian history, their position became subservient to their male counterparts. They were accorded an equal status,in the Vedic period, as their brothers, fathers and other male members enjoyed. They utilized and enjoyed every facility to develop their personalities and used to learn the arts of singing, dancing, cooking, knitting, warfare and also took active participation in the representative assemblies. Further, they were given full freedom in matters of education and marriage. It is interesting to note that the society at that time did not impose any restrictions on widows on their remarriage .In that period we have not come across any example of child marriage. This contradicts the prevalent notion of historiography that Indian women have always been considered as unequal or subservient to males.

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Green Accounting: A Contributory To Corporate Social Responsibility

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Abstract:

With the enhancement in environmental awareness and looking after current scenario and raising environmental issues, need of green accounting has arose with its effective implementation for the health and well-being of the entire global system. Green accounting is an expanding field focused on factors like resource management and environmental impact, in addition to a company's revenue and expenses. Green accounting integrates environmental resources and introduces functions into national and corporate accounts. It is the popular term for environmental and natural resource accounting. Corporate environmental accounts have not yet found wide application; proposed concepts and methods are similar to those of national green accounting and are not further discussed here. Accountants have an important contribution to make to the debate surrounding Corporate Social Responsibility (CSR). While traditionally it has been financial accountability that is the remit of accountants, for many years now, accounting academics have been at the forefront of research and theory on social and environmental accounting and, more recently, practitioners, professional associations and others have taken an interest in the topic. The Paper presents here the introduction about the green accounting, its adoption and promotion of corporate social and environmental responsibility and its need for a national growth.

I INTRODUCTION

Better macroeconomic and societal indicators are needed to reflect the contribution of biodiversity and ecosystem services to human well-being. One approach that is gaining momentum across the globe is “green accounting” whereby national accounts are adjusted to include the value of nature´s goods and services.

Green accounting is a type of accounting that attempts to factor environmental costs into the financial results of operations. The term 'green accounting' hasn't yet been fully defined. Most agree, however, that in order for a business to be able to reduce its carbon footprint, it must first be able to measure it. Then, once the size of the carbon footprint is known, a business must be able to report the data to regulators, taxation officials, carbon credit trading organizations and other

relevant parties. Energy-reliant manufacturers and power-generating utilities feel the most pressure to embrace green accounting, but companies in nearly all business sectors can expect to do so at some level within the next few years.

The objectives of green accounting include:

- Segregation and Elaboration of all Environment related Flows and Stocks of Traditional Accounts
- Linkage of Physical Resource Accounts with Monetary Environmental Accounts
- Assessment of Environmental Costs and Benefits
- Accounting for the Maintenance of Tangible Wealth
- Elaboration and Measurement of Indicators of Environmentally Adjusted Product and Income

II NEED FOR ADOPTION OF GREEN ACCOUNTING IN INDIA

The major purpose of green accounting is to help businesses understand and manage the potential quid pro quo between traditional economics goals and environmental goals. It also increases the important information available for analyzing policy issues, especially when those vital pieces of information are often overlooked.

Green accounting is important tools for understanding the role played by the natural environment in the economic It provide data which high light the both the contribution of natural resources to economic wellbeing and the cost imposed by pollution and resources degradation It describe an effort to incorporate environmental benefit and costs into economic decision making.

The term green accounting has been enounced since the 1980s and known as a management tools. The conventional SNA was first started in the USA in 1942. The present situation of green accounting and its most evolved from, sustainable accounting, has been receiving continues attention in the academic accounting literature in the early 1990s the concept started almost three decades ago in the early 1970s with important contributions.

Goal of green accounting is to increases the amount of relevant for those who need or can use it. Relevant data depend on the scale and scope of coverage. Scale and scope Applicable at different scale of use and scope of coverage Application at an individual process level, a system, a product, a facility or an entire company level. Coverage may include specific costs, avoidable costs, future costs and social external costs. Decision on a scale and scope of application significantly impact ability to excess and measure cost.

Practically for developing countries like India it's a twin problem about saving environmental and economic developing. As the country economy is not very strong, hence it should be improve first. A study by world bank estimated the about 34,000 crores were lost by India due to environmental damage Company like AT&T are practically implementing green accounting. Thus, an urge to implement the Green Accounting is felt and needed to be implemented.

Environmental minister of our country has advocated greening India's national accounts by 2015 and encouraged policy makers to recognise the trade-off between pursuing high growth economic policies against the extensive impact they could have on India's natural capital.

III ROLE OF GREEN ACCOUNTING FOR CORPORATE SOCIAL RESPONSIBILITY

The impact of financial and other corporate decisions on a fragile environment and the eco-systems which nourish it, represent important, growing challenges for the accounting profession. The concept of sustainable development is generally understood at the global level, which is the most difficult to apply at the organizational level. As far as corporate sustainability is concerned, its interpretation poses a problem, due to the fact that the academic literature during the last decades has interpreted the concept of sustainable as continuity. Consequently, we have to re-interpret the accounting principle of continuing the enterprise, since now the realisation of the ideal of sustainability is a necessary but not sufficient condition for a company's survival.

It has been concluded by corporate analysts that the maximum economic results have to be achieved while also taking into account the principles of sustainable development. In practice the concept of an economically sustainable enterprise is derived from economic efficiency, which has two components. Environmental efficiency (eco-efficiency) has to be increased, while social efficiency has to be improved.

Scale and scope Applicable at different scale of use and scope of coverage Application at an individual process level, a system, a product, a facility or an entire company level. Coverage may include specific costs, avoidable costs, future costs and social external costs. Decision on a scale and scope of application significantly impact ability to excess and measure cost.

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Major scope of Green Accounting Includes- Environment Management Accounting (EMA), Environmental Financial Accounting (EFA) and Environmental National Accounting (ENA).

Environment Management Accounting EMA is the identification, collection ,estimation, analysis, internal reporting, and use of materials and energy flow information, environmental cost information, and other cost information for both conventional and environmental decision-making within an organization. For companies that have the goals of saving money, especially environmental costs, and reducing environmental impacts, EMA provides essential information for meeting those goals . It supports Segment Environmental Accounting to select an investment activity and project, Eco balance Environmental Accounting for sustainable environmental management activities, Corporate Environmental Accounting to inform the public of relevant information compiled in accordance with the environmental accounting.

Environmental accounting is that part of the development of accounting where non-monetary, physical and quality factors already receive great emphasis. Environmental

(green) accounting comprises two sub-systems, one of them (environmental accounting) deals with the financial effects induced by environmental protection, i.e., environmental expenditures and savings, and the other one (ecological accounting) deals with the environmental impact of the economic activities of a company, i.e., with figuring to what extent the natural environment undergoes change as a result of the operation and activities of a company.

Traditional accounting deals with the financial aspects of corporate activity, as laid down by the law. In contrast, what is demonstrated from the perspective of the sustainability of corporate operations deals with sustainability accounting, which

has no rules of application laid down in law, but which is, instead, a voluntary activity. At the same time the demand from stakeholders for information about companies' social and environmental performance is growing all the time. Companies that are willing to meet these demands have an interest in developing and operating a sustainability accounting system. Thus, the new management and accounting system, provides high quality, relevant information to help the company to achieve corporate sustainability or a tool to realise corporate sustainability.

Environmental financial accounting (EFA) Financial accounting with a particular focus on reporting environmental liability costs and other significant environment costs.

Environmental national accounting (ENA) National level accounting with a particular focus on national resources stocks and externality costs etc.

IV CONCLUSION

Green accounting demonstrates organizations commitment to the most important aspects - people, planet and profitability. At the macro-level the increase of productive wealth is the key determinant of the economic growth potential of an economy. A particular strength of green accounting is the measurement of environmental cost caused by economic agents of households and enterprises. Green accounting takes into consideration environmental resources and changes in them, and integrates the result with the system of national account so as provide a valuable information base for planning and formulating policy for the integrated sustainable development and growth of the nation. Green accounting is in preliminary stages in India and whatever shows in the accounts in this regard is more or less compliance of relevant rules and regulation in the act. Actually, unless common people of India are not made aware towards environment safety, development of this regard is a little bit of doubtful. Its Implementation is expected to have a great role in handling Corporate Social Responsibility.

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Economics, Ethics and the Quality of Life

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ABSTRACT

It is true that it is no part of the function of a positive science to pronounce ethical. Judgments, but even a positive science cannot neglect the fact that moral considerations often effect man's conduct in business life, and must be given a place in the same manner as the facts of physical nature which also condition economics activity. But the relation is much closer in passing to applied economics. There was even a prevalent idea that the two were in conflict and that and that an elastic conscience was an economic virtue. The inter mixture of ethical and economic consideration need not lead the economist into the deeper controversies that life entirely beyond the scope of this science. Hence economics should also be fruit bearing science. Ethical considerations should play a large part in economic analysis. The dominant aim of economic in the present generation should be to contribute to a solution of social problems. In the contest of today's ecological problems and unlimited consumerism, it may not be out of place to recall what Mahatma Gandhi one said. The earth has enough for every one's need but not for every one's greed. Ethics has role to play in designing development that enables people to live happily in tension-free polity end in harmony with others in the community and with nature.

Economic is basically descriptive, explanatory and predictive science training.Economics helps man to understand the world in which he lives and as a citizen to participate intelligently in debates on public issues. The normative aspect of economics suggests a very close relationship between economics and ethics. There is an economics ought and hence all economic activities somehow or the other get Colored by ethical consideration. When for example we discuss production and distribution we must ideas steadily in view. In this article we suggest that moral and social issues should assume an important place in economic discussion and policies.

To understand this in proper perspective we must have in mind the relation of economic circumstance to social and moral thought. In an economically poor society the relationship is found very strong but the richer societies also continue to assume that economic condition must be the dominant influence on social thinking and action, this result the disinterestedness towards moral and social problems affecting there by the quality of life. In economically poor societies economics considerations not only dominate social attitudes, they also rigidly specify the problems getting priority. But when people generally experience improved economic well being, there is general loosening of the grip of economics on their social attitudes. Economics also retains its grip on social attitudes because of compassionate appeal to the problem of unemployment and racial and social advantage. Economics goals remain important for the vacuum they fill. A society must have a purpose. A highly tangible purpose is to produce goods for private consumption. If the problem is the quality of life in the economic society, it will matter a great deal how the expansion of demand is managed. Improvement is needed in public services, given the tendency imbalance, may be strong helpful factor in improving the quality of life, in a democratic free economy.

Ethics studies values and virtues. A value is a good to be achieved or a standard of right to be followed, while a virtue is a character trait that enables one to achieve the good or act rightly. For example, a list of core goods might include wealth, love, and freedom. A corresponding list of virtues—or character traits—might include the productiveness that enables one to achieve wealth, the honesty that enables one to enjoy loving relationships, and the self-responsibility that enables one to live in freedom. Ethical issues connect intimately with economic issues. Take the economic practice of doing a cost-benefit analysis. You could spend one hundred dollars for a night on the town, or you could donate those one hundred dollars to the reelection campaign of your favorite politician. Which option is better? The night on the town increases pleasure. A politician's successful campaign may lead to more liberty in the long term. We regularly make decisions like this, weighing our options by measuring their likely costs and likely benefits against each other.

This connects economics directly to a major issue in ethics: By what standard do we determine what counts as a benefit or a cost? A list of competing candidates for the status of ultimate value standard includes happiness, satisfying the will of God, long-term survival, liberty, duty, and equality. If ethical consideration are neglected the quality of life decided would suffer. There is a constant conflict between social well being and economic well being.

WELFARE ECONOMICS AND ETHICS

Welfare economics is the branch of economics relating to the evaluation of social desirability of alters native policies. The first attempt at distinction and definition of welfare was made by A.C Pigou is his economics of welfare (1932). He expressed the opinion that human welfare depends upon so many factors that an investigation of all the cause affecting general welfare is a task so enormous and complicated as to make the whole attempt formidable. The main purpose of welfare economics is to establish some satisfactory criterion of finding out whether welfare has increased or decreased and on that basis to judge the desirability or other wise of economic policy measures. Social welfare is the aggregation of the welfare of the individuals constituting a society. The central problem of welfare economics is how to derive the social welfare function from the individual welfare functions. To be able to do this, the welfare economist has to decide as to how

the individual welfare functions are to be aggregated.

RELATION BETWEEN ECONOMICS AND ETHICS

Economics must be used as tool for social reform. Economics, like others is concerned with goods that are with things having value with reference to certain human ends. But while the goods with which ethics deals are those acts which are the conditions of the highest end of life economics goods are merely those objects, which are the means of satisfying any human want. It follows that it we are really to understand the worth of economic goods we must consider them in close relation to ethical good. Food, clothing and shelter end the like are economic goods and serve a variety of purposes connected with the betterment of the quality of life. The worth of the good will depend on the importance of these ends. Now the importance of their ends can be ascertained only by observing their relation to the supreme end of our lives. Generally recognized that the two sciences of ethics and economics must be brought closer to one another at least if economics is to be treated in any degree as normative and economics is to be treated in any degree as normative and practical. It is true that it is no part of the function of a positive science to pronounce ethical. Judgments, but even a positive science cannot neglect the fact that moral considerations often effect man's conduct in business life, and must be given a place in the same manner as the facts of physical nature which also condition economics activity.

But the relation is much closer in passing to applied economics. There was even a prevalent idea that the two were in conflict and that an elastic conscience was an economic virtue. The inter mixture of ethical and economic consideration need not lead the economist into the deeper controversies that lie entirely beyond the scope of this science. Hence economics should also be fruit bearing science. Ethical considerations should play a large part in economic analysis. The dominant aim of economic in the present generation should be to contribute to a solution of social problems.

In the context of today's ecological problems and unlimited consumerism, it may not be out of place to recall what Mahatma Gandhi once said. The earth has enough for every one's need but not for every one's greed. Ethics has role to play in designing development that enables people to live happily in tension-free polity end in harmony with others in the community and with nature.

PRICE ETHICS:-

Rising prices create instability racketeering lack of confidence end helplessness. The consumer feels victimized. The general impression is that business is by and large responsible for the rising prices. High cost of labor management and administrative establishment on the one hand and high cost of raw materials transporting and marketing on the other are generally put forward as reasons for rising prices. The fact remains that hoarding play an important role and artificial scarcity is deliberately created.

It is a part of the ethical responsibilities of business to ensure the goods are available at a fair, reasonable and relatively stable price at the time when consumers need them, and take wise steps in advance to minimize the fluctuations in price due to scarcity in production and seasonal imbalance between supply and demand.

Price control is a difficult economic problem particularly in a country like India with vast distances and varied condition of production labor and marketing. Government has a large ethical responsibility for price control should take certain broad step such as setting up a higher target of production stabilizing the import and export policy, controlling artificial shortage with firm actions both legally and economically against the holders, removing all restrictions on movement of good from one part of the country to the other subject to the basic local requirements not allowing the prices of articles of necessity of mass consumption to vary above certain limit, maintenance of fair supply at all costs, prevention of hoarding by both legal and economic measures etc. to control the rising prices. Here again the role of competition and enterprise cannot be neglected. It must be recognized that competition driven by the desire for greater profit, itself tends to lead to greater reliability, higher quality and better services, because acquiring the reputation for these qualities will increase someone's business relatively to others. The conclusion is that competition and profit motive are not totally undesirable, but that they must be tempered by ethical consideration.

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Challenging the Scenario of Privacy in Indian Online Market

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Abstracts

According to a report provided by Forrester Research, e-commerce revenues in India will increase by more than five times by 2016, jumping from USD 1.6 billion in 2012 to USD 8.8 billion in 2016.The growth of the e-commerce industry over the last few years is definitely undisputable, at the same time it is important to understand that success stories of e-commerce as a model have been observed in certain specific industries. According to recent news reports, the travel industry accounts for nearly three-fourths of the commerce that takes place online (approximately 71 % and e-tailing taking the second spot with a small share of 16%.The fact that only a small market share is attributable to the e-tailing industry does not defy the growing influence that online shopping has on people. In the initial years e-tailing seemed more popular for purchase of computer products and it still does contribute to a majority of e-tailing, but lifestyle shopping seems to be the new found trend for internet users. These businesses have capitalized on the convenience factor that online trading offers to customers and this has been the success mantra not just for Flipkart but host of other websites. It is in this context that online privacy is main block to the growth of online business. Given the dynamic nature of the onlinesphere, privacy concerns and issues are rapidly changing. Transactions on the internet, particularly consumer- related transactions, often occur between parties who have no pre-existing relationship.

Internet privacy encompasses a wide range of issues and topics. It can be understood as privacy rights that an individual has online with respect to their data, and violations of the same that take place online. This may raise concerns of the person's identity and authenticity with respect to issues of the person's capacity, authority and legitimacy to enter the contract. Though the Internet eliminates the need for physical contact, it does not do away with the fact that any form of contract or transaction would have to be authenticated and in certain instances recorded. Different authentication technologies have evolved over a period of time for authenticating documents and also to ensure the identity of the parties entering into online transactions.

Key Words: Online privacy, Regulatory Issues, authenticity,e-tailing

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Introduction:

Today the number of internet users in the world is close to 3 billion. Out of this, India has a total of 259.14 Million internet and broadband subscribers. This penetration of internet coupled with the increasing confidence of the internet users to purchase online, has led to an enormous growth in the e-commerce space, with an increasing number of customers registering on e-commerce websites and purchasing products through the use of mobile phones. It is not surprising; therefore, that India is in a prime position for the growth and development of the e-commerce sector. In particular, e-commerce presents one of the greatest opportunities in the retail sector since it provides a dramatic change from brick and mortar establishments to virtual shops which could operate for a fraction of the cost. According to a report provided by Forrester Research, social networks play an important role in driving consumers online and getting them to engage with brands. This would gain specific significance in light of facts such as India being ranked as Facebook's second largest audience after the US. However, it should be kept in mind that there still exists a form of 'digital divide' in India where the benefits of internet have not fully percolated to non-urban areas. In this scenario, mobile connections would play a very important role. India has close to 914.92 Million wireless subscribers. Mobile phones have been and will be a key tool in helping users connects in a market where overall internet penetration may be low.

Objective of the Study: The main objective of this descriptive research is to analyze that reflect the present situation in Indian Context. Our research provides information about the current situation and focus on history, current and future online data privacy. This study tries to analyze the following important topics concerned with the growth of online marketing.

1. Security concerns.
2. Privacy of Data
3. Jurisdiction on privacy
4. Policies on Privacy of other countries
5. Expert group recommendations on privacy

Types of Privacy

The term privacy can have different meaning in different context. Peoples have different opinion and views on what they can term as the breach of their privacy rights.

Personal Privacy:

The main and the most related term in the context of privacy can be related to the exposure of one's body to another, it can also be defined as physical privacy. This is also an expect of personal modesty. A personal can go to extreme depth in order to protect his modesty. Like one wears clothes to prevent his body to be seen to others, creates walls or fences etc. People also expect that their privacy rights will be respected by others too. "Intrusions into one's physical space or solitude" This would include such concerns as:

1. Preventing intimate acts or hiding one's body from others for the purpose of modesty; apart from being dressed this can be achieved by walls, fences, privacy screens, cathedral glass, partitions between urinals, by being far away from others, on a bed by a bed sheet or a blanket, when changing clothes by a towel, etc.; to what extent these measures also prevent acts being heard varies

a. Video, of aptly named graphic, or intimate, acts, behaviors or body parts
b. Preventing unwelcome searching of one's personal possessions
c. Preventing unauthorized access to one's home or vehicle.
d. Medical privacy, the right to make fundamental medical decisions without governmental coercion or third party review, most widely applied to questions of contraception.

Informational Privacy:

As the term says informational privacy is related to information or data about a person. This data can be of any type and in any form for example name, date of birth, address, phone number, bank details etc. The concern of privacy arises in collecting, storing and sharing of personal data.

Organizational Privacy:

Various organizations, agencies or corporations may desire to keep their activities hidden from other organizations or individuals. Like the defense or military department etc. They can implement various methods to achieve their desired privacy.

Privacy and the Internet

Internet has almost changed the way one used to fear from privacy invasion. Peoples are harassed and blackmailed on social networking sites. Their photos are downloaded, morphed and misused. Though Internet has revolutionized the world and it has become a global village now, on the other hand we cannot deny the negative aspects of it. We need to understand the fact that everything that we do on internet can be noticed or revealed because it leaves digital traces. The use of smart phones is another emerging danger to online privacy. Every device that is connected to Internet has a unique IP address attached to it, whether it is a computer, mobile, play station or anything else which means it can be traced. If one doing online transaction or simply anything related to e-commerce it is much possible that one's credentials can be compromised. Now days even if onesearches anything on Google and after some time if one want to search the same thing it will appear in the search drop list even if onetypes the first word of the letter.

Five most dangerous threats to online privacy

One of the most controversial topics in our always-online, always-connected world is privacy. Even casual computer users have become aware of how much "they" know about our online activities, whether referring to the National Security Agency spying on U.S. citizens, or the constant barrage of ads related to something we once purchased.Concerns over online privacy have brought different responses in different parts of the world. In the U.S., for example, many Web browsers let users enable a Do Not Track option that tells advertisers not to set the cookies through which those advertisers track their Web use. Compliance is voluntary, though, and many parties have declined to support it. On the other hand, European websites, since 2012, have been required by law to obtain visitors informed consent before setting a cookie, which usually means there is a notice on the page saying something like by continuing to use this site, one's consent to the placing of a cookie on one's computer.

1. Cookie proliferation

Marketers say that they keep user data private by viewing it only in aggregate, but the sheer volume of data a cookie can collect about any one person can enable the cookie's owner to infer a surprising amount about the individuals being tracked. As a 2010 report by an US report found, the more that personal information can be correlated, the less it is possible to completely anonymize.

2. Seizing cloud data

One love how easy it is to grab data from the cloud—and so do law enforcement agencies. And there's only going to be more of that data to love in coming years. It is predicts that 36 percent of U.S. consumer content will be stored in the cloud by 2016. But whether one use a Web-based email service, keep files in Google Drive, or upload photos to Shutter fly, everything one write, upload, or post gets stored in a server that belongs to the online service. Data stored in the cloud isn't legally protected in the same way that it would be if it were located on a storage device one own.

3. Location data betrayal

Location data will make it increasingly difficult to wander around the world without someone knowing exactly where one is at any given time. One cell phone is the primary tattletale, but the location data one post to social networking sites are revealing sources too. Pinpointing one whereabouts will get easier still as other location-beaming devices come online, from smarter cars to smarter watches to Google Glass. One cell phone is a prime source of personal location data. And as with cloud-based data, the legal requirements for obtaining location data from one mobile service provider are not terribly stringent. It's pretty easy for the government to get access to the location data, and very hard for users to prevent that data from being gathered. There may not be much one can do about one employer. Reining in the government's zeal for location data may be tough as well. It's such a useful tool for law enforcement to get access to this info, there's a lot of pushback,

4. Data never forgets a face

Posting and tagging photos online may feel like innocent fun, but behind the scenes it helps build a facial recognition database that makes escaping notice increasingly difficult for anyone. Most

consumers are already in the largest facial recognition database in the world, and that's Facebook. Companies such as Google and Apple have facial-recognition technology built into some of their applications, too—most notably online photo sites. The future of facial recognition offers scant comfort. Continued advances in surveillance technology, including drones and super-high-resolution cameras, will make identifying individuals in public places easier than ever, especially if the entity doing the surveillance has a nice, fat, facial-recognition database to consult.

5. Scanning in the name of cyber security

One may not be a malicious hacker, but that doesn't mean one's online activity won't be scanned for telltale signs of cybercrime. Even though the data is supposed to be scanned only in aggregate (so as not to pinpoint individuals), the methodology used in choosing and storing the data raises additional privacy issues.

Legal Regime to Combat Cyber Privacy in India

Let us understand what the legal provisions on Cyber Privacy in India are.

1. Information Technology Amendment Act, 2008:Information Technology Act is an act of Indian Parliament notified on 17, October, 2000. It was further amended and came into force on October 27, 2009. It regulates the cyberspace in India and provides rules and regulations regarding different aspects of cyber law.

Section 43(A): Compensation for failure to protect data:Where a body corporate, possessing, dealing or handling any sensitive personal data or information in a computer resource which it owns, controls or operates, is negligent in implementing and maintaining reasonable security practices and procedures and thereby causes wrongful loss or wrongful gain to any person, such body corporate shall be liable to pay damages by way of compensation, to the person so affected.

Section 66(E): Punishment for violation of privacy**:**Whoever, intentionally or knowingly captures, publishes or transmits the image of a private area of any person without his or her consent, under circumstances violating the privacy of that person, shall be punished with imprisonment which may extend to three years or with fine not exceeding two lakh rupees, or with both. Explanation - For the purposes of this section--

(a) “Transmit” means to electronically send a visual image with the intent that it be viewed by a person or persons;

(b) “Capture”, with respect to an image, means to videotape, photograph, film or record by any means;

(c) “Private area” means the naked or undergarment clad genitals, pubic area, buttocks or female breast;

d) “Publishes” means reproduction in the printed or electronic form and making it available for public;

(e) “Under circumstances violating privacy” means circumstances in which a person can have a

reasonable expectation that--
(i) He or she could disrobe in privacy, without being concerned that an image of his private area was being captured; or
(ii) Any part of his or her private area would not be visible to the public, regardless of whether that person is in a public or private place.

Section 72: Breach of confidentiality and privacy: Save as otherwise provided in this Act or any other law for the time being in force, any person who, in pursuant of any of the powers conferred under this Act, rules or regulations made there under, has secured access to any electronic record, book, register, correspondence, information, document or other material without the consent of the person concerned discloses such electronic record, book, register, correspondence, information, document or other material to any other person shall be punished with imprisonment for a term which may extend to two years, or with fine which may extend to one lakh rupees, or with both.

Section 72(A): Punishment for Disclosure of information in breach of lawful contract:Save as otherwise provided in this Act or any other law for the time being in force, any person including an intermediary who, while providing services under the terms of lawful contract, has secured access to any material containing personal information about another person, with the intent to cause or knowing that he is likely to cause wrongful loss or wrongful gain discloses, without the consent of the person concerned, or in breach of a lawful contract, such material to any other person shall be punished with imprisonment for a term which may extend to three years, or with a fine which may extend to five lakh rupees, or with both.

These are the sections which provide a citizen some rights to fight for his privacy in IT Act. Also it provides some procedure and rules for monitoring and collecting traffic data or information.

2. Indian Penal Code, 1860: There are some sections in IPC which deals with privacy. They are not directly related with cyber privacy but can be helpful for an individual to claim his or her rights. Like Section 499 – Defamation, Section 500 – Punishment for Defamation, Section 292 – Sale, etc., of obscene books etc., Section 447 – Punishment for Criminal Trespass, Section 509 - Word, gesture or act intended to insult the modesty of a woman.

3.Code for Criminal Procedure, 1973: Few of the sections in CrPC can also be implied with the other sections in other Acts such as Section 320 - Compounding of offences. Right to Information Act, 2005 Section 8 - Exemption from disclosure of information.

4. The Privacy Protection Bill (2013): As the bill says that it is a bill "to establish an effective regime to protect the privacy of all persons and their personal data from Governments, public authorities, private entities and others, to set out conditions upon which surveillance of persons and interception and monitoring of communications may be conducted, to constitute a Privacy Commission, and for matters connected therewith and incidental thereto"

Data Privacy in the U.S

The U.S. relies more on a self-regulatory model, while Europe favors explicit laws. An example of the self-regulatory model is the Advertising Self-Regulatory Council (ASRC) administered by the Council of Better Business Bureaus. The ASRC suggests placing an icon near an ad on a Web page that would link to an explanation of what information is being collected and allow consumers to opt out; however, there is no force of law behind the suggestion. while the formal U.S. regulatory system is much less restrictive than the European approach, the fines handed down by the U.S. Federal Trade Commission—which is charged with overseeing what privacy regulations there are—are much harsher than similar fines assessed in Europe.The Obama administration, in a January 2012 white paper titled Consumer Data Privacy in a Networked World: A Framework for Protecting Privacy and Promoting Innovation in the Global Digital Economy outlined seven privacy principles and proposed a Consumer Privacy Bill of Rights (CPBR). It stated that consumers have a right:

1. To expect that data collection and use will be consistent with the context in which consumers provide the data,
2. To secure and responsible handling of personal data,
3. To reasonable limits on the personal data that companies collect and retain,
4. To have their data handled in ways that adhere to the CPBR,
5. To individual control over what personal data companies collect from them and how they use it,
6. To easily understandable and accessible information about privacy and security practices, and
7. To access and correct personal data in usable formats.

The CPBR itself takes a two-pronged approach to the problem: it establishes obligations for data collectors and holders, which should be in effect whether the consumer does anything or even knows about them, and "empowerments" for the consumer. The obligations address the first four principles in the list, while the empowerments address the last three.

Data Privacy in Europe

The 2000 Charter of Fundamental Rights of the European Union has explicit provisions regarding data protection. Article 8 says,"Everyone has the right to the protection of personal data concerning him or her. Such data must be processed fairly for specified purposes and on the basis of the consent of the person concerned or some other legitimate basis laid down by law. Everyone has the right of access to data which has been collected concerning him or her, and the right to have it rectified."In 1995 directive of the European Parliament and the Council of the European Union, read, "Whereas data-processing systems are designed to serve man; whereas they must, whatever the nationality or residence of natural persons, respect their fundamental rights and freedoms." These documents establish the EU-wide framework and foundation for online privacy rights.The roots of the concernlie in the countries' memory of what happened under Nazi rule. They understand that state surveillance is not only a matter of what the government does, but that a private company that holds the data can give it to the government. Consequently, the EU is concerned with anyone that collects and tracks data, while in the U.S. the larger concern is government surveillance rather than corporate surveillance.

The EU's principles cover the entire Union, but it is up to individual countries to carry them out in practice. Implementation and enforcement varies from country to country. In Spain, Google is suffering a lot, but it's not happening so much in Ireland. In December 2013, the Spanish Agency for Data Protection fined Google more than $1 million for mismanaging user data. In May 2014, the European Court of Justice upheld a decision by the same agency that Google had to remove a link to obsolete but damaging information about a user from its results; in response, Google set up a website to process requests for information removal, and by the end of that month claimed to have received thousands of requests.

Online Privacy in Japan

The legal framework currently governing data privacy in Japan is the 2003 Act Concerning Protection of Personal Information. The Act requires businesses handling personal information to specify the reason and purpose for which they are collecting it. It forbids businesses from changing the information past the point where it still has a substantial relationship to the stated use and prohibits the data collector from using personal information more than is necessary for achieving the stated use without the user's consent. The Act stipulates exceptions for public health reasons; among others. The Japanese government was expected to revise the 2003 law, due to the fact that new technologies have weakened its protections. Changes probably will be influenced by both the European Commission's Data Protection Directive and the U.S. Consumer Privacy Bill of Rights (as outlined in the Obama administration white paper), as well as by the Organization for Economic Co-operation and Development (OECD) 2013 privacy framework.

In preparation for such revisions, the Japanese government established a Personal Information Review Working Group. Some Japanese privacy experts advocate that the U.S. Consumer Privacy Bill of Rights and FTC (Federal Trade Commission) staff reports can be applied in the revision, but for now these attempts have failed. Meanwhile, Japanese Internet companies are arguing for

voluntary regulation rather than legal restrictions, asserting such an approach is necessary for them to be able to utilize big data and other innovative technologies and to support international data transfer.As one step in this process, the Japanese government announced a policy outline for the amendment of these laws in June 2014. The main issue up for revision is permitting the transfer of de-identified data to third parties under the new third-party authority. The third-party authority would be an independent body charged with data protection. No one is sure whether this amendment would fill the gap between current policy and the regulatory approaches to online privacy in the EU and U.S.The Japanese government gathered public comments, including a supportive white paper from the American Chamber of Commerce in Japan which, unsurprisingly, urged that any reforms take the least restrictive approach, respect due process, [and] limit compliance costs.

Internet Privacy in India

In relation to an e-commerce business, processing payments forms a vital part of the transaction and in this regard various payment systems to carry on an e-commerce business have also developed. In fact the IT Act gives legal recognition to the authentication of any information by affixing an electronic signature as long as it is in compliance with the manner as prescribed under the IT Act. Further, the IT Act also provides the regulatory framework with respect to electronic signatures including issuance of electronic signature certificates.The way in which the internet allows data to be produced, collected, combined, shared, stored, and analyzed is constantly changing and re-defining personal data and what type of protections personal data deserves and can be given. The seemingly harmless data such IP address, key words used in searches, websites visited, can now be combined and analysed to identify individuals and learn personal information about an individual. From information shared on social media sites, to cookies collecting user browser history, to individuals transacting online, to mobile phones registering location data – information about an individual is generated through each use of the internet. In some cases the individual is aware that they are generating information and that it is being collected, but in many cases, the individual is unaware of the information trail that they are leaving online, do not know who is accessing the information, and do not have control over how their information is being handled, and for what purposes it is being used. In fact the law enforcement agencies routinely troll social media sites for information that might be useful in an investigation. In India, in 2013 the Mumbai police established a "social media lab" for the purposes of monitoring and tracking user behavior and activities. In the U.S, individuals have contested the use of their tweets without permission, while courts in the US have ruled that tweets, private and public, can be obtained by law enforcement with only a subpoena, as technically the information has been shared with another entity, and is therefore no longer private. Indian Courts have yet to deal directly with the question of social media content being public or private information.

The Complication of Jurisdiction

The borderless nature of information flows over the Internet complicates online privacy, as individual's data is subjected to different levels of protection depending on which jurisdiction it is residing in. Thus, for example an Indian using Gmail, will be subject to the laws of the United States. On one hand this could be seen as a positive, if one country has stronger privacy protections than another, but could also be damaging to privacy in the reverse situation – where one company has lower privacy standards and safeguards. In addition to the dilemma of different levels of protection being provided over data as it flows through different jurisdictions, access by law enforcement to data stored in a different jurisdiction, or data from one country accessible to law enforcement because it is being processed in their jurisdiction, are two other complications that arise. These complications cannot be emphasized more than with the case of the NSA Leaks. Because Indian data was residing in US servers, the US government could access and use the data with no obligation to the individual. In response to the NSA leaks, the government of India has stated that all facts need to be known before any action is taken, while citizens initially sought to hold the companies who disclosed the data to US security agencies such as Google, Facebook etc. accountable.

Current Policy for Internet Privacy in India

Currently, India's most comprehensive legal provisions that speak to privacy on the internet can be found in the Information Technology Act (ITA) 2000. The ITA contains a number of provisions that can, in some cases, safeguard online privacy, or in other cases, dilute online privacy. Provisions that clearly protect user privacy include: penalizing child pornography, penalizing, hacking and fraudulent defining data protection standards for body corporate. Provisions that serve to dilute user privacy speak to access by law enforcement to user's personal information stored by body corporate collection and monitoring of internet traffic dataand real time monitoring, interception, and decryption of online communications. Additionally, legislative gaps in the ITA serve to weaken the privacy of online users. For example, the ITA does not address questions and circumstances like the evidentiary status of social media content in India, merging and sharing of data across databases, whether individuals can transmit images of their own "private areas" across the internet, if users have the right to be notified of the presence of cookies and do-not track options, the use of electronic personal identifiers across data bases, and if individuals have the right to request service providers to take down and delete their personal content.

Online Data Protection

As mentioned above, India's most comprehensive data protection standards are found in the ITA and are known as the Information Technology "Reasonable security practices and procedures and sensitive personal data or information" Rules 2011. The Rules seek to provide rights to the individual with regards to their information and obligate body corporate to take steps towards protecting the privacy of consumer's information. Among other things, the Rules define "sensitive personal information' and require that any corporate body must publish an online privacy policy, provide individuals with the right to access and correct their information, obtain consent before disclosing sensitive personal information ' except in the case of law enforcement, provide individuals the ability to withdraw consent, establish a grievance officer, require companies to ensure equivalent levels of protection when transferring information, and put in place reasonable security practices. Though the Rules are the strongest form of data protection in India, they have not been recognized by the European Union as meeting the EU standards of data secure and many gaps still exist. For example, the Rules apply only to:

1. Body corporate and not to the government
2. Electronically generated and transmitted information
3. A limited scope of sensitive personal information.
4. A body corporate when a contractual agreement is not already in place.

These gaps leave a number of bodies unregulated and types of information unprotected, and limit the scope of the Rules. It is also unclear to what extent companies are adhering to these Rules, and if they are applying the Rules only to the use of their website or if they are also applying the Rules to their core business practices.

Future frameworks for privacy in India: Justice A.P.Shah Report

In October 2012 the Report of the Group of Experts on Privacy was published by a committee of experts chaired by Justice A.P. Shah. The report creates a set of recommendations for a privacy framework and legislation in India. Most importantly, the Report recognizes privacy as a fundamental right and defines nine National Privacy Principles that would apply to all data controllers both in the private sector and the public sector. In addition to defining principles, the Report recommends the establishment of a privacy commissioner for overseeing the implementation of the right to privacy in India and specifies that aggrieved individuals can seek redress either through issuing a complaint the privacy commissioner or going before a court. The nine national privacy principles include:

Principle 1: on Notice: A data controller shall give simple to understand notice of its information practices to all individuals, in clear and concise language, before any personal information is collected from them. Such notices should include:

1. during Collection

a. What personal information is being collected;
b. Purposes for which personal information is being collected;
c. Uses of collected personal information;
d. Whether or not personal information may be disclosed to third persons;
e. Security safeguards established by the data controller in relation to the personal information;
f. Processes available to data subjects to access and correct their own personal information;
g. Contact details of the privacy officers and SRO ombudsmen for filing complaints.

2. Other Notices

a. Data breaches must be notified to affected individuals and the commissioner when applicable. Individuals must be notified of any legal access to their personal information after the purposes of the access have been met.

b. Service providers would have to explain how the information would be used and if it may be disclosed to third persons such as advertisers, processing. Individuals must be notified of changes in the data controller's privacy policy.

c. Any other information deemed necessary by the appropriate authority in the interest of the privacy of data subjects.

Implications: A telecom service provider must make available to individuals a privacy policy before any personal information is collected by the company. For example, the service provider must identify the types of personal information that will be collected from the individual from the initial start of the service and during the course of the consumer using the service. Such as from name and address to location data with a notice if information will be disclosed to third parties such as advertisers, processers, or other telecom companies. If a data breach that was the responsibility of the company takes place, the company must notify all affected customers. If individuals have their personal data accessed or intercepted by Indian law enforcement or for other legal purposes, they have the right to be notified of the access after the case or other purpose for the data has been met.

Principle 2: on choice and consent

A data controller shall give individuals choices with regard to providing their personal information, and take individual consent only after providing notice of its information practices.

Only after consent has been taken will the data controller collect, process, use, or disclose such information to third parties, except in the case of authorized agencies. When provision of information is mandated by law, it should be in compliance with all other National Privacy Principles. Information collected on a mandatory basis should be anonymized within a reasonable timeframe if published in public databases. As long as the additional transactions are performed within the purpose limitation, fresh consent will not be required. The data subject shallalso have an option to withdraw his/her consent given earlier to the data controller. In such cases the data controller shall have the option not to provide goods or services for which said information was sought if such information is necessary for providing the goods or services. In exceptional cases, where it is not possible to provide the service with choice and consent, then choice and consent should not be required.

Implications: If an individual is signing up to a service, a company can only begin collecting, processing, using and disclosing their data after consent has been taken. The provision of information is mandated by law, as is the case for the census, this information must be anonymized after a certain amount of time if it is published in public databases. Suppose there is a case where consent is not possible, such as in a medical emergency, consent before processing information, does not need to be taken.

Principle 3: means of Collection of Information

A data controller shall only collect personal information from data subjects as is necessary for the purposes identified for such collection, regarding which notice has been provided and consent of the individual taken. Such collection shall be through lawful and fair means.

Implication: If a bank is collecting information to open an account for a potential customer, they must collect only that information which is absolutely necessary for the purpose of opening the account, after they have taken the consent of the individual.

Principle 4: On Purpose alterations

Personal data collected and processed by data controllers should be adequate and relevant to the purposes for which they are processed. A data controller shall collect, process, disclose, make available, or otherwise use personal information only for the purposes as stated in the notice after taking consent of individuals. If there is a change of purpose, this must be notified to the individual. After personal information has been used in accordance with the identified purpose it should be destroyed as per the identified procedures. Data retention mandates by the government should be in compliance with the National Privacy Principles.

Implication: If a bank is collecting information from a customer for opening a bank account, the bank can only use that information for the purpose of opening the account and any other reasons consented to. After a bank has used the information to open an account, it must be destroyed. If the information is retained by the bank, it must be done so with consent, for a specific purpose, with the ability of the individual to access and correct the stored information, and in a secure fashion.

Principle 5: On Access and Correction

Individuals shall have access to personal information about them held by a data controller; shall be able to seek correction, amendments, or deletion such information where it is inaccurate; be able to confirm that a data controller holds or is processing information about them; be able to obtain from the data controller a copy of the personal data. Access and correction to personal information may not be given by the data controller if it is not, despite best efforts, unless that person has explicitly consented to disclosure.

Implications: An individual, who has opened a bank account, has the right to access the information that was initially provided and subsequently generated. If there is a mistake, the individual has the right to correct the mistake. If the individual requests information related to him that is stored on a family member from the bank, the bank cannot disclose this information without explicit consent from the family member as it would impact the privacy of another.

Principle 6: On Disclosure of Information to third parties

A data controller shall only disclose personal information to third parties after providing notice and seeking informed consent from the individual for such disclosure. Third parties are bound to adhere to relevant and applicable privacy principles. Disclosure for law enforcement purposes must be in accordance with the laws in force. Data controllers shall not publish or in any other way make public personal information, including personal sensitive information.

Implications: Now a website, like a social media site, collects information about how a consumer uses its website, this information cannot be sold or shared with other websites or partners, unless notice of such sharing has been given to the individual and consent has been taken from the individual. If websites provide information to law enforcement, this must be done in accordance with laws in force, and cannot be done through informal means. The social media site would be prohibited from publishing, sharing, or making public the personal information in any way without obtaining informed consent.

Principle 7: On Security of data

A data controller shall secure personal information that they have either collected or have in their custody, by reasonable security safeguards against loss, unauthorized access, destruction, use,

processing, storage, modification, deanonymization, unauthorized disclosure [either accidental or incidental] or other reasonably foreseeable risks.

Implications: If a company is a telecommunication company, it must have security measures in place to protect customers' communications data from loss, unauthorized access, destruction, use, processing, storage, modification, deanonymization, unauthorized disclosure, or other foreseeable risk. This could include encrypting communications data, having in place strong access controls, and establishing clear chain of custody for the handling and processing communications data.

Principle 8: On Openness to sensitivity

A data controller shall take all necessary steps to implement practices, procedures, policies and systems in a manner proportional to the scale, scope, and sensitivity to the data they collect, in order to ensure compliance with the privacy principles, information regarding which shall be made in an intelligible form, using clear and plain language, available to all individuals.

Implications: If a hospital is collecting and processing personal information of 1,000 patients, their policies and practices must reflect and be applicable to the amount, sensitivity, and nature of information that they are collecting. The policies about the same must be made available to all individuals – this includes individuals of different intelligence, skill, and developmental levels.

Principle 9: On Accountability for compliance

The data controller shall be accountable for complying with measures which give effect to the privacy principles. Such measures should include mechanisms to implement privacy policies; including tools, training, and education; external and internal audits, and requiring organizations or overseeing bodies extend all necessary support to the Privacy Commissioner and comply with the specific and general orders of the Privacy Commissioner.

Implications: To ensure that a hospital is in compliance with the national privacy principles, it must undertake activities like running trainings and providing educational information to employees on how to handle patient related information, conducting audits, and establishing an officer or body for overseeing the implementation of privacy.

Observations

For many years there has been running public discourse about the surveillance that the Indian government has been undertaking. This discourse is growing and is now being linked to privacy and the need for India to enact privacy legislation. As discussed above, the current surveillance regime is lacking on many fronts, while at the same time the government continues to seek greater interception powers and more access to larger sets of information in more granularity.

Projects like the Central Monitoring System, NATGRID, and Lawful Interception Solutions have caused individuals to question the government on the proportionality of State surveillance and ask for comprehensive privacy legislation that also regulates surveillance.

Since 2010, there has been a strong public discourse around the need for privacy legislation in India. In November 2010, a "Privacy Approach" paper was released to the public which envisioned the creation of data protection legislation. In 2011, the Department of Personnel and Training released a draft privacy bill that defined a privacy regime that encompassed data protection, surveillance, and mass marketing, and recognized privacy as a fundamental right. In 2012 the Report of the Group of Experts on Privacy, was published.Presently, the Department of Personnel and Training is drafting the text of the Governments Privacy Bill. In 2013, the Centre for Internet and Society drafted the Citizen's Privacy Protection Bill – a citizen's version of privacy legislation for India. From April 2013 – October 2013, the Centre for Internet and Society, in collaboration with the Federation of Indian Chambers of Commerce and Industry and the Data Security Council of India, held a series of seven Privacy Roundtables across India. The objective of the Roundtables was to gain public feedback to a privacy framework in India.

Conclusion

With the world's data borders becoming ever more permeable even as companies and governments collect more and more data, it is increasingly important that different regions are on the same page about these issues. With the U.S. trying to satisfy EU requirements for data protection, and proposed reforms in Japan using the EU's principles and the proposed U.S. "Make no mistake, everything we touch that is digital in the future will be a data source." Clearly, privacy is an emerging and increasingly important field in India's internet society. As companies collect greater amounts of information from and about online users, and as the government continues to seek greater access and surveillance capabilities, it is critical that India prioritizes privacy and puts in place strong safeguards to protect the privacy of both Indians and foreigners whose data resides temporarily or permanently in India. The first step towards this is the enactment of a comprehensive privacy legislation recognizing privacy as a fundamental right. The Report of the Group of Experts on Privacy and the government considering a draft privacy bill are all steps in the right direction.The need for strong and enforceable surveillance provisions is not unique to India, and in 2013 the International Principles on the Application of Human Rights to the Surveillance of Communications were drafted. The principles lay out standards that ensure that surveillance is in compliance with international human rights law and serve as safeguards that countries can incorporate into their regimes to ensure the same. The principles include: legality, legitimate aim, necessity, adequacy, proportionality, competent judicial authority, due process, user notification,

transparency, and public oversight, integrity of communications and systems, safeguards for international cooperation, safeguards against illegitimate access. Along with defining safeguards, the principles highlight the challenge of rapidly changing technology and how it is constantly changing how information can be surveilled by governments and what information surveilled by governments, and how information can be combined and analysed to draw conclusions about individuals.

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Logistics Management: Risk in Supply Chain Industry in the UAE

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Abstract:

Logistics as a discipline in business strategy has emerged from real military expeditions that directed the success of war fare all through the century of modern civilization. Logistics affects marketing and influences customer service in the market. It contributes to the success of the business, to the welfare of society and to satisfaction of customers. Logistics is critical to marketing strategy, to the economic structure of nations and to the standard of living.

In today's fast-paced and turbulent global economy, the topic of risk management has gained significant interest in the business and academic world. However, in practice, risk management remains rather underdeveloped and often dealt with in an informal and reactive manner. Credit risk is the distribution of financial losses due to unexpected changes in the credit quality of counterparty in a financial agreement.

Risk is an integral part of business. It is interwoven in the very fabric of life itself and is required to ensure growth. It is imperative therefore organization learn to recognize and manage risk. This paper aims in understanding the concept of logistic management and the need further analysis of credit risk management in logistics supply chain industries. The paper introduces the reader to different types of risks prevalent and how the risk measurement is used in management of risk and profitability. The paper throws light on the sources of credit risk and the credit risk management. This will highlight the benefit that accrues to logistics organization with a good risk management framework.

Key words: Logistics Management, Credit Risk, Supply Chain Management, Credit Risk Management, Credit appraisal, Zero Credit Risk, Credit Limit.

Introduction

Logistics is the art and science of managing and controlling the flow of goods, energy, information and other resources like products and services from the source of production to the marketplace. It is difficult to accomplish any marketing or manufacturing without logistical support. It involves the integration of information, transportation, inventory, warehousing, material handling, and packaging.

In a planned organizational set up it is necessary to keep the risk-taking and risk-control functions

separate. However, while creating a balanced organizational structure it is borne in mind that the primary goal is not to avoid risk that are inherent in a particular business but rather to steer them consciously and actively to ensure that the income generated is adequate to the assumption of risks. All organization deals with risk though the nature and magnitude may differ for each type of organization. It is imperative therefore organizations' learn to recognize and manage risk. The three aspects of the risk management are risk identification, risk quantification and risk control. This has to be part of the risk management system within an overall risk management policy of the organization.

Logistics companies are making a risk evaluation of its operative business, and aims to protect itself from known risk factors. The goal of Logistics companies risk management is to minimize the harmful effects by the changes in finance market on the group's result and equities. The policy for managing financial risks is based on the main principles of finance approved by the Management or by the Group. Finance operations are responsible for daily risk management according to the limits set by the Management.

Concept of Logistics Internationally

Logistics is the management which synchronizes providing actions as procurement, production, sales, and distribution with demands. It aims to enhance corporate competitiveness and increase corporate value by realizing fulfillment of customers' satisfaction, cutback of unprofitable inventory and minimization of its transfer, and reduction of supply costs. To achieve those objectives mentioned above, collaboration of companies concerned is essential and development of logistics using supply chains is strongly required.

Concepts of Logistics in United Arab Emirates

In logistics industries in UAE 80% of the revenue is generated by 20% of the customers. Any disruption in these revenue sources would cause revenues to fall sharply. There are 1200 registered logistics companies under the UAE chamber of commerce. Dubai has more than 60 per cent of the entire Middle East's imports moving through its borders. With a logistics market growing at a rate of 20 per cent annually, Dubai is now driving even further growth through the creation of the most comprehensive facility of its kind anywhere in the world - the Dubai Logistics City (DLC). (Source: The Sunday Times, Business Section and Booklet of DLC Date; 07.04. 2013).

Risks in Logistics Organizations

Currency Risk:

Risk of losses associated with adverse exchange rate movements in relation to domestic currency during a period is known as currency risk. This may be on account of maintaining an 'Open position' in an individual currency for Spot transaction, Forward transaction or combination of spot and forward transaction. In logistics organization the currency rate risks are caused while dealing in foreign currencies for the freight payments and in import or export transactions. (S.K.Bagchi, 2006& 2011)

The liquid risk is on account of the company's inability to meet its liability when payable and when the company is unable to arrange for alternative funding. The purpose of liquidity risk management is to ensure sufficient financing in all situations.

Inter estrate risk may be defined as probability of loss on account on movement in interest rates, having an effect on the value of assets, liabilities, net interest income and net interest margin over a period of time. Interest risks in logistics companies derive mainly through debts and bank overdraft interest. The purpose of interest risk management is to diminish the effect of market interest changes on cash flows. (Dun, Bradstreet, edition 2007)

The earning risk is due to the variance between the revenue and cost of sales budgeted against the actual revenue and cost of sales. The companies try to protect its gross margin % and earning quality and stability by providing value added services to the customer.

Capital Risk

The size of the owner's stake in the organization determines the size of its operation. The composition of the capital depends on its resource mobilization capacity. According to the Basel Committee, capital base is one of the three pillars of risk assessment. The other two being supervisory role and market discipline. (S.K.Bagchi 2006& 2011)

The market risk consists of market of trend, price driven by the demand and supply from the various destinations, space allocation from the shipping and the airlines, quality of investment portfolio, interest rate volatility and sensibility, foreign exchange fluctuations, hedged and un hedged components equity and commodity risk.

Operation Risk

This really is an omnibus type of risk as it covers the entire gamut of activities in an organisation. The main components of operational risk are people risk, technology risk, legal risk, reputation risk, operating environment risk, documentation risk, shipment clearance risk, shipment handling risk, etc.

Business strategy and environment Risk

This is a type of risk, which covers the external environment and macro economic factors, strategy with regard to market share and geographical spread, business profile using SWOT analysis, strength of competitors, experience and skills of key personnel in the organization and adequacy and compatibility of IT systems and business needs.

Credit risk is caused by the other party neglecting to fulfill their obligations according the agreement. The goal of managing credit risk is to minimize losses which are caused by the other party neglecting their obligations. The company will manage the risk from other parties based on the customer credit rating. The customer's credit rating will define, whether credit limit can be granted, or whether a collateral is required for the transaction. (Chris Morrison 2005).

What is credit risk?

"Probability of loss from a credit transaction" is the plain definition of the credit risk. In the book Risk Management (McGraw-Hili), Michel Crouhyhas defined credit risk as "the risk of loss following a change in the factor that drives the credit quality of an asset". In short the degree to which it is likely that a borrower may not repay a loan or debt.

Reasons for the credit losses in logistics Organization

For Logistics organization the loss from the credit risk are usually very severe and not infrequent. Therefore it is necessary to look into the reasons for credit losses which can be due to any of the following reasons based on the in-depth interview with an expert working in the Logistics Company, UAE.

When a customer fails to pay the amount……

- On the due date for the service rendered by Logistics Company.
- Capital due to a service failure
- For some services which are statutory requirements but not mentioned in the quotation
- Due to change in the freight charges charged by shipping line and/or airlines
- Due to incomplete information in the invoices
- Due to the use of wrong charge code
- Delay in receipts of original invoices
- When the charges are not as per the explicit agreement
- Due to customer's insolvency

- due to the stock discrepancy
- not as per the service level agreement

Credit risk is risk due to uncertainty regarding the counter party's ability to meet its obligations because there are many types of counter parties from individuals to sovereign governments and many different types of obligations. Credit risk takes many forms. Logistics organization measures it in different ways. They are Probability of default - what is the likelihood that the customers will default on its obligations either over the life of the obligation or over some specified horizon probably by months. For this ageing schedule of accounts receivables are prepared and monitored.

Exposure at default - It is the outstanding amount at the time of default. In the event of default, it indicates the amount of outstanding obligation. For a logistics organization generally at the time of default the shipment will not be cleared and the customer will be made to pay the outstanding amount plus the storing and handling charges of the existing shipment

Financial ratios - Some of the financial ratios are used to measure the credit risk.

Debtors Turnover Ratio =Credit Sales / Average Debtors, and

Average Collection Period = Outstanding Receivables / Annualized Credit Sales x 365 days (James C Van Horne, John M Wachowicz, edition 2oo8& 2013),

Challenges facing by logistic supply chain industries

One of the biggest challenges facing the industry today is that of security, according to Ram Menen, Emirates Divisional Senior Vice-President Cargo..."The lack of clearly defined policies is adding latent costs to the supply chain. On the one hand. the economy seems to be recovering; on the other however, the high cost of energy is leading to hesitant growth". The creation of new markets and the abolishment of the quota system by WTO are going to lead to a consolidation in various segments of' the industry.

Bore says that some companies have not yet realized the importance of the supply chain to the overall performance of' their business, and look at logistics companies as merely a collection of sheds and trucks, they say. The foresighted companies look to their logistics providers as stakeholders in their overall business and work with them to reduce their overall costs and improve operating efficiencies.

Third Party Logistics (3PL)

The use of third party logistics is increasing across the region as markets mature and companies focus more attention on supply chain performance as an overall business

strategy. The uptake of 3PL in the Middle East is occurring at differing levels throughout the region, ranging from sophisticated operations in Jebel Ali, to fledgling outsourced operations in less developed areas.

According to Dag Bore, veteran logistics specialist and expert, 3PL is becoming more important because, consistent with highly developed economies, more companies seek to outsourcing logistics tasks. 3PL is becoming more important as more organizations are seeking to outsource logistics activities across the supply chain.

He predicted that global/international, regional supply chain strategy will affect local supply chain strategy and often be executed through the 3PL. Supply chain performance is becoming a new strategic weapon in market growth and business performance.

Logistics organization in Jabel Ali will continue to be a value-added supply chain strategy, particularly for emerging and developing markets, while supply chain strategy will focus on improving inventory turn and variable cost - supported by 3PL business model.

AGCC CUSTOMS UNION

While the unification of the AGCC was initially thought to pose a threat to Dubai's position as a regional logistics hub, this has since been proven to be an arguable point, says Bore. Dubai has demonstrated time and again that it will work proactively with the union to benefit the client.

LOW MARGINS

Logistics is considered as a low margin-high volume business, says Menen. Nothing much has changed since some live years ago when the margins were as low as live per cent. In fact, in the global logistics business, margins (yield related) have come down. Profitability in any business today depends on the efficiency of the organisation's supply chain.

According to Bore, a few years ago there was a lot of surplus capacity in the local market in terms of storage facility. This in turn leads to aggressive selling and shortsighted competition on price, which ultimately undermined some of the macroeconomic foundations of the free zone.

Today, as a result of this trend, the local industry is seeing buy-outs, mergers and acquisitions as these companies struggle to provide a support network for this capacity. Today, market rates have realigned to come in line with international standards.

No one in the freight industry will admit the margins are growing but they always cry about how thin it is in public forums,

Rationale for conceptual literaturere view

After the literature review, study has comes to a conclusion that no company can run efficiently without proper credit risk management. Supply chains are as interconnected as they are complex, and this is one reason why managing risk has become top of mind for companies that need to do something about it by reducing consequences via resilience and by reducing probability through security. The credit risk management has only recently gained traction among supply chain practitioners. The complexities of the global supply chain go a long way in creating the need for better risk management, particularly with raw materials and product shipments (to customers) moving across multiple borders. The end results are a highly vulnerable and fragile supply chain. The success of the supply chain is a function of the entire network.

The objectives of the credit risk management are to identify, measure, monitor and control expected losses from each credit transaction. It facilitates the credit decisions and risk mitigating steps in an integrated manner keeping in view the intimate relationship in a credit portfolio of correlation and volatility. The logistics company should obtain the maximum benefits of diversification try to reduce the risk of unexpected happenings in freight activities because of the occurrence of the events arising out of the market conditions.

Most organizations struggle with inefficient credit processes, complex and inaccurate counter party data and lapse of required information to make timely credit risk decisions. The company can leverage information to make risk-adjusted decisions, utilize best practice methods for reducing credit risk exposure and improve reporting to the line managers and the management on regular basis. The best strategy for successful risk management is the development of day-to-day processes with the help of ageing schedule of accounts receivables, the credit limit analysis and the payment terms that can scale in times of crisis.

Risk planning is the key to establishing a common understanding of the project's key parameters, sensitivity to risk, how the risk management process will work and how the results will be documented. To keep in mind the risk sensitivity varies widely depending upon the industry, company culture, personalities and the customer.

To manage the credit risk the company should establish credit risk priority taking into account the strategic and organizational context, as well as its likelihood and possible cost. Once risks are prioritized, each customer's account needs to be assessed for the impact if the risk event occurs and likelihood or probability that the risk event will occur. Assessments should then be made jointly by the credit control department to gain agreement involving development & implementation of plan with specific counter measures to minimize the risk. Considering the

strategic & operational priorities it has to be decided whether to kill the risk, to transfer the risk, etc by using human, financial, technical & other sources. The credit department should elucidate and implement a strategically sound framework based on the budget/plan and current scenario It should determine as to who is responsible for implementing the risk response plan. Continuous monitoring and reacting to developments are vital to a successful risk process. All customers' account should be reviewed on weekly basis by the credit control manager. Major issues should be reviewed by the Finance Manager. (AFTB journal, May 2004)

Each logistics company should have credit risk management committee. The committee should be responsible for the implementation of credit risk policies, monitor the credit risk and recommend to the management or the group on the clear policies for presentation of credit proposals, rating standards and benchmarks. It should also review the credit limit utilization and the terms agreed.

Conclusion

In logistics organizations' different departments mostly work independently which should not be the case. The sales and credit departments are often at cross-purposes because of this. The objective of the sales department should be broader than increasing sales revenue and that of the credit department greater than just to minimize bad debt. In reality the managers of the sales department and credit department should work together to agree on a risk/return position. In the credit approval process, an individual's financial position is compared against a norm and can be evaluated on past performance if it will mean a good or bad account. The expected expense can be compared to the expected value of the account when the customer falls into the category between acceptance or rejection. If the expected value of the sale exceeds the expected expense, the sales manager could choose to accept the account and the risk. The sales department acquires credit from the credit department just as it would from another department. Hypothetically, each department could be evaluated as a profit center. Top management should be careful to evaluate and reward according to integrated goals to encourage interdepartmental communication.

In logistics industries the credit appraisal method followed in different companies are not the same. As there is no standard credit appraisal method and lack of communication between the industries the customers in case of default payment takes the advantage to shift their business to other logistics providers. Hence the company should take care of the following:

-Expected and unexpected losses, which should be estimated on consistent basis with reliable data back up.

-There must be a balance between income and risk level

-Adequate safety nets must be built should estimates and actual at any time widely varied putting the organization in peril

The merit of credit management includes:

-Assured cash flow to the enterprise More focus on the growth of business smooth relationship among the organization-Better capacity to negotiate with financial institutions. Better trading relations with customers

-Fair balance sheet -Competitive advantage over business counterparts and last but not least the peace of mind(AFE Journal, June 2008)

-Logistics companies can incorporate the following as a solution for credit risk setting up of a good team of qualified professionals to analyze the market conditions and to make sure that cash is flowing in with reasonable accuracy -Insured by taking credit insurance policy, so that we can effectively hedge against bad debts and mitigate the risk from potential bad debts.

-Customers having diversified business will help the supply chain company to ensure that their pockets will be full with money under a recessionary scenario also. So the supply chain companies ensure that they are providing space and service to customers dealing various products. (AFE Journal, June 2008)

-Zero credit risk is not a reality. A very high quality credit appraisal, post-disbursement supervision and follow up may, in most situations, facilitate the maintenance of asset quality of exposure at the individual and portfolio level without any downgrade. But expecting a credit exposure to have Zero risk at all times is Utopian dream. Statistical analysis does not support 100% certainty in recovering the exposure in any situation whatsoever. Some element of risk will always remain, even in latent form, whatever the quality of appraisal and supervision for an exposure. (S.K.Bagchi 2006& 2011)

In conclusion, the evolutionary risk management processes accompanied by a radical shift in business risk culture are required to achieve competitive advantage through supply chain credit risk management. Thus an appropriate credit risk management structure is paramount in the organization's interest.

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Business Skills

*Dr. Ranjula Jain

In order to perform effectively and succeed in the business world, one must have various skills. This applies in almost all areas of life, but it is a main requirement for business related careers. Good business skills equip a person to achieve his or her goals while also accomplishing an organization's objectives.

As sustainability becomes more integrated within the business strategies and operations of global companies, the specific skill sets these companies require to support innovations, product development and others attributes of value creation become increasingly important. Marketplace dynamics and economic trends, government policies, technological change and the expectations of current and future employees and customers all create a highly dynamic business environment. A company's ability to stay focused on executing its business plan while demonstratingresitence and adoptability to marketplace and societal changes becomes a greater strategic imperative.

Stepping into a management position requires one to have the business kills to not only lead a team but also to manage operations. These responsibilities should not be taken lightly and require preparation prior to moving up in one's career.

Reviewing these business management skills so you can understand what employers are looking for in managers and see how you can develop your own skills to advance your career.

Thus, business skills are important at whatever level you work within an organization : from working in a mallroom to running the company, good skills make you attractive to fellow-workers and employers.

Business skills whether acquired in a formal setting, a training room or even the school of life can make a huge difference because good skills will give you the ability to communicate effectively with colleagues, get your ideas across, make people want listen to you – near what you have to say.

How to Develop Business Skills

A combination of hands-on experience and education is the best way to prepare for a leadership position.

1) Hands-On

On should begin by identifying the opportunities in your current position. Take the initiative to assist with certain projects or activities that can help you practice honing your skills in certain areas like scheduling, sales or marketing for example. Taking the initiatives to create these opportunities is a great way to learn new skills and show your superiors that you are ready for more responsibility.

2) Education

The fact is that 80% of management positions require candidates to have a Bachelor's degree or higher. Requiring employees to hold a Bachelor's degree helps employers ensure that candidates already have atleast a theoretical understanding of the skills needed to be an organizational leader.

Following are the basic skills that one requires for success in business:

1) Communication Skills

Management is still tight with budgets, and needs to be sold on new project ideas. The ability to construct an argument and make your ease study forcefully and clearly to your boss, client or co-workers will move your ideas to fruition. Computer system can provide all the information you need, but machines don't know how to package it up to got decision makers excited about lending their support to a project or idea.

2) Time Management and Organization

The ability to stay organized and prioritize task will go a long way to moving you and your team forward. An application may accomplish a task within a millisecond, but it doesn't know its context or how it fits into the scheme of things. Just as important, to be able to make a decision and act on an opportunity now — without getting scrapped up by paralysis by analysis — will delives results.

3) Goal Setting

No business operation – no matter how automated and virtualized – will get anywhere without a vision of the end result. It is this vision that focuses and solidifies all activities teams are undertaking.

4) Delegating

No matter how talented and educated, one individual cannot do everything that needs to be done to keep an organization on tract towards its goals. The ability to surround yourself with talented people who can augment your skills will get things done every time without fail.

5) Public Speaking and Presentation Skills

The ability to communicate your ideas to audiences will raise your profile to new levels. Web-based conferencing services make it easy, but face–to–face encounters will make lasting impressions.

6) Relationship Building

Nothing helps lay the groundwork for advancement more than cultivating and maintaining good relationships. Social media and e-mail may help make it easier to keep in touch, but the key is to keep those contacts going.

7) Involvement in Professional Groups/Conferences

The best way to exchange ideas, learn new things and expand your network is to become involved in groups relevant to your craft. This can be through user groups for a particular software environment you work with, or professional associations. There are plenty of websites and forums that enable professionals to engage with one another online, but nothing seals a bond like face-to-face activities.

8) Passion and Determination

Motivation has to come from within, the drive to excellence is entirely an internal affair. Totally out of reach of an IT system.

9) Civility, Politeness and Respect

Nothing makes a business a great place to work more than mutual respect. This should be a golden rule for every tech startup, Fortune 500 and public organization that wants to make a

positive difference in the world.

10) Entrepreneurial and Innovations

Even in the techiest of places, it takes a sense of imagination to conceive new ways to create value. New ideas are not generated by machines, they come from the minds of the people using those machines.

11) Desire to Learn

Nothing beats the value of education, whether its formal college degrees or completion of training skills in your profession. Even seeking out co-workers on the job for opinions and experiences means the growth of knowledge.

12) Flexibility and Adaptability

Rigidity never worked in the 1990's or 1930's and it certainly won't work now. Be open to new ideas, thoughts and environment.

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Paumacariyam and Jaina Identity

**Savita Chaudhary*

Religious identity in India has not invariably had a fixed 'all or nothing' exclusivity attached to it. John E.Cort has stated that "it is essential to understand the Jaina conception of history, the temporal self identity of the Jains in order to understand Jains".

Paumacariyam is an important text in order to draw an understanding about how Jainas articulated their own identity. This must have been influenced by the Jaina ideals on one hand and shaped by society around them on the other. The earliest extant Jaina Purana, Paumacariyam is written in Maharashtri Prakrit, composed probably in conformity with the Jaina belief that Prakrit was the sacred language in which the words of Mahavira were preserved.

According to A.B. Keith in the Paumacariyam we find the free use of what the grammarians have called deshishabdas, words for which no derivation from Sanskrit is obvious or normally possible.

Paumacariyam is the earliest extant non-canonical literary Shvetambara work. The date of this text has been debated by the scholars and the dates range from the first century to the seventh century. However, Romila Thapar has argued that composition of the text around third century seems more likely.

Paumacariyam is divided into one hundred and eighteen cantos or chapters, which consist of a total of eight thousand six hundred and fifty one gathas. The first thirty five cantos or chapters are called Uddeshas and the rest Parvans. The first twenty four describe the illustrious beings who according to Jaina universal history flourished before the time of Rama. The chapters twenty five to eighty five i.e. a total of sixty one, form the main part of the text. The last thirty three chapters contain the events following banishment of Sita like the death of Lakshmana, Rama's renunciation and attainment of moksha.

The story of Ramayana by the Jaina writers was not merely being rewritten but was changed significantly in terms of context, stories, plot, incidents and characters. When we analyze these changes and alterations, the objective or aim of the author in writing these texts can be brought out clearly. We see a distinct shift as far as religion of the main characters of the text is concerned. For instance Ravana is being portrayed as a devout Jaina. As most of the characters are either followers of Jainism or convert to Jainism towards the later parts of their lives, there is conscious and constant effort by the author to highlight the Jaina pilgrim places, temples, values, principles, rituals and Jaina way of life.

It is very interesting to note here that Vimalasuri writes that Lord Mahavir was named so because while playing once he moved the Mount Meru with his finger. This incident is very similar to what we have in the Mahabharata, where Krishna had lifted Govardhan on his small finger to help people when there was flood in the city of Mathura. It is relevant to note here that it has been claimed that Vimalasuri was also author of first Jaina Mahabharata, which has been lost.

Paumacariyam is full of stories and incidents about numerous kings abdicated the throne in favor of their sons and took to the life of an ascetic. There is reference to many such Vidyadhara kings renounced the world and several others following the path of Jinadharma were born in Devavimana. In the text we come across a story of Lord Ajitanath and it is in this context that we find an instance where he left his kingdom and took to what the author has termed as 'Nirgrantha' (Jainism). Vimalasuri goes on to write that along with Jineshvar, ten thousand kings also abdicated the throne and took Jaina-Diksha.

Further Vimalasuri mentioned that at the time of Lord Ajitanath there were ninety Ganadharas and ninety nine thousand nine hundred and ninety one Sadhus. In the time of Rishabhadeva, there were eighty four ganadharas and eighty four thousand sadhus. Well. Looking at these figures we can say with authenticity that these were not the real numbers but just following numerology of nine in the first case and eighty four in the other.

If these numbers were to be believed Jainism seems to have been a popular religion at that point of time. But what is being amply reflected in the text is that kings, who were considered role models by the people, are taking to Jaina way of life in large numbers. This may have been a major driving factor for many people to convert to Jainism or perhaps figures were just exaggerated in order to lure more and more people to adopt Jaina way of life or convert to Jainism.

King Bali of Vidyadhara clan of Vanaras is also being portrayed as a devout Jaina. When Ravana attacked the kingdom of Kishkindhapura, Bali made Sugriva the king and took to asceticism as he had pledged that he will not bow before anyone but Jinavarendra. He has been portrayed as a devout Jaina who did not want to fight a war as it led to destruction of so many lives.

In contrast, we have in this text the character portrayal of Ravana who is also a devout Jaina who regularly visited the temples and worshipped the Lord Jinendra. He is also referred to as the one who constructed and renovated many Jaina Chaityas but he is being shown in the text as someone who is constantly at war. Why did the author choose to portray these two devout Jainas in such different light? They both are being referred to as a devout Jaina, they both are kings as well but Bali follows the path of ahimsa and Ravana of violence. Hence we can see it clearly that the core principal of Jainism i.e. ahimsa has been compromised in the Jaina Ramayanas.

It will be of great relevance to state here that Ravana who is believed to have vanquished all the kingdoms of the earth according to the author, is being made to bow before Bali who was a believer in non-violence It is significant to mention here that after Bali took to asceticism, when Ravana was passing over Mount Ashtapad (also called Mount Kailasha) his Vimana stopped there and asked Marichi the reason for this. Marichi replied that a very powerful saint seems to be

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meditating here and you must pay your obeisance to him. Ravana was enraged to see Bali and tried lifting the Mount Ashtapad. Bali in order to save the Jaina temples pressed his toe against the mountain and Ravana screamed in pain, hence named Ravana. When the pressure was relieved by Bali, Ravana came and bowed before Bali pleaded for forgiveness.

According to this text there was a Jaina temple right in the middle of capital city of Dasharatha. There is reference to a Jaina festival also being celebrated. As far as rituals are concerned there is reference to three types of worship of Jaina images- Mansa, Vacha and Karmana. King Bharata along with his family visited the Jina temple where he pledged to renounce the world when Rama would come back from exile. The one who believed in teachings of Jinendra would be wealthy and respected by everyone. Donation of food is emphasized and it is mentioned when gift of knowledge is given as a gift then the person got expertise in all forms of arts. The one who does not take food in the night he would have an auspicious position. There is mention of numerous rituals and practices of Jainism in the Paumacariyam. Vimalasuri has stated in the text that here is no better dharma then devotion and worship of Jineshvar.

Further it seems that the author encouraged conversions to Jainism or the idea of conversion. In the eleventh chapter titled 'Marut ke Yajna ka Vidhvans' Vimalasuri has referred to the fact that Ravana had conquered all the kingdoms of earth. Ravana after having defeated kings who were 'full of pomp' undertook renovation of many Jina temples and worshipped idols of Jineshwardevas. It is stated here that he obliterated those who were against Jinavar.

The Jaina Ramayana under review explicitly manifests the attempt of the Jaina authors to highlight benefits of the Jaina rituals and principles on the one hand and futility of brahmanical rituals and principles on the other. Let us analyze one such incident referred to in the text. Once Narada saw that there are herds of animals being tied up in a place where lot of people had gathered so he went there to inquire about it. He was told by a Brahmana that these animals were to be sacrificed for the yajna that was on line of the teachings of the Vedas and can be performed by three varnas only – Brahmanas, Kshatriyas and Vaishyas. The performance of animal sacrifice was to please the gods. Narada retorted that what has been written in Vedas about yajnas, was that within our body which is like a vedika, with fire of Karma, we should burn- krodh, maan, maaya, lobh, raag, dvesh and moh, these are the animals which we need to kill. People, who torment and smother animals for yajnas, will go to hell just like the hunters. Narada tried stopping the sacrifice of animals but was captured. Soon the news reached Ravana, who was a devout Jaina and he sent his army to release Narada. The Brahmanas were trounced and released the animals.

Historically speaking, these instances also bear testimony to the fact that forced conversions to Jainism or ill treatment of followers of other religion did take place at the time when this text was composed. This may also be seen as the author's support for the 'idea' of conversion by force or by teaching about Jainism. There is reference to an incident where a Jaina sage promised to save life of a man who was punished with death penalty for sitting on the same carpet with the queen, on the condition that he would accept the Jaina faith.

An epidemic had broken out in the city of Mathura. When seven Jaina sages came to that city and due to rainy season they decided to stay on. Due to their presence of such pure souls, that epidemic came to an end and city became full of agricultural wealth. When they were leaving the city, they told Shatrughna that in order to keep epidemic at bay, you should get Jina temples constructed and install Jina images in houses. "The houses which will not have Jina images, there epidemic will kill people in the same way as tigress kills a deer. But a house with even thumb-size image of Jina will not be affected by epidemic.

We may argue that Paumacariyam was an attempt by a Jaina author to spread knowledge about

Jainism. Ramayana was chosen as a medium as in the contemporary times it was a popular story of an ideal king. It is relevant to note here that Vimalasuri has used Paumacariyam very effectively to spread knowledge about the Jaina rituals, values and principles, simultaneously attacking and exposing the futility of brahmanical rituals.

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Current BPO Industry Trends: Its process of Recruitment

*Dr. Sudhansu Sekhar Nayak

Abstract

Every field of management is developing and because of the trends in the upcoming generation and new innovative methods used in the business world today, Human resource also needs to be innovative and creative.

Many corporate worlds are using new trends in their businesses, they also need to adapt new practices for overcoming their rivals in the business, and these methods are required in all the fields of management Like Marketing, HR, Logistics, Operations, Finance etc.

In Human resource Management not only the new practices are introduced but also the new ideas and approaches are welcomed. The lookout for people in the corporate world for the employees is changing and that is the demand for the new business world. In all the fields of HR, innovations and new trends are welcome; this increases the value of the business not only in the eyes of its employees and its customers but also in the field of competition.

Key words: Innovation, New ideas and upcoming trends.

INTRODUCTION

In the field of recruitment new methods which are adopted commonly by the industry at large are BIG DATA. BIG DATA is used in several ways but the best two uses of BIG DATA is in recruitment and in Career planning, they help the recruiter to analyse the employee and his career planning. It is one of the biggest ways for maintaining HRIS, which is very important for any employer. With big data producing so much information, the onus is on HR to present all that information in a way becomes comprehensible and engaging.

CAREER DEVELOPMENT

Career Development starts with career planning, most of the organisations believe in career planning and development process, as this practice gives job satisfaction to the employees and organisation can retain its employees, this practice also increases the employee - employer relationship which is beneficial for the overall productivity of the organisation and its growth. This has also helped the employee to value his loyalty and also changed the Attitudes as people have become more career centric.

SOCIAL MEDIA SKILLS

This is a very upcoming and interesting technique used by the employers, this not only helps the employer to build its brand but also help the employer to build transparency in its business with its employees. The two-way communication that social media facilitates, is making it possible for organisations to quantify the results of their branding activities in a much better manner , sites like

LinkedIn, Face book and twitter provide the platform for the employer and candidate interface.

WORK LIFE BALANCE

Last but definitely not the least, the rise of technology has made it possible for employees to maintain better work-life balance. Learning programmes that can be conducted online, webinars and virtual conferences as well as the possibility to work from remote locations are all making it possible for people to balance their personal and professional lives according to their preferences. It is however, upon HR Managers to use their acumen and design work roles in such a way that employees perform to their best without feeling over-burdened. Such new practices attract the new talent towards the organisations.

NEWTRENDS USED IN THE BPO SECTOR IN INDIA

BPO sector is most sought after sector in India, these days; this sector is also responsible for the growth in our economy. BPO has generated huge number of jobs in our country for the youth. But despite of all that BPO faces a big problem of Attrition, where to retain the employee is the biggest problem. Their recruitment process is very tedious and lengthy and they also not able to recruit right person at the right job immediately. So, there are new innovative methods which are used in the BPO sector, which can help the recruiters in recruiting the right person at right job and also help the organisations to retain them for a long time. Few trends are:

OUTSOURCING

Many organisations in India now believe in outsourcing the processes. Few organisations outsource the whole process where as few organisations outs ource a part of the process; wherein in both the cases it becomes easy for the organisation to handle the process effectively. For e.g.Airtel outsource the recruitment process for its domestic call centre to the local recruitment agencies. Many of the Manpower consultancies are now working as business process partners for the large size BPO's where the first level of screening is conducted by them and then they send the selected candidates to the company, this process not only save the time but also gives accountability to the man Power consultancies for its selected candidates. In India the HR processes are being outsourced from more than a decade now. A company may draw required personnel from outsourcing firms. Outsourcing firms develop their human resource pool by employing people for them and make available personnel to various companies as per their needs. In turn, the outsourcing firms or theintermediaries charge the organisations for their services.

Advantages of outsourcing are:

1.Company need not plan for human resources much in advance.
2.Value creation, operational flexibility and competitive advantage
3.Turning the management's focus to strategic level processes of HRM

4.Company is free from salary negotiations, weeding the unsuitable resumes/candidates.
5.Company can save a lot of its resources and time

POACHING/RAIDING

"Buying talent" (rather than developing it) is the latest mantra being followed by the organisations today. Poaching means employing a competent and experienced person already working with another reputed company in the same or different industry; the organisation might be a competitor in the industry. A company can attract talent from another firm by offering attractive pay packages and other terms and conditions, better than the current employer of the candidate. But it is seen as an unethical practice and not openly talked about. Indian software, BPO and the retail sector are the sectors facing the most severe brunt of poaching today. It has become a challenge for human resource managers to face and tackle poaching, as it weakens the competitive strength of the firm.

E-RECRUITMENT

Now-a-days sites like LinkedIn, Facebook, twitter, etc have become the important source of getting a good resource for the organisation. In fact from these Sites they even get the employees who exactly meet the requirements. With such practice the organisations saves the money, time and effort spend on the consultants.

Many big organizations use Internet as a source of recruitment. E- Recruitment is the use of technology to assist the recruitment process. They advertise job vacancies through worldwide web. The jobseekers send their applications or curriculum vitae i.e. CV through e mail using the Internet. Alternatively job seekers place their CV's in worldwide web, which can be drawn by prospective employees depending upon their requirements.

Advantages of recruitment are:

- Low cost
- No intermediaries
- Reduction in time for recruitment.
- Recruitment of right type of people.
- Efficiency of recruitment process.

CHALLENGES IN RECRUITMENT PROCESS FOR RETAIL SECTOR IN INDIA ARE

Retail Industry in India is a huge sector and brings a lot of job opportunities and economic growth to the country ….but this sector also faces a lot of recruitment problem. The biggest problem that this sector faces is the no availability of the proper HR function. In most of the retail businesses in India, they generally do not believe in the employee friendly environment and also in their needs, because of which they find difficult to retain their best employees .Retail industry in India also faces a problem of Work Pressure and less pay packages, which creates job dissatisfaction among the employees. Another challenge in the retail industry is the unethical practices and non-attractive roles in the" not so known "organisations which are not "BRANDS". As the young crowd today wants to work with brands to make their careers. A big challenge with the Retail Sector in India is the non-availability of Career Oriented focus of the organisations for the employees and the employer, because of which non professional approach takes place in the organisation which gives birth to the dissatisfaction and attrition problems in the organisation.

Some of the recruitment challenges are:

* Finding the right talent that is willing to commit over the long-term.
* Retail jobs in the frontline are near minimum wage jobs, although players in specialty format tend to pay a little more. But pay cannot be used to hire people.
* Retail jobs are also not career builders in the short run. Thus, making career paths clear to new talent also poses as one of the biggest challenges.
* Competition and diversity are challenging too; everyone is looking for the same highly-qualified employees

NEW TRENDS ADOPTED BY THE INDUSTRY ARE:

* Build the brand name of the company in the overall employment market by communicating its attributes in a way that distinguishes the company from the competitors. The focus of the company can be on attributes such as inclusiveness, competitiveness, fast-paced, goal-oriented, values-based, having high integrity, graceful under pressure, fun, entrepreneurial and so on.
* Highlighting the job opportunities through company's own website as well as major job listing websites, such as monster.com and naukri.com targeting intranet postings current employees so they can see where new opportunities are available.
* Classified ads, signs at shopping malls, radio ads, brochures, message on sales receipts can also be used for recruitment.
* Employee referrals can also be promoted with bonuses for referring new hires that stay with the company for at least a prescribed period of time.
* The culture of a company, its values, and the way in which attributes are expressed and demonstrated appears to be a significant factor in employees choosing the retail company for which to work. It is also important to company managers who select employees for their temperaments as well as their skills.
* To overcome the short run career image, exposure to career paths to employees is required. Different companies have different career path models which are aligned with the company's culture, approach to employee communications, size and available opportunities, and management approach. Along with this, showing wages associated with career paths, showing

career paths and opportunities, internal promotions, internal job fairs can also be useful.

RECOMMENDATIONS

After studying the problems in the HR department of these two sectors, following recommendations are made by the researcher.

Compensation Strategies

Everybody in the organisation works majorly for the compensation and for the salary as seen earlier in BPO sector the crowd which joins the organisation are of young generation, who are immature and non-experienced especially at the entry level. So, it becomes the duty of HR department to give them an understanding of growth in that particular sector so that they can be retained for a longer time and alsocannot be poached easily by their competitors. Many IT organisations like TCS have started a programme which is known as academic interface. This programme interacts with the students in their colleges itself and prepares them for the recruitment processes of their organisation.

This programme is a certificate programme which is conducted by the organisation with the help of the faculty members of the institute. This makes the students employable and also gives them the job assurance.Such programmes are beneficial in fighting two specific problems of the organisation that are recruitment and Attrition. The biggest challenge of ensuring employees contribution to business results is in figuring out what kind of reward and recognition programme to implement. Total compensation comprises direct monetary payments (salaries, commission and bonuses) and indirect payments (paid vacations, health and life insurance and retirement plans). It should be fair to both the retailers and its employees. To better motivate employees, some firms also have profit-sharing.

Engaging & Retaining the Talented employees in retail Sector

It is challenging enough to find the right people, but more challenging is to retain and engage competent employees. Few methods can be adopted for the retail sector as:

* Fairness/equitable treatment.
* Better hiring processes and improved efforts to meet employee training needs.
* Providing good work environment with clear values and goals.
* Ensuring equitable pay and fair treatment.
*Teaching Work Life Balance
* To retain their people, the retailers should take every opportunity to tell employees about the career path sand opportunities that exist to move ahead and earn more money.
* Competitive Prising at entry level.
* Retail companies emphasises on performance, although to achieve this they provide the

support needed to assure the employees will be successful in their positions. Retailer can supplement this by emphasizing on special assignments, rotations, and training which can be used by retail companies to keep their employees.

* Employee retention through job enlargement in retail plays a crucial role as the job markets perform better for skilled personnel

CONCLUSION

Retail and BPO are the sunrise industries and perhaps one of the biggest industries having potential for employees. It has appeared suddenly and going to increase in future. India has no past experience of this type and of its magnitude. We have to get ready to meet the challenges posed by it at HR front Though, some players' viz. Future Group, Reliance, TCS , Wipro etc. have already taken initiatives, this growing industry requires many more to come in to shape of either captive institutes or private public partnership for creating, attracting, nurturing, and retaining trained manpower. Few Common steps which could be taken are as follows:

* Developing career path
* Vocational and management training.
* Company's commitment to internal promotion
* Shareholding systems, joint ventures.
* Developing talent and succession planning

Healthy Management Practices, Equitable remuneration

*Wage system

*Advancement opportunities

*Flexible timings (to manage their family responsibilities)

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Customer Perception, Problems and Satisfaction on Multi -level Marketing Products

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Introduction

World over multi-level marketing (MLM) has become a successful concept which provide opportunities for the emergence of successful entrepreneurs. Multi-level marketing is the fastest growing sector of the direct selling industry in the world during the last six to nine years. Moreover it is becoming more popular day by day due to the minimum risk involved. The reason for the growth of multi-level marketing business is simple; there are more people looking for opportunities to earn additional income to supplement to their regular income. Multi-level marketing is one of the forms of direct selling method which is also known as Network Marketing. Multi-level marketing enables customers to receive goods directly from the manufacturer. Thus, the customers get the entire benefits of direct selling. Multi-level marketing method have been successfully implemented for the first time by Carl Rehnborg in 1920 and started a company to distribute unique range of food supplements called California Vitamin Company and later renamed as Nutrilite Products Inc in 1934 and also the first multi-level marketing plan was introduced in 1945 by the company. This business is in operation in United States in all 50 states and in more than 100 other countries. The most reputed companies in multi-level marketing in India and abroad are Amway, Modicare, Oriflame, Tupperware, Quantum, Rmp, Goodways, etc.

India, as an emerging economy, has registered a phenomenal growth in the multi- level marketing industry. India is one of the largest consumer markets and has attracted many multi-level marketing companies to operate. The country has experienced reasonably steady growth in the multi-level marketing sector. Amway India, Oriflame and Modicare are the companies that have really introduced the concept of direct selling and multi-level marketing in India. Amway is the third top of multi-level marketing company operating in India. It is known to be the king of multi-level marketing industry which promotes individual entrepreneurship through its innovative direct selling approach of world class products. Its business is based on the simple integrity of helping people to lead a better life by marketing their products and services through independent business owners worldwide.

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Multi-level marketing through direct selling is reasonably increasing in the Indian consumer market. In today's world, consumption of fast moving consumer goods (FMCG) is tremendously increasing. The multi-level marketing companies offer household utensils, homecare products, cosmetics, fitness equipments, healthcare products, food supplements, etc. According to the American Marketing Association, "A customer is the actual or prospective purchaser of product or services". A marketer is in a position to study the customer perception, problems and satisfaction in order to sustain in the market with stiff and tough competition.

Today selling becomes very easy through the entry of multi-level marketing concept. The concept of multi-level marketing attracts more companies to sell their products to a large number of consumers and it is a fact that each and every individual can join the business and earn sufficient income by selling the products without any investment or risk. Another factor that helps any company to become successful in multi-level marketing business is the attitude towards customer service and satisfaction. The key to build a successful business is to believe that customer is the king. Only this belief holds good for any business and more for multi-level marketing businesses.In the early 1920's, multi-level marketing concept was introduced by Carl Rehnborg. By using the concept of multi-level marketing, he began to sell the major line of vitamins in the United States through his California Vitamin Corporation, which is renamed in 1939 as Nutrilite Products Company, Inc. Alticor Inc. connects entrepreneurs around the globe with unparalleled opportunity and consumers with premier products. They are the parent company of three distinct and dynamic businesses : Amway, Access business group LLC and Alticor Corporate Enterprises. Alticor is a global company offering products, business opportunities, and manufacturing and logistics services in more than 80 countries and territories worldwide. Amway Corporation Amway, a subsidiary of Alticor, is the largest multi-level marketing (MLM) organization in the world. Amway, an abbreviation of "American Way" was

coined in 1959 by the founders, Jay VanAndel and Richard DeVos. Amway is about people connecting people to better way of life. Amway Corporation is one of the largest Direct Selling companies in the world. It is a multinational direct-selling company using multi-level marketing techniques that sells a variety of products, primarily in the health, beauty, and home care markets. Today, Amway is a multibillion-dollar international business representing freedom and opportunity to millions of people in more than 100 countries and territories around the world. It owns and operates 15 global manufacturing and process plants around the world. Amway is a prominent and active member of the regional and national direct selling associations worldwide. In the following decades, Amway Corporation successfully established itself as a leading multilevel marketing business, built on strong values and founding principles that continue to sustain the company today. Amway India Today Amway is one of the most successful American Corporations. The MLM system is very important in Amway's business plan. Amway India is a wholly owned subsidiary of US $ 11.3 billion Amway Corporation which is renamed as Alticor Inc., Ada, Michigan, USA, established in 1995. Amway India commenced commercial operations on 5th May 1998 and has emerged as one of the largest Direct Selling FMCG Companies which manufacture and sell world-class consumer products. The Company has its headquarters in the National Capital Region of India - New Delhi. Amway has invested in excess of US$ 35 million (Rs.151crore) in India of this approximately Rs.22crore is in the form of direct foreign investment. The company is improving its Product line by introducing new and modifying the existing products. It is also a founding member of India Direct Selling Association (IDSA) and also a member of the Confederation of Indian Industries (CII) and Federation of Indian Chambers of Commerce (FICCI). Through its presence in India, multi-level marketing has helped improve human resource development through entrepreneurship and self-employment opportunity. In Fifteen years of commercial operation, Amway India has established a nation-wide network of over 152 offices and 64 city warehouses and four regional mother warehouses. The distribution and home delivery network is spread across over 4000 cities and towns. Objectives of the study

1. To understand the socio-economic profile of the customers.
2. To study the customers' preference and awareness towards Amway products.

3. To identify perception among customers towards the products.
4. To know the satisfaction level of customers.
5. To offer suggestions based on the findings of the study.

Hypotheses

1. Socio-economic factors are not associated with preference.
2. Socio-economic factors are not associated with perception.
3. Socio-economic factors are not associated with satisfaction.

Research methodology

The validity of any research depends on the systematic method of collection of data and analysis of the same in an appropriate manner. By adopting convenient sampling method the data have been collected from three hundred and seventy customers of South Odisha.

The primary data were collected from the respondents using a questionnaire. The questionnaire was constructed with questions relating to socio-economic profile, perception, preference, problems and satisfaction level of the respondents towards Amway products. The secondary data were collected from the journals, magazines, dailies, books and from the company's kit issued to the distributors and from brochures, handouts and websites. The collected data have been analysed by making use of the following statistical tools:

(I) Simple Percentage Analysis (ii) Chi-Square Test (iii) Analysis of Variance (ANNOVA)
(iv) T-Test (v) Friedman Rank Test (vi) Correlation Analysis (vii) Multiple Regression Analysis
and (viii) Step-wise Regression Analysis.

Review of literature

Rekha Choudhary & Karnal (2013) Amway India, Avon, Tupperware, Oriflame, Modicare and Hindustan Lever Network are the major network marketing players in the Indian market. The authors found that the multiplying effect on network marketing will expand when thedistributors continue their recruiting or sponsoring efforts. This multiplying effect is an important element in recruiting or sponsoring function which differs the network marketing from other types of direct selling.

Pravin Kumar and Dr. Asha (2012) This study focuses on the effectiveness of FMCG distribution channels with respect to the satisfaction of consumers in the rural market. Two companies -

Hindustan Unilever Limited (HUL), and Godrej Consumer Products Limited (GODREJ), which are pioneers in Fast Moving Consumer Goods (FMCG) in the rural market were selected to study their distribution channels in two rural districts of Maharashtra. The study revealed that there were limited stocks of products at village retailers; hence, customers had to wait for some days. So, it compelled them to travel outside their villages to meet their demands. The effectiveness of FMCG distribution channels in rural markets depended upon the satisfaction of the rural customers.

Suman .M, Anuradha and Manasa Veena (2012) For any business to be successful it must find a perfect way to approach its customers. Authors mainly concentrated and studied on why they apply data mining for direct marketing, how they apply and the problems one faces while applying data mining concept for direct marketing and the solutions for them in direct marketing. Direct marketing is widely used in the fields of marketing like telemarketing, direct mail marketing, email marketing etc., data mining is applied on this marketing strategy to avoid human flaws in classifying the customers based on their loyalty.

Rekha Attri and Sunil Chaturvedi (2011) This paper attempts to study the ethical issues involved in multilevel marketing and its awareness amongst the public. The genuineness of the products offered in relation to value for money and product quality is another area of study of this paper. They observe that a higher percentage of both males as well as females disagree that they are being pushed towards the distributorship of a MLM product. From the research they found that the awareness of Amway is the highest in the Indian market.

Chamikutty and Preethi (2010) This study projected Amway more as a FMCG company and less as a direct marketing business, the company will now start with the category advertising soon to "to educate customers about the brand as many people don't know us."

Products are still sold through a network of Amway Business Owners (ABOs) across the country with emphasis on bottom line margins. One of the thrust areas has been a faster delivery of the product range to end users. Amway has a network of 130 offices, 55 warehouses that reach around 4000 cities and towns across India. Taking a leaf out of the

FMCG sector, Amway has introduced smaller single use sachets of its products to generate trials among customers and get them interested. Lakshmi and Akhila (2009) This research paper is based on a survey in a direct selling organization. It envisages the need to study the factors that influence the quality of work life of employees in the company. The study reveals a number of factors which influenced the quality of work life, which could form the vital inputs for retention strategies. The findings reveals that sales force face some challenges, including the need to convince the customer, inadequate time to spend with the family, not supported to meet the targeted customer visits and lack of customized training.Yared Ademe (2012) Customer satisfaction is the main ingredient for effective implementation of network marketing strategy and its success in the market. Satisfied customers will be loyal and create strong relationship with the company. This study assessed customer's satisfaction in terms of the quality of products and service given by DXN Ethiopia. The study used both primary and secondary sources of data. Both probability and non probability sampling technique were used in this research. Most people are likely to recommend DXN products mainly because they believe that it gives solutions for health problems and its effectiveness. And also the compensation plan is one of the determinant factors for customer satisfaction. Customers/members of DXN Ethiopia exceeded their expectation about the qualities of the product and services which lead us to say that they are satisfied. The major recommendation is reducing the price of the products which is supposed to be very expensive by customers. lorian, Thomas and Wieseke (2012) The investigation extends research on house-brand programs from the traditional focus on household and consumer goods to a personal selling context. The major contribution of this study is to provide insights into how firms can mitigate the negative impact of salespeople's intentions to promote house brand on customer outcomes, findings that may refine conventional wisdom in sales management research. Both adaptive selling and sales empathy show significant mitigation effects. Customers served by empathetic salespeople or by salespeople proficient in adaptive selling are less negatively affected by intentions to promote house brand. From the study, it is also found that the negative effects of salespeople's intentions to promote house brand are smaller when the customer is familiar with the salesperson. The results of the study suggest that customers are more accepting of the recommendations of a salesperson they have met before, presumably because customers suspicion of ulterior motives in sales presentations is most pronounced in an

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initial sales encounter with an unfamiliar salesperson.

Rose Leahy and Bishopstown (2011) This paper aims to explore relationship marketing and the existence of relationships in mass consumer markets from the consumers perspective, with the focus on the fast moving consumer goods (FMCG) sector. The study highlights the dominant negative attitudes that exist among consumers to relationship marketing as it is operationalised in fast moving consumer goods markets. It is found that from the consumers perspective relationships do not and cannot exist in these markets and that the nature of exchange in such markets is not relationship based.

Consequently, the research concludes that there is a necessity to move away from relationship rhetoric in fast moving consumer goods markets, and to explore the true nature of exchange in the quest for effective marketing strategies. The research also suggests that further research on relationship marketing should focus on situations where relationships do and can exist and consequently the boundaries of relationship marketing should be limited to only these situations.

Mary and Richard (2010) Direct marketing has been in existence for a number of decades. The purpose of this study is to examine the evolution and review the various types of direct marketing. The evolution and change in direct marketing particularly when it involves the increased use and adaptation to technology does not necessarily mean that older, lower tech tried and true methods necessarily become irrelevant. Flexibility and appropriate use of all available possible options available seems to be a good approach with respect to marketing a product. Direct marketing has changed and at the same time, to some extent remained the same, is very helpful for use in developing the appropriate marketing strategy to market a product.

Majority of the studies have been conducted in multi-level marketing which results in finding out the growth rate of success, marketing strategies of the industry and perception, satisfaction and relationship of distributors towards companies.

Socio-economic profile of the respondents The socio-economic profile of the respondents include age, gender, marital status, social status, educational qualification, family income, family expenditure, total family members and monthly income.

TABLE NO -1 : AGE OF THE RESPONDENTS

Age	Numbers	Preference index	Above average	Below average	Range
Up to 20 Years	46 (12.40)	75.65	19	27	60.95-88.57
21 to 40 Years	270 (73.00)	77.52	124	146	50.48-97.14
Above 40 Years	54 (14.60)	73.55	28	26	51.43-94.29
Total	**370**	**76.71**	**181**	**189**	**50.48-97.14**

Source: Primary data
d.f.: V1 2, V2 367
3.020
Calculated F Value: 6.165
4.663

Table Value: Five per cent level:
One per cent level:

The above table shows that out of 370 customers, 46 (12.40 percent) customers are within 20 years of age. Their mean preference index is 75.65. Of which, 19 (41.30 percent) customers are above the mean preference index and the rest 27 (58.70 percent) customers are below the mean preference index. Their preference index ranges between 60.95 and 88.57.

Two hundred and seventy (73.00 percent) customers age ranges between 21 years and 40 years. Their mean preference index is 77.52. Of which, 124 (45.93 percent) customers are above the mean preference index and the rest 146 (54.07 percent) customers are below the mean preference index. Their preference index ranges from 50.48 to 97.14.

Fifty four (14.60 percent) customers are above the age of 40 years. Their mean preference index is 73.55. Of which, 28 (51.85 percent) customers are above the mean preference index and the rest 26 (48.15 percent) customers are below the mean preference index. Their preference index ranges between 51.43 and 94.29.

Mean preference index is high among customers, whose age ranges between 21 years and 40 years. Mean preference index is low among customers, who are above the age of 40 years. Thus, it is inferred that customers, whose age ranges between 21 years and 40 years have high level of

mean preference.

As the calculated 'F' value is greater than the table value at one per cent level, there exists significant mean difference among respondents classified on the basis of age. To ascertain whether age is associated with the level of preference Chi-square test is employed.

Table no 2: Educational qualification of the respondents and preference

Educational qualification	Numbers	Preference index	Above average	Below average	Range
Illiterate	12 (3.20)	74.53	19	27	60.95-88.57
SSLC	38 (10.30)	70.95	124	146	50.48-97.14
H.Sc.,	29 (7.80)	75.27	28	26	51.43-94.29
Diploma	48 (13.00)	77.58	19	27	60.95-88.57
Degree	179 (48.40)	77.87	124	146	50.48-97.14
Professional	64 (17.30)	77.28	28	26	51.43-94.29
Total	**370**	**76.71**	**181**	**189**	**50.48-97.14**

Source: Primary data
d.f.: V1 5, V2 364
Calculated F Value: 6.165

Table Value: Five per cent level: 2.239
One per cent level: 3.068

The above table depicts that out of 370 customers, 12 (3.20 percent) customers are illiterate. Their mean preference index is 74.53. Of which, three (25.00 percent) customers are above the mean preference index and the rest nine (75.00 percent) customers are below the mean preference index. Their preference index ranges between 60.95 and 91.43.

Thirty eight (10.30 percent) customers have completed their SSLC. Their mean preference index is 70.95. Of which, 16 (42.10 percent) customers are above the mean preference index and the rest 22 (57.90 percent) customers are below the mean preference index. Their preference index ranges from 51.43 to 93.33.

Twenty nine (7.80 percent) customers have completed their HSC. Their mean preference index is 75.27. Of which, 15 (51.72 percent) customers are above the mean preference index and the rest 14 (48.28 percent) customers are below the mean preference index. Their preference index ranges between 60.95 and 88.57.

Forty eight (13.00 percent) customers are diploma holders. Their mean preference index is 77.58. Of which, 24 (50.00 percent) customers are above the mean preference index and the rest 24 (50.00 percent) customers are below the mean preference index. Their preference index ranges from 50.48 to 94.29.

One hundred and seventy nine (48.40 percent) customers are degree holders. Their mean preference index is 77.87. Of which, 81 (45.25 percent) customers are above the mean preference index and the rest 97 (54.75 percent) customers are below the mean preference index. Their preference index ranges between 62.86 and 96.19.

Sixty four (17.30 percent) customers are professionals. Their mean preference index is 77.28. Of which, 29 (45.31 percent) customers are above the mean preference index and the rest 35 (54.69 percent) customers are below the mean preference index. Their preference index ranges from 51.43 to 97.14.

Mean preference index is high among customers, who are degree holders. Mean preference index is low among customers, whose educational qualification is up to SSLC. Thus, it is inferred that customers, who are degree holders have high level of mean preference.

As the calculated 'F' value is greater than the table value at one per cent level, there exists significant mean difference among respondents classified on the basis of educational qualification.

To ascertain whether educational qualification is associated with the level of preference Chi-square test is employed.

To identify whether mean preference differs among respondents classified on the basis of monthly income, ANOVA test is employed.

Table: 3: Monthly income and preference

Monthly Income	Numbers	Preference index	Above average	Below average	Range
Up to Rs.10000	159 (43.00)	75.90	75	84	50.48-97.14
Rs.10001 to Rs.20000	101 (27.30)	75.90	51	50	54.29-96.19
Above Rs.20000	110 (29.70)	78.61	57	53	51.43-94.29
Total	**370**	**76.71**	**181**	**189**	**50.48-97.14**

Source: Primary data

d.f.: V1 2, V2 367 Table Value: Five per cent level: 3.020

Calculated F Value: 4.419 One per cent level: 4.663

The above table shows that out of 370 customers, 159 (43.00 percent) customers are earning up to Rs.10,000. Their mean preference index is 75.90. Of which, 75 (47.17 percent) customers are above the mean preference index and the rest 84 (52.83 percent) customers are below the mean preference index. Their preference index ranges between 50.48 and 97.14.

One hundred and one (27.30 percent) customers belong to the income group ranging from Rs.10,001 to Rs.20,000. Their mean preference index is 75.90. Of which, 51 (50.49 percent) customers are above the mean preference index and the rest 50 (49.51 percent) customers are below the mean preference index. Their preference index ranges from 54.29 to 96.19.

One hundred and ten (29.70 percent) customers are earning above Rs.20,000. Their mean preference index is 78.61. Of which, 57 (51.82 percent) customers are above the mean preference index and the rest 53 (48.18 percent) customers are below the mean reference index. Their preference index ranges between 51.43 and 94.29.

Mean preference index is high among customers, who are earning above Rs.20,000. Mean preference index is low among customers, who are earning up to Rs.20,000. Thus, it is inferred that customers, who are earning above Rs.20,000 have high level of mean preference.

As the calculated 'F' value is greater than the table value at five per cent level, there exists significant mean difference among respondents classified on the basis of monthly income.

To ascertain whether monthly income is associated with the level of preference Chi-square test is employed.

Awareness and preference of products includes period of usage, frequency of purchase, source of awareness, product knowledge, place and mode of purchase and factors assisting the respondents for effective purchase.The above table depicts that out of 370 customers, 182 (49.20

Table No 4: Period of usage

Period of usage	Numbers	Percentage
Up to Two Years	182	49.20
3 to 4 Years	109	29.50
Above Four Years	79	21.40
Total	**370**	**100.00**

Source: Primary data

percent) customers use Amway products upto two years; 109 (29.50 percent) customers use Amway products for 3 to 4 years and the rest 79 (21.40 percent) customers use Amway products for more than four years. Thus, it is inferred that majority of the customers use Amway products upto two years.From the above table it is revealed that out of 370 customers, 161 (43.50 percent)

Table No 4: Period of usage

Source of awareness	Numbers	Percentage
Friends	161	43.50
Relatives	87	23.50
Neighbors	61	16.50
Colleagues	20	05.40
Media	6	01.60
Distributors	35	09.50
Total	**370**	**100.00**

Source: Primary data

customers are aware of Amway products through friends; 87 (23.50 percent) customers are aware of Amway products through relatives; 61(16.50 percent) customers are aware of Amway products through neighbours; 20 (5.40 percent) customers are aware of Amway products through colleagues; six (1.60 percent) customers are aware of Amway products through media and the rest 35 (9.50 percent) customers are aware of Amway products through distributors. Thus, it is inferred that majority of the customers are aware of Amway products through friends.

Social status

To identify whether mean preference differs among respondents classified on the basis of social status, ANOVA test is employed.Out of 370 customers, 72 (19.50 percent) customers are students.

Table-6: Social status and preference

Social status	Numbers				Range
Student	72 (19.50)	77.42	35	37	50.48-97.14
Employee	185 (50.00)	77.39	82	103	51.43-96.19
Business	56 (15.10)	76.41	24	32	51.43-92.38
Agriculturists	19 (5.10)	73.58	10	9	60.95-85.71
Unemployed	38 (10.30)	74.01	19	19	60.00-93.33
Total	**370**	**76.71**	**181**	**189**	**50.48-97.14**

Source: Primary data

d.f.: V1 4, V2 365 Table Value: Five per cent level: 2.396

Calculated F Value: 2.335 One per cent level: 3.371

Their mean preference index is 77.42. Of which, 35 (48.61 percent) customers are above the mean preference index and the rest 37 (51.39 percent) customers are below the mean preference index. Their preference index ranges between 50.48 and 97.14.

One hundred and eighty five (50.00 percent) customers are employees. Their mean preference index is 77.39. Of which, 82 (44.32 percent) customers are above the mean preference index and the rest 103 (55.68 percent) customers are below the mean preference index. Their preference index ranges from 51.43 to 96.19.

Fifty six (15.10 percent) customers are doing business. Their mean preference index is 76.41. Of which, 24 (42.85 percent) customers are above the mean preference index and the rest 32 (57.15 percent) customers are below the mean preference index. Their preference index ranges between 51.43 and 92.38.

Nineteen (5.10 percent) customers are agriculturists. Their mean preference index is 73.58. Of which, 10 (52.63 percent) customers are above the mean preference index and the rest nine (47.37 percent) customers are below the mean preference index. Their preference index ranges from 60.95 to 85.71.

Thirty eight (10.30 percent) customers are unemployed. Their mean preference index is 74.01. Of which, 19 (50.00 percent) customers are above the mean preference index and the rest 19 (50.00 percent) customers are below the mean preference index. Their preference index ranges between 60.00 and 93.33.

Mean preference index is high among customers, who are students. Mean preference index is low among customers, who are agriculturalists. Thus, it is inferred that Students have high level of mean preference.

As the calculated 'F' value is lesser than the table value at five per cent level, there exists no significant mean difference among respondents classified on the basis of social status.

To ascertain whether social status is associated with the level of preference Chi-square test is employed.

Perception towards products

Perception is how a person see the things. Customer perception is the process by which an individual selects, organizes and interprets stimuli into a meaningful and coherent picture of the world. It is the form of opinion regarding the various aspects of the products needed, the brands desired, the way of approaching and consuming them.

Table-7 : Opinion on Amway products

Features	SA	A	NANDA	DA	SDA	Total	Mean Rank	Rank
Products are high in quality	194 (52.40)	155 (41.90)	17 (4.60)	4 (1.10)	0 (0.00)	370 (100.00)	7.86	1
Company provides high quantity products	96 (25.90)	226 (61.10)	41 (11.10)	7 (1.90)	0 (0.00)	370 (100.00)	6.46	2
Range of products are available	97 (26.20)	188 (50.80)	76 (20.50)	9 (2.40)	0 (0.00)	370 (100.00)	5.98	3
Company possess good brand image in the minds of the customer	106 (28.60)	193 (52.20)	58 (15.70)	13 (3.50)	0 (0.00)	370 (100.00)	6.25	4
Company delivers products in time	99 (26.80)	186 (50.30)	66 (17.80)	19 (5.10)	0 (0.00)	370 (100.00)	5.98	5
Customer gain product knowledge through product demonstration	91 (24.60)	169 (45.70)	93 (25.10)	17 (4.60)	0 (0.00)	370 (100.00)	5.56	8
Products are easily accessible	84 (22.70)	172 (46.50)	93 (25.10)	21 (5.70)	0 (0.00)	370 (100.00)	5.46	9
Company offers innovative products	65 (17.60)	179 (48.40)	109 (29.50)	17 (4.60)	0 (0.00)	370 (100.00)	5.15	10
Refund policy for dissatisfaction of products	74 (20.00)	195 (52.70)	93 (25.10)	6 (1.60)	2 (0.50)	370 (100.00)	5.62	6
Company provides better customer	92 (24.90)	210 (56.80)	57 (15.40)	9 (2.40)	2 (0.50)	370 (100.00)	6.10	4
support Company provides good offers and discounts	70 (18.90)	210 (56.80)	78 (21.10)	12 (3.20)	2 (0.50)	370 (100.00)	5.58	4

Source: Primary data

Test Statistics (a)

N	370
Chi-Square	263.580
df	10
Asymp.	Sig. .000

A Friedman Test

1. Products are high in quality

Out of 370 respondents, 194 (52.40 percent) customers strongly agreed that products are high in quality; 155 (41.90 percent) customers agreed that products are high in quality; 17 (4.60 percent) customers neither agreed nor disagreed that products are high in quality and the rest four (1.10 percent) customers disagreed that products are high in quality. Thus majority of the customers strongly agreed that products are high in quality.

2. Company provides high quantity products

Ninety six (25.90 percent) customers strongly agreed that Company provides products in high quantity; 226 (61.10 percent) customers agreed that company provides products in high quantity; 41 (11.10 percent) customers neither agreed nor disagreed that company provides products in high quantity and the rest seven (1.90) customers disagreed that company provides products in high quantity. Thus majority of the customers agreed that company provides products in high quantity.

3. Range of products are available

Ninety seven (26.20 percent) customers strongly agreed that range of products are available; 188 (50.80 percent) customers agreed that range of products are available; 76 (20.50 percent) customers neither agreed nor disagreed that range of products are available and the rest nine (2.40 percent) customers disagreed that range of products are available. Thus majority of the customers agreed that range of products are available.

4. Company possess good brand image in the minds of the customer

One hundred and six (28.60 percent) customers strongly agreed that company possess good

brand image in the minds of the customer; 193 (52.20 percent) customers agreed that company possess good brand image in the minds of the customer; 58 (15.70 percent) customers neither agreed nor disagreed that company possess good brand image in the minds of the customer and the rest 13 (3.50 percent) customers disagreed that company possess good brand image in the minds of the customer. Thus majority of the customers agreed that company possess good brand image in the minds of the customer

5. Company delivers products in time.

Ninety nine (26.80 percent) customers strongly agreed that company delivers products in time; 186 (50.30 percent) customers agreed that company delivers products in time; 66 (17.80 percent) customers neither agreed nor disagreed that company delivers products in time and the rest 19 (5.10 percent) customers disagreed that company delivers products in time. Thus majority of the customers agreed that company delivers products in time.

6. Customer gain product knowledge through product demonstration

Ninety one (24.60 percent) customers strongly agreed that customers gain product knowledge through product demonstration; 169 (45.70 percent) customers agreed that customers gain product knowledge through product demonstration; 93 (25.10 percent) customers neither agreed nor disagreed that customer gain product knowledge through product demonstration and the rest 17 (4.60 percent) customers disagreed that customer gain product knowledge through product demonstration. Thus majority of the customers agreed that customer gain product knowledge through product demonstration.

7. Products are easily accessible

Eighty four (22.70 percent) customers strongly agreed that products are easily accessible; 172 (46.50 percent) customers agreed that products are easily accessible; 93 (25.10 percent) customers neither agreed nor disagreed that products are easily accessible; and the rest 21 (5.70 percent) customers disagreed that products are easily accessible. Thus majority of the customers agreed that products are easily accessible.

8. Company offers innovative products

Sixty five (17.60 percent) customers strongly agreed that company offers innovative products; 179 (48.40 percent) customers agreed that company offers innovative products; 109 (29.50

percent) customers neither agreed nor disagreed that company offers innovative products; and the rest 17 (4.60 percent) customers disagreed that company offers innovative products. Thus majority of the customers agreed that company offers innovative products.

9. Refund policy for dissatisfaction of products

Seventy four (20.00 percent) customers strongly agreed that refund policy offered by the company is for dissatisfaction of products; 195 (52.70 percent) customers agreed that refund policy offered by the company is for dissatisfaction of products; 93 (25.10 percent) customers neither agreed nor disagreed that refund policy offered by the company is for dissatisfaction of products; six (1.60 percent) customers disagreed that refund policy offered by the company is for dissatisfaction of products and the rest two (0.50 percent) customers strongly disagreed that refund policy offered by the company is for dissatisfaction of products. Thus majority of the customers agreed that refund policy offered by the company is for dissatisfaction of products.

10. Company provides better customer support

Ninety two (24.90 percent) customers strongly agreed that company provides better customer support; 210 (56.80 percent) customers agreed that company provides better customer support; 57 (15.40 percent) customers neither agreed nor disagreed that company provides better customer support; nine (2.40 percent) customers disagreed that company provides better customer support and the rest two (0.50 percent) customers strongly disagreed that company provides better customer support. Thus majority of the customers agreed that company provides better customer support.

11. Company provides good offers and discounts

Seventy (18.90 percent) customers strongly agreed that company provides good offers and discounts; 210 (56.80 percent) customers agreed company offers innovative products; 78 (21.10 percent) customers neither agreed nor disagreed that company offers innovative products; and the rest 12 (3.20 percent) customers disagreed that company offers innovative products. Thus majority of the customers agreed that company offers innovative products.From the Friedman Rank test, it is inferred that majority of the customers have good opinion towards Amway products due to high quality of the products followed by high quantity of the products, good

brand image, better customer support and the like. From the Chi-square test it is inferred that respondents' opinion towards Amway products differs.

Table: 8- Amway Products are Superior

Reasons	Mean Rank	Rank
Price	3.30	3
Quality	1.69	1
Quantity	2.86	2
Range of Products	4.42	4
Offers	4.87	5
Brand Image	4.97	6
Quick Delivery	5.88	7

Test Statistics (a)

Source: Primary data

N	299
Chi-Square	803.688
df	6
Asymp.	.000

A Friedman Test

From the Friedman Rank test, it is inferred that majority of the customers feel that Amway products are superior to other products due to high quality followed by high quantity, price, range of products and the like.

Customer satisfaction is the post-purchase evaluation where the perception towards the performance of selected goods or before purchasing. Basically customer satisfaction and dissatisfaction with products will influence the subsequent consumer behavioural intentions.

Satisfaction of customer satisfaction is the post-purchase evaluation where the perception towards the performance of selected goods or before purchasing. Basically customer satisfaction and dissatisfaction with products will influence the subsequent consumer behavioural intentions.

Table-9: Satisfaction on follow-up

Satisfaction on follow-up	Numbers	Percentage
Highly Dissatisfied	0	0.00
Dissatisfied	1	1.2
Neither Satisfied Nor Dissatisfied	7	8.3
Satisfied	64	76.2
Highly Satisfied	12	14.3
Total	**84**	**100.00**

Source: Primary data

The above table reveals that out of 370 customers, one (1.20 percent) customer is dissatisfied with the follow-up action taken by the company towards complaint; seven (8.30 percent) customers are neither satisfied nor dissatisfied with the follow-up action taken by the company towards complaint; 64 (76.20 percent) customers are satisfied with the follow-up action taken by the company towards complaint and the rest 12 (14.30 percent) customers are highly satisfied with the follow-up action taken by the company towards complaint. It is inferred that the majority of the customers are satisfied with the follow-up action taken by the company towards complaint.

Table-9: Level of perception and level of satisfaction
Ho: Level of perception is not associated with the level of satisfaction

Level of perception	Level of satisfaction			Total
	Low	Moderate	High	
Low	22 (39.30)	33 (58.90)	1 (1.80)	56 (100.00)
Moderate	12 (5.00)	208 (87.40)	18 (7.60)	238 (100.00)
High	0 (00.00)	37 (48.70)	39 (51.30)	76 (100.00)
Total	**34**	**278**	**58**	**370**

Source: Primary data d.f: 4 Table Value: Five per cent level: 9.488
Calculated V2 Value: 158.903 One per cent level: 13.277

Out of 370 customers, 56 (15.10 percent) customers have low perception towards Amway products. Of which, 22 (39.30 percent) customers have low level of satisfaction towards Amway products; 33 (58.90 percent) customers have moderate level of satisfaction towards Amway products and the rest one (1.80) customer has high level of satisfaction towards Amway products.

Two hundred and thirty eight (64.30 percent) customers have moderate perception towards Amway products. Of which, 12 (5.00 percent) customers have low level of satisfaction towards Amway products; 208 (87.40 percent) customers have moderate level of satisfaction towards Amway products and the rest 18 (7.60 percent) customers have high level of satisfaction towards Amway products.

Seventy six (20.50 percent) customers have high perception towards Amway products. Of which, 37 (48.70 percent) customers have moderate level of satisfaction towards Amway products and the rest 39 (51.30 percent) customers have high level of satisfaction towards Amway products.

The percentage of customers with high level of satisfaction towards Amway products is found high among customers who have high perception towards Amway products. The percentage of customers with low level of satisfaction towards Amway products is found high among respondents, who have low perception towards Amway products. Thus, it is found that customers who have high perception towards Amway products have high level of satisfaction towards Amway products.

As the calculated Chi-square value is greater than the table value at one per cent level, there exists significant association between level of perception and level of satisfaction. Hence, the null hypothesis is rejected.

Table – 10: Future purchase of Amway products

Purchase of products in future	Numbers	Percentage
Yes	312	84.30
No	58	15.70
Total	**370**	**100.00**

Source: Primary data

From the above table it is clear that out of 370 customers, 312 (84.30 percent) customers will continue to buy Amway products in future and the rest 58 (15.70 percent) customers will not continue to buy Amway products in future. Thus, it is inferred that majority of the customers will continue to buy Amway products in future.

Findings

- Majority (73.00 percent) of the customers are within the 21to 40 years of age. Whereas 51.40 percent of the customers are males
- Majority (48.40percent) of the customers are degree holders. and Majority (50.00percent) of the customers are employees.
- Majority (43.00 percent) of the customers are earning upto Rs.10,000. And Majority of the customers' families consists above three members.

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Caste As A Source of Oppression

*Dr. Geeta Garwa

To move in opposition to violence for peace and social impartiality is not only to struggle in resistance to the violence of our foreign and domestic policies, but also to face the dangerous society of oppression in our daily lives. It is very painful to face violence. Speaking of oppression or using words such as sexism or racism can often result in people feeling guilty or hurt or reacting defensively. Most of us benefit from some form of advantage; most of us suffer from inequity of one or more kinds, from one or more sources. because oppression distorts the power dynamics between us, and as a result, damages and divides, us it is harmful to everyone.

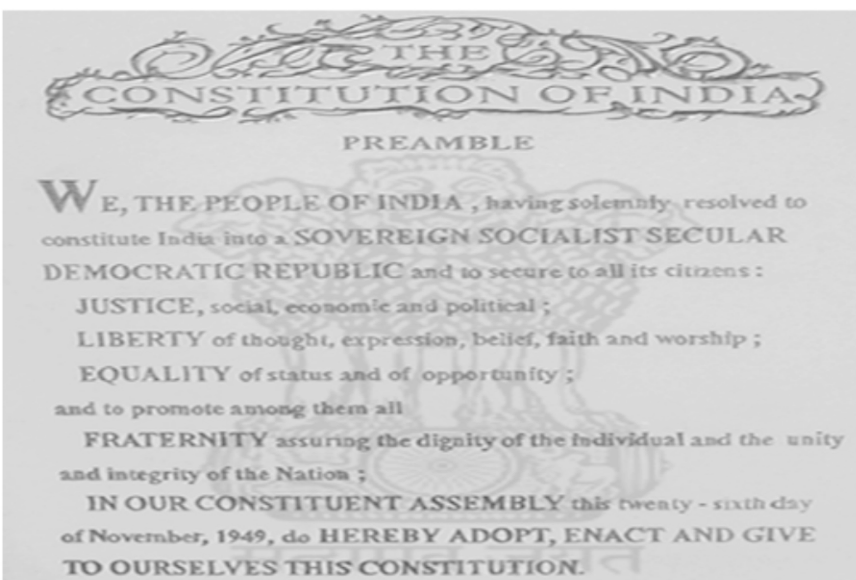
There is a need to end the institution of the oppression which is harming the society but none of us alone has the power to end the institutions of discrimination. It is both the individual and the community that together offer a combined challenge to these forms of discrimination that lead to the social and political changes that benefit us all. In India, caste is serious matter. If you are a Hindu, you cannot change your religion and you cannot change your caste: you are born a Hindu and you are born into a caste.

In Indian History it has been observed that caste decides the work you and your parents do. An untouchable now called Dalit, Dalit means downtrodden will usually be occupied in caste-ordained occupations that are unclean and also known as "untouchables", they are a mixed population of numerous caste groups all over South Asia. The highest caste, the Brahmin was born earlier than a Kshatriya (warriors) out of the mouth of Lord Brahma. Brahmin will be employed in reading and writing-associated ventures. The Kshatriya (warriors) came out the next from the arms of the same God indulge in warrior and the Vaishya were third in the row that sprang out of the thighs of this supreme creator, they do the business activity. Finally Shudras appeared from the feet of Brahma to espouse the cause of servitude. The myth behind birth of castes out of mouth, arms, thighs and feet of the Lord Untouchables stood at the bottom to comply with the commands of all the three castes ranked in order. One can fight oppression with violence or one can fight oppression with education. Although the caste system has been abolished under the Indian constitution, there is still wide spread discrimination and prejudice against Dalits, particularly women. Dalits are frequently denied such basic rights as education, housing, property, freedom of religion, choice of employment and fair treatment before the law.

In rural India, where caste origins are more apparent and Dalits often remain excluded from local religious activities, many elite class believe that Dalits will pollute the temples if they enter in sacred places.

Oppression is the devil of all society which needs to be removed. Oppression can be experienced through many sources, such as Racism, Sexism, Classism, Ageism, etc. Whatever the origin of the tradition of the caste system or varanashram in Hinduism – the tradition as defined by Manu or the tradition engendered over the years by serfdom that is supposed to have given birth to the sophisticated structure of casteism – the fact remains that casteism has emerged as a form of cursed human bondage. **"**The sweeper," remarks Forster, "is worse off than a slave, for the slave may change his master and his duties may even become free, but the sweeper is bound for ever, born into a state from which he cannot escape and where he is excluded from social intercourse and the consolations of his religion". *(Forster Preface v.viii Untouchable by Mulk Raj Anand: 1964)*

We are fond of hearing statements of wisdom like India being the biggest democracy in the world today. But millions and millions of Sudras and Dalits and untouchables in India did not have much to rejoice for a long time in this biggest democracy. It is true that Dr. B R Ambedkar, and other founding fathers of the Indian constitution crusading for the rights of the Indian untouchables saw to it that Indian constitution through its preamble commits itself to secure to all its citizens:



THE CONSTITUTION OF INDIA

PREAMBLE

WE, THE PEOPLE OF INDIA, having solemnly resolved to constitute India into a SOVEREIGN SOCIALIST SECULAR DEMOCRATIC REPUBLIC and to secure to all its citizens:

JUSTICE, social, economic and political;

LIBERTY of thought, expression, belief, faith and worship;

EQUALITY of status and of opportunity;

and to promote among them all

FRATERNITY assuring the dignity of the individual and the unity and integrity of the Nation;

IN OUR CONSTITUENT ASSEMBLY this twenty-sixth day of November, 1949, do HEREBY ADOPT, ENACT AND GIVE TO OURSELVES THIS CONSTITUTION.

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And it is also true that Indian constitution through article 17 abolishes untouchability while declaring, "Untouchability is abolished and its practice in any form is prohibited. The enforcement of any disability arising out of 'untouchability' shall be an offence punishable in accordance with law." But the bitter reality is that in spite of these pious and sacred declarations, the wretched of the peer earth in this country; the untouchables have and often continue to suffer open and blatant discrimination. The year 2001 report of the National Commission for Scheduled Castes and the Scheduled Tribes brings out that in comparison to the year 1999 when 27561 cases were filed under the Scheduled Castes and the Scheduled Tribes Act, in the year 2000 this number increased to 28441.This fact must not be missed here that these figures in no way fully represent the horrendous ground reality. It is a minuscule minority of the persecuted Dalits, which dares to file complaints against persecution. Many studies and reports are available which clearly show that in very large number of cases either the caste discrimination is tolerated as a fact of life or official machinery in collusion with high caste tormentors is able to hush up the complaints.(*Undoing India The RSS way* : 2002 70)

President of India, KR Narayanan in his Republic Day address of 2001 had to concede, "Untouchability has been abolished by law but shades of it remain in the ingrained attitudes nurtured by the caste system." (*Untouchables in Manu's India:* #2004 12*)*

According to Ambedkar it is urged in some quarters that whatever tests are applied for ascertaining the liberation untouchable classes they must be applied uniformly all over India. In this connection, I desire to point out that in a matter of this sort it would hardly be appropriate to apply the same test or tests all over India. India is not a single homogeneous country. It is veritably a continent. The various provinces are marked by extreme diversity of conditions and there aren't uniform conditions races or language. Owing relatively little cultural of communication each province has evolved along its own lines with its own strange manners and modes of social life. In such circumstances the degree of regularity with which most of the tests of untouchability are found to apply all over India is indeed remarkable. For Instance, bar against temple entry exist everywhere in India. Even the test of well water and pollution by touch apply in every province, although not with the same inflexibility everywhere. But to insist on absolute uniformity in a system like that of untouchability which after all is a matter of social behavior and which must therefore vary with the circumstances of each province and also of each individual is simply to trifle with the problem." (*On the Depressed Classes*: May 1, 1932)

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Cyber Crime and its Impact on Business and Social Sector: A Review

****Dr. Rajeev Srivastava***
*****Rajesh Koolwal***

Abstract –

Today Cyber crime is a worldwide issue which is far spreading. Because of the expanding number of individuals getting to the web, pace is being developed of innovation, and its broad use in the world, a greater amount of the world populace is getting to be defenseless against association in Cyber crime – whether it be as a victim or a criminal. The assaults those are prepared purposely can be considered as the digital wrongdoing and they have genuine effects over the general public as mental issue, temperate upset, danger to national safeguard and so on. Cyber crime includes various levels ranging from both the victim and criminal side from a unique individual, a group, organizations undertaking, the administration and the barrier to the nations of the world. In this paper, we provide an overview of digital wrongdoing and inspect the consciousness of the same among distinctive levels on the issue of Cyber Crime, to push the thoroughness of this issue and the pressing need to point of confinement its effect worldwide.

Keywords–Cyber Crime, Digital assaults, Populace, Violation, Wrongdoings.

I. INTRODUCTION

Present day period is too quick to use the time element to accomplish over the execution variable. It is just conceivable by the utilization of Internet. Web term can be characterized as the gathering of a huge number of PCs that give a system of electronic associations between the PCs. Everybody welcomes the use of world wide web however there is another side of the coin that is digital wrongdoing by the utilization of Internet. The lexicon characterizes Cyber crime as "Wrong doing led by means of the Internet or some other PC network" (Merriam-Webster.com) [1]. The definition remains extremely wide in light of the fact that "digital" is characterized as "identifying with the way of life of PCs, data innovation, and virtual reality." There are various gatherings from law authorization offices to the India Government as well as numerous organizations of different nations everywhere throughout the world, that fighting the issue.

The rate at which cyber crime has been growing is alarmingly high. The advantages of internet have motivated more people into doing wrong things. Most of the world is entirely dependent on internet which makes them all vulnerable to internet assaults. Modernization and the growing usage of computers in the world have given individuals a thought process to learn more and turn out to be as knowledgeable as software engineers. With increasing knowledge of individuals, there is an emerging danger that they will divert their new knowledge and skills to carry out Cyber crimes.

The internet allows fast availability between countries, which permits hoodlums to carry out Cyber crimes from anyplace in the world. Because of the interest for the web to be quick, systems are intended for most extreme velocity, as opposed to be secure or track clients ("Interpol" standard. 1) [2]. The programmers can thus easily and effectively access the systems and misuse the data in lack of security. Moreover, the wide range and cheap and easy availability of PCs empower these hoodlums to acquire unauthorized data and carry out abuse. Besides, outdated software's and hardware systems are more vulnerable than up to date systems. Numerous organizations don't propel their innovation or security until there is an immediate risk against their digital security (Faig) [3]. For instance, the Internet Archive, an online gathering of a huge number of digitized books, just changed their digital security because of the risk of reconnaissance on their innovation by the legislature and National Security Agency (NSA) (Miners, par.1,3) [4]. The NSA uses devices, as XKeyscore, to seek through messages, online talks, and skimming histories without approval (Miners, standard. 4). The solution has been found out by Internet Archive against security breaks. For instance, they are executing a scrambled Web convention standard of "HTTPS" and making it a default in the sites' URL to keep the listening in of clients (Miners, standard. 2). Despite the fact that it builds an organization's security, organizations are unyielding in their innovative courses and in tackling Cyber crimes carried out against them. In 2005, among 7,818 organizations, 67% distinguished no less than one digital assault against their organization, however most organizations did not report digital assaults to law implementation offices ("Bureau of Justice Statistics" sec. 2) [5]. At long last, the "velocity,

comfort, and secrecy" of cutting edge innovations, makes Cyber crime a prime path for crooks to carry out wrongdoings with extraordinary achievement and with a decent risk of evading discovery ("Interpol: Cyber crime" par.1). With rapid globalization the curse of cyber crime is also expanding inevitably.

II. TYPES OF CYBER CRIME

Hoodlums perform cyber crime utilizing daily information of individuals which easily puts them in danger of being harassed. Cyber crimes of various sorts, focus on harassing individuals. A percentage of the digital wrongdoings are said as underneath:

- Cyber terrorists: There are numerous sorts of digital terrorists. Here and there it's a fairly brilliant programmer breaking into an administration site, different times it's only a gathering of similarly invested Internet clients who crash a site by flooding it with movement. Regardless of how innocuous it may appear, it is still unlawful to those dependent on medications, liquor, rivalry, or consideration from others, to the criminally careless.
- Crackers: A cracker is a malevolent individual who endeavors or breaks into a safe PC framework, with the expectation of taking or wrecking data or impairing the framework. Wafers are advanced, all around prepared crooks. These people are resolved to making misfortune fulfill some hostile to social intentions or only for the sake of entertainment. Numerous PC infection makers and merchants fall into this category.

- Computer Viruses: These are PC programs that, when opened, put duplicates of themselves into other PCs' hard drives without the clients' assent. Making a PC infection and spreading it is a digital wrongdoing. The infection may take plate space, access individual data, ruin information on the PC or send data out to the next PC client's close to home contacts. The most widely recognized path for an infection to contaminate a PC is by method for an email connection. A sample would be in the event that you got an email with a connection. You open this connection, and the infection instantly spreads through your PC framework. Sometimes, if the infection is opened by a PC on a framework system, for example, your place of vocation, the infection can instantly be spread all through the system without waiting be sent by means of email. There are various reasons that a man would make an infection to convey to another PC or PCs. It might be to take data or cash, to attack that framework or to show the imperfections that the other PC framework has. Now and again these infections can be expelled from the client's PC framework, and sometimes they are definitely not. Hence, it is simple for us to see how these infections cause huge budgetary mischief consistently. The discipline for the individuals who harm or increase unapproved access to a secured PC can be jail time and the reimbursement of money related misfortunes.

- Cyber bulls: Cyber bulls is any provocation that happens by means of the Internet. Awful discussion posts, verbally abusing in visit rooms, posting fake profiles on sites, and mean or coldblooded email messages are all methods for Cyber bullying.
- Hackers: A person who has uncommon aptitude in regards to PC programming; A noxious spy who endeavors to find and accordingly mess with touchy data through jabbing around PC based advancements. These people are generally alluded to as "system programmers" or "secret key programmers."
- Cyber stalking: Cyber stalking is the utilization of the Internet or hardware to stalk or annoy an individual, an association or a group. There are numerous courses in which cyber stalking turns into a digital wrongdoing. Cyber stalking can incorporate observing somebody's action continuous, or while on the PC or gadget in the present minute, or while they are disconnected from the net, or not on the PC or electronic gadget. Cyber stalking turns into a wrongdoing in light of the rehashed debilitating, annoying or observing of somebody with whom the stalker has, or didn't really has, a relationship. Cyber stalking can incorporate provocation of the casualty, the getting of money related data of the casualty or debilitating the casualty keeping in mind the end goal to alarm them. An illustration of cyber stalking would be to put a recording or observing gadget on

a casualty's PC or cell phone keeping in mind the end goal to spare each keystroke they make so that the stalker can acquire data. Another case would be over and again posting deprecatory or individual data around a casualty on site pages or online networking regardless of being cautioned not to do as such. Cyber stalking has the potential discipline of a jail sentence.

- Pranksters: These people execute traps on others. They for the most part don't mean a specific or durable damage.
- Salami attackers: Those assaults are utilized for the commission of monetary violations. The key here is to make the adjustment so unimportant that in a solitary case it would go totally unnoticed.
- Identity theft: Identity theft is a type of taking somebody's close to home data and professing to be that individual keeping in mind the end goal to acquire money related assets or different advantages in that individual's name without their assent. Data fraud is viewed as a digital wrongdoing. The individual data stolen can incorporate the individual's name, government managed savings number, conception date or charge card numbers. This stolen data is then used to get new Visas, access financial balances or acquire different advantages, for example, a driver's permit.

Wholesale fraud is finished by utilizing ruptures as a part of the casualty's program security or through spyware, which is programming put unconsciously on a man's PC with a specific end goal to acquire data. Wholesale fraud can likewise be performed by hacking into PC systems to get individual information - once in a while in huge sums. For instance, an individual could get your watchword and acquire your own data that you went into Amazon.com when you made a buy previously. He could then utilize your introduction to the world date and standardized savings number keeping in mind the end goal to apply for another driver's permit in your name with his photo on it! Fraud is deserving of a jail authorize.

- Career Criminals: These people procure part or all piece of their salary from wrongdoing, in spite of the fact that they faultfinders, addicts and silly and clumsy individuals. These people reach out from the rationally sick don't as a matter of course participate in wrongdoing as a full time occupation. Some have a vocation, win a little and take somewhat, then proceed onward to another occupation to rehash the procedure. Now and again they plan with others or work inside composed posses, for example, the Mafia. "The FBI reported in 1995 that there were more than 30 Russian posses working in the United States. As per the FBI, a large portion of these offensive organizations together utilize propelled data innovation and scrambled interchanges to evade catch" [6]

III. IMPACTS OF CYBER CRIME

- **Potential Economic Impact of cybercrime on Society:** Principal security firms which watch and break down the occurrences jumped out at their customers have given assessments of the yearly misfortune endured by endeavors. Many billion dollars are dissolving their benefits. On the off chance that we extend the impacts of Cyber crime to government circles, open industry and the whole populace, it's anything but difficult to expect that the measure of harm achieves a few hundred billion dollars. Much of the time, that gauge can be deluding. That is on the grounds that there were still an excess of organizations that neglect to evaluate the misfortunes identified with Cyber crime. At times, they absolutely overlook that they're casualties of assaults. The larger part of appraisals depended on a review, and misfortune assessments depend on crude suppositions about the greatness and impact of digital assaults to give a monetary assessment.
- **Digital criminal exercises** are expanding by frequency in a situation aggravated by the financial emergency. We additionally face fixed spending by the private area, and lessened money related liquidity. About 80% of Cyber crime acts are assessed to start in some type of sorted out action. The dissemination of the model of misrepresentation as-administration and the enhancement of the offerings of the black business sector is likewise pulling in new performing artists with unobtrusive aptitudes. Cyber crime is

turning into a business opportunity open to everyone driven by benefit and individual increase. Today's buyer has turned out to be progressively reliant on PCs, systems, and the data these are utilized to store and protect, the danger of being subjected to digital wrongdoing is high. A percentage of the reviews led in the past have demonstrated upwards of 80% of the organizations' studied recognized money related misfortunes because of PC breaks. The estimated number affected was $450 million. Right around 10% reported money related extortion [7]. The 2011 Norton Cyber wrongdoing uncovered that more than 74 million individuals in the US were casualties of digital wrongdoing in 2010. These criminal demonstrations brought about $32 billion in direct monetary misfortunes. Further investigation of this developing issue found that 69 percent of grown-ups that are online have been casualties of digital wrongdoing bringing about 1 million digital wrongdoing casualties a day. Numerous individuals have the state of mind that digital wrongdoing is a reality of working together online [8].

- **Impact of Cyber Crime on Business:** Cyber crimes in business type mainly involves breaking into databases of major industries or organizations. This database is very valuable as it contains all the personal data of people associated with that company. All organizations that work online need to manage digital wrongdoing somehow. The National Computer Security Survey (NCSS) in 2005 found that 67% of reviewed organizations had found no less than one type of digital wrongdoing. Battling digital wrongdoing is costly and should dependably advance as new dangers and strategies rise. The accompanying samples are three ways that digital wrongdoing influences organizations and their clients.

Changing Methods of Doing Business:

Digital wrongdoing can affect organizations in more than simply money related ways. Organizations need to reevaluate how they gather and store data to guarantee that touchy data isn't defenseless. Numerous organizations have quit putting away clients' money related and individual data, for example, Visa numbers, standardized savings numbers and conception dates. A few organizations have closed down their online stores out of worry that they can't enough secure against digital burglary. Clients are additionally more intrigued by knowing how the organizations they manage handle security issues and they will probably disparage organizations that are forthright and vocal about the insurances they have introduced.

- **Impact of Cyber crime on Youth:** The biggest element for kids and youth who perpetrate Cyber crime is the vicinity of other youngsters who carry out Cyber crime. Companion weight makes a domain for these offenses to happen, and the casualties may not have all the earmarks of being genuine to children used to playing computer games, staring at the TV and having a desensitized reaction to the world. Violations of this nature can appear like safe fun, particularly to those with low motivation control consolidated with PC abilities that adversary even the most experienced Cyber Security proficient. The most well-known Cyber crimes perpetrated by adolescents are digital tormenting, downloading media like motion pictures and music, provocation through email, content or person to person communication locales and hacking into PCs and open or private systems. With the media focus on the passing's of adolescents and youthful grown-ups coming about because of online badgering and digital tormenting, effort the nation over have started to teach these kids about the passionate toll these wrongdoings tackle casualties. In view of the age of these hoodlums, Cyber Security experts and law implementation authorities have a troublesome time looking for reasonable disciplines, if these adolescents are even sentenced. Discovering the right harmony between instructing youth on the impacts of Cyber crime on the group, or digital harassing on companions can be a troublesome errand, and numerous adolescents keep on carrying out the same sorts of violations paying little heed to the outcome. Programs that give devices to reporting digital harassing and different Cyber crimes by the individuals who witness it happen can be one arrangement in the counteractive action of these wrongdoings. Adolescent violations that happen over the Internet, on PCs or through mobile phones and content informing can be pretty much as harming as verbal dangers

or wrongdoings that damage individual property. The impacts of these violations, generally just noticeable to the casualty and any family or companions, can be durable and hindering to the mental and enthusiastic soundness of those influenced. To battle the risk of Cyber crimes perpetrated by adolescents, a qualified proficient with a degree in digital security can give a larger security and create a zero-tolerance environment that takes control of these devastating crimes.

- **Impact of Cyber crime on Social Media:** The idea of digital security came in front when the quantity of Internet clients is begun expanding the world over and individuals are included with online money related exchanges. The term digital wrongdoing is affirmed as the official wrongdoing term as crooks began getting more forceful once again the online and turning into a risk for a large number of Internet clients. Social Medias are considered as a component of life for a noteworthy part of Internet clients. Every web client has no less than one or more records in distinctive online networking stages. The danger components of social Medias can be ordered to the accompanying classifications. Wholesale fraud is the key danger to numerous online networking clients, as a large number of online clients utilize their own data keeping in mind the end goal to getting enrolled with one or more online networking stages. Such immense data with individual information of such a large number of individuals is one of the most straightforward focuses for some digital culprits. Numerous clients are additionally given data about their credit or charge card and utilize those cards to buy diverse items, things or administrations through these online networking stages. This is the reason the digital hoodlums around the globe are ceaselessly attempting to get inside the individual points of interest of numerous clients from those online networking stages.

IV. LACK OF LAW ENFORCEMENT

As one article clarifies "PCs and the Internet have improved the criminals, keeping in mind the law, once more, is getting up to speed, police don't have sufficiently about assets and ability to catch hooligans to any important degree" (Wolf, standard. 6) [9]. Cyber police aren't regularly updated with the upcoming trends and innovations popping every day and thus it is hard for them to be updated.

There are four aspects for fighting Cyber crime. "Specialists [in law enforcement] concur that one and only in seven Cyber crimes are accounted for to the powers or offices. For example- the Internet Crime Complaint Center (IC3)" (Wolf, standard. 7). Another is "guaranteeing sufficient diagnostic and specialized abilities for law implementation" (Wolf, standard. 11). To explore Cyber crime productively and adequately, "law requirement organizations need gifted agents, up and coming PC measurable inspectors, and prosecutors with Cyber crime recognition" (Wolf, standard. 13). On the other hand, the pool of qualified possibility to research Cyber crimes is constrained as they require high amount of skill and training.(Wolf, standard. 14). The Defense Cyber Crime Center reported that "it can take up to 12 months [for an investigator] to wind up sufficiently capable to completely oversee examinations" (Wolf, standard. 15).

V. SUGGESTIONS FOR CONTROLLING CYBER CRIME THROUGH PROPER LAW REINFORCEMENT

There have not been many steps taken against increasing cyber crime rates in India. There are quite a few reasons that can be debated for the lack of law enforcement against this type of crime. The first of all is majorly the non updated untrained police force against cyber crime. As of now only few states in the country have developed a separate team for investigation for such kind of crimes. So in order to remove that kind of problem a separate task force should be set up which mainly deals with the issues based on cyber type. This might take some time but it has become a necessity. The other major dispute arises from border guidelines particularly in India. A crime committed in one state doesn't get support from other states due to poor management and bureaucracy involved.

So in order to resolve this issue a central agency should also be setup which monitors the other departments setup in various other states. This will allow smooth functioning of the department and its processes.

In order to remove or reduce the rate of cyber crimes police need to function hand in hand with people in the society. This can only happen if people are made aware of the cyber crimes that are prevailing currently. Students studying in schools should be given some kind of knowledge about the rules and regulations for using internet. They should be trained on how to stay safe and keep others safe. If education prevails, law would always become effective in reducing such crimes.

VI. CONCLUSION

This study has portrayed profoundly various regular digital violations, recognized in the different regions of Indian managing an account, monetary and social segment. To protect the digital wrongdoing, interruption discovery procedures ought to be built up. The fast development to worldwide digital wrongdoing and the multifaceted nature of its examination requires a worldwide vicinity. Right away, the measures embraced to counter these wrongdoings are not just dominatingly. It is totally basic to build collaboration between the universes the apparatuses, which will help them viably counter worldwide digital wrongdoing. The comprehension of the conduct of digital offenders and effects of digital wrongdoings on society will discover the adequate intends to defeat the circumstance. The best approach to beat these violations can extensively be characterized into three classes: Cyber Laws, Education and Policy making. In creating nations, similar to India, digital wrongdoing is a significant issue in light of the fact that there is an absence of preparing on the subjects to research the digital wrongdoing. It is a major danger and it requires an organized and helpful activity with respect to the money related, managing an account, social division and the law implementation organizations. Finally, it can be presumed that to take out digital wrongdoing from the internet is not a conceivable undertaking but rather it is conceivable to have a customary mind its all exercises and exchanges. The main way that is to make mindfulness among individuals about their rights and obligations and further making the use of the laws more stringent to check wrongdoing. There is a need to acquire changes the Information Technology Act to make it more powerful to battle digital wrongdoing.

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Write references here (in IEEE format). Two such templates, as sample examples, are given hereunder.

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ShortFilms: Condensed Narratives Expanded Impact

*Dr Rama Hirawat

In accordance with the title, I've divided the paper into two segments the first one will interrogate the history and relevance of the condensed form of cinematic narratives, while the following section will try to explore the significant and extended social impact made by the short films by taking into consideration some of the best shorts of the decade.

Films can be technically defined as a series of moving images connected systematically through a common storyline. The history of films can be traced to 1890s with the invention of motion picture cameras. The first film "Arrival of a Train at La Ciotat" by LumiereBrothers in France was actually a silent short narrative of 50 seconds which relayed a single unedited shot of arrival of a train. The early short films soon gave way to full length feature but continued to exist under its reign. During the first few decades of inception of cinema, short films were an essential accompaniment of the full length features. The subject matter of those early shorts was usually comic and they were either in form of live-actions or animations. The short films of the times were often in a serialised format, for instance *The Tramp* series featuring Charlie Chaplin. Eventually, this trend began to fade away. The decline of short films from a popular genre to a novice and art form can be attributed to many reasons: fine actors like Chaplin graduated to full length feature, cinema houses were established and they began to charm their audience with aural movies making them the most exciting form of entertainment for the masses, and finally with the invention of television, the tele serials completely engulfed the short feature. Short films began to be treated like a step sibling of the full length movies. Though Short films ended up being a practise form for the aspiring directors and actors and one of the least watched form of cinema yet it continued to be acknowledged by various festivals and awards including the prestigious Academy Awards.

Setting the parameters of short film, the Academy of Motion Picture of Arts and Sciences defined a short film as "an original motion picture that has a running time of 40 minutes or less, including all credits". The current trend is of few minutes. The nomenclature short film itself reflects the characteristics and can be elaborated to comprehend the relevance of this poignant and dynamic genre of cinema. Like the short story genre of literature short films can be explained as brief narratives featuring a small ensemble of characters, focusing on a single incident and aimed at educing a single effect. The narrative usually begins at a critical moment which is the turning point of the protagonist's life and at the same time frames the context of the plot. Reduced reels though constricts thematic exploration but definitely provides a wonderful opportunity for the maker to reveal his art and ideas. Shorts also diminishes glitches of finance, promotions, and other pros and cons related to the making of a full-fledged movie. These movies are usually sponsored by film grants, private companies or personal funds and are often screened at various film festivals. Nowa days viewers can easily access these small packages of entertainment and proselytization via internet. They have become viral and are gaining momentum through mouth publicity.

Over the past two decades short films have proved more than an apprenticeship tool and are regaining their initial glory and individuality. The crucial reason behind this can be attributed to the growth of technology. Initial years of 21st century have witnessed two major technological feats in communication field: one, the evolution of expensive and heavy handsets into reasonable and smart cell phones which are user friendly and second, internet accessibility through these phones. This have transformed the Smart phones from just a modern intelligent medium of communication to a capital compendium of information and knowledge. (Though the immediate effect of internet is debatable but all coins have two sides). It can captivate all the senses and potentially influence the psyche of the viewer. To use this medium to generate social cognizance and change stereotyped impressions is not just the call of the hour but also an assured way to induce revolution. The inherent restlessness of youth, the need for quick changes, shortening attention spans, and the passion for smart phones all have contributed to the admiration of short films. These condensed narratives are striking a chord with the new generation not merely as an art but as a didactic tool for social transformations that commences with the fundamental unit of society i.e. an individual.

Short films make extended impact on the viewer not just due to above said reasons but because of its subject matter as well. This is mainly because shorts are not concerned with box

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office collections which frees the makers to experiment with both the subject and the art. Short films are evolving as an art and as a cultural more that posits multi-dimensional perceptions and interpretation. Since its inception films as a form of creative media have always reflected and effected the social well-being of a nation. Celluloid representations are effective and impressive tool for confronting the dilapidations and squalors creeping in the society. Pertaining to the need of the times the aims of films have constantly shifted its parameters beyond entertainment to include issues that are socially and culturally relevant. Like main stream cinema and in fact more than it, short films focuses on critical issues that face the society.

Indian society is facing a critical time, the clash between traditional values and western progressive imitations, patriarchal set up and inclinations. These conflicts are giving way not only to newer ideologies but also to unprecedented violence on different levels especially among the youth. There is an urgent need of the hour to mirror the psychological and emotional repressions of the youth in order to channelize their views and energy in the positive directions. Short films can aid us here with its impressive and operative menagerie. To quote director Martin Scorsese

Now more than ever we need to talk to each other, to listen to each other and understand how we see the world and cinema is the best medium for doing this.

Reel life renditions of reality in small segments are today more relevant than ever because of easy accessibility of internet through smart phones. Like a Pandora's Box internet is flooded with short films from all over the world which are not just visual treats but forcing us to rethink and reframe our ideologies.

Indian short films are a cult in their choice of subject and treatment. Their thematic concern ranges from peace talks on Indo-Pak relations, to awareness against AIDS, violence against woman, condition of farmers, beggars and house help and so forth. To express the effectiveness of short films I would like to mention certain milestone films- Little Terrorist, Salt 'n' Pepper, Dum Dum Deega Deega, Mandrake! Mandrake!,Kaatal, Ahalya, Blood Brothers, Prambham, and the list is endless. Though it is not possible to explore all these movies here yet I would certainly talk a little about them in a hope that listeners feel inquisitive enough to watch them. Salt n Pepper narrates the tragedy of the farmers and at the same time enforces the viewer to ponder about the misguided urban youth, how one is forced to commit suicide while other takes thinks of suicide as an option after she is ditched by her lover. This contrast is striking as it reflects the growing gulf between the urban n rural India, between the so called modern youngster who has all facility yet does not value life and the poverty and debt stricken farmer who wants to survive but has no means to do so. Dum Dum Deega Deega displays the indomitable and innovative spirit of a beggar boy who refuses to earn money by demeaning himself. Positive, Migration, Prarambha, and Blood Brothers these four movies funded by Bill and Melinda Gates Foundation were made to create empathy and understanding for HIV positive patients. The list is endless and the real impact of these condensed narratives can be felt only after watching them.

In the contemporary times, with the raging inflation, consumerist attitudes, diverting attention, decreasing leisure time and the profit concerns it is not easy for film makers to drive home their point regarding social context, via a full-fledged movie. Hence the short films genre. Short films are not just an occasion to showcase talent but are significantly emerging as a mode to stir the consciousness of the techno savvy youth. The presence of smartphones in many-a-hands had made it easier for the concerned section to transmit the waves of social awareness. In a few minutes these diminutive narratives manage to leave a lasting impression on the mind and heart of the viewer. In our society, short films are already making a big impact and spreading social sentience. Be it violence against women, women empowerment, respecting our elders, cross-borders ties, literacy, or gender issues, all have been sensitively yet sharply treated in this parallel and popular form of creative media.

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Assistance From The World Bank: Platforms for Growth of India

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Abstract:

The International Bank for Reconstruction and Development was created in 1944 to help Europe rebuild after World War II. Today, IBRD provides loans and other assistance primarily to middle income countries. IBRD is the original World Bank institution. It works closely with the rest of the World Bank Group to help developing countries reduce poverty, promote economic growth, and build prosperity. The IBRD was established in 1954 and has 188 member countries. This paper aims to analyse how IBRD is influencing the economic development of India by contributing borrowings for Infrastructural development i.e. transport, manufacturing, urbanization, Rural livelihood opportunities, agriculture, Health, Child nutrition, water and sanitation, Education, and Job creation. Apart from its borrowing activity IBRD is also playing a important role of mentorship by accessing every aspects of human growth by touching the economic and social part of human Life, this paper also emphasized the importance of IBRD, how this institution is associated in the growth and development of various policies of the government of India. In the end on the basis of figures available about the assistance made by IBRD a conclusion is also derived.

Keywords: INTRODUCTION, CAPITAL, MEMBERS, BOARD OF GOVERNORS, GOAL AND WORLD BANK GROUP.

INTRODUCTION

The International Bank for Reconstruction and Development was created in 1944 to help Europe rebuild after World War II. Today, IBRD provides loans and other assistance primarily to middle income countries. IBRD is the original World Bank institution. It works closely with the rest of the World Bank Group to help developing countries reduce poverty, promote economic growth, and build prosperity. The IBRD was established in 1954 and has 188 member countries. It Aims to reduce poverty in middle-income countries and creditworthy poorer countries by promoting sustainable development, through loans, guarantees, and non-lending services, which include analytical and advisory services. Middle and some creditworthy Lower Income countries qualify for IBRD Loans. Countries are classified based on their previous years Gross National Product into middle income –upper and lower, and Lower Income economies.

India was the 4th largest borrower from IBRD in the World Bank Fiscal Year (FY) 2012 with respect to the Share of Total Loans Outstanding with IBRD.Top10 member countries of IBRD are the United States of America, Japan, Germany, United Kingdom , France, China, Canada, India, Italy and Saudi Arabia.

In total borrowings, India is the third largest IBRD borrower at $47.9 billion, behind Mexico ($52.5 billion) and Brazil ($51 billion). India is the 8th Largest Shareholder, Effective January 11, 2013, India holds 56,739 shares .With an increase in Shareholding Capacity, India now holds a Voting Power of 3.04%. As a constituency (comprising of four countries - India, Bangladesh, Sri Lanka and Bhutan), India's voting power has increased to 3.62% (rounded off).

IBRD's Services

The World Bank Group works with middle income countries simultaneously as clients, shareholders, and global actors. As this partnership evolves, IBRD is providing innovative financial solutions, including financial products (loans, guarantees, and risk management products) and knowledge and advisory services (including on a reimbursable basis) to governments at both the national and sub national levels. IBRD finances projects across all sectors and provides technical support and expertise at various stages of a project.

IBRD's financial products and services help countries build resilience to shocks by facilitating access to products that mitigate the negative impact of currency, interest rate, and commodity price volatility, natural disasters and extreme weather.

Unlike commercial lending, IBRD's financing not only supplies borrowing countries with needed financing, but also serves as a vehicle for global knowledge transfer and technical assistance. IBRD supports government efforts to strengthen not only public financial management, but to also improve the investment climate, address service delivery bottlenecks, and other policy and institutional actions.

How IBRD Is Financed

IBRD raises most of its funds in the world's financial markets. In fact, in these markets, IBRD is

known simply as the World Bank. This practice has allowed IBRD to provide more than $500 billion in loans to alleviate poverty around the world since 1946, with its shareholder governments paying in about $14 billion in capital.

IBRD has maintained a triple-A rating since 1959. Its high credit rating allows it to borrow at low cost and offer middle-income developing countries access to capital on favorable terms -- in larger volumes, with longer maturities, and in a more sustainable manner than world financial markets typically provide.

IBRD earns income every year from the return on its equity and from the small margin it makes on lending.

The World Bank Group goals: End extreme poverty and promote shared prosperity

India is home to one-third of the world's poor, yet the country is poised to lift millions out of poverty in the coming years. By focusing on three engagement areas, the World Bank Group's Country Partnership Strategy for India for 2013-2017 strives to achieve country-level development outcomes that are measured by result indicators. The projects and knowledge activities in the strategy apply transformational and innovative solutions to address India's most pressing challenges, especially in the poorest, least developed, and most isolated states.

With 8 million people entering the labor force every year, India could reap a substantial demographic dividend. This will require tackling challenges across these broad areas, and the World Bank Group, in partnership with the Government of India, is addressing them through its financing and knowledge activities. The strategy calls for a stronger focus on low-income and special category states, where a majority of the poor and the vulnerable people live. Over time, these states should benefit from up to 30% of total World Bank financing, and an increasing number of knowledge activities. The strategy affords special consideration to gender equality. These are projects and knowledge activities that include gender analysis and track gender-specific results. With an additional 10 million people migrating to cities each year, India is undergoing the largest rural to urban transformation in history. The strategy puts special focus on projects and knowledge activities that improve the livability of Indian cities.

Assistance from World Bank

Massive infrastructure gap: Impediment for growth

Infrastructure needs are massive. Only 20 percent of the national highway network is four-lane, ports and airports have inadequate capacity, and trains move very slowly. One-third of the rural population lacks access to an all-weather road. Road safety is a growing concern in a country that is adding new drivers at a record pace. An estimated 300 million people are not connected to the national electrical grid, and those who are face frequent disruptions. The manufacturing sector remains underdeveloped and has grown at a pace that is below expectations. The size distribution of firms in India is characterized by a "missing middle," which is a source of concern given that small and medium enterprises are typically an important source of wage employment. Improving and maintaining a healthy investment and business climate is also crucial to growth.

The World Bank Group's program in the area of economic integration focuses on transport connectivity and the strengthening of markets. India's infrastructure needs cannot be addressed through public investments alone. Private participation exists for highways and electricity generation, but could be developed further in other sectors. Reforms are needed in the power sector, where low energy prices, expensive coal (central to producing electricity in India), and inefficiencies in transmission and distribution are crippling the system. The development of a vibrant manufacturing sector requires reforming outdated labor laws, improving access to land, removing pervasive red tape and increasing access to finance. Greater regional and global integration is also critical to open up market opportunities and foster competition. IBRD has committed to issue 16billion U.S. dollars and disbursed 5.43 billion U.S. dollars

1. **Transport**

India's transport network is one of the most extensive in the world, accessibility and connectivity are limited. Only 20 percent of the national highway network (which carries 40 percent of traffic) is four-lane, and one-third of the rural population lacks access to an all- weather road. It is estimated that the transport sector alone will require an investment of nearly $500 billion (3.6 percent of GDP) over the next 10 years. Trains move very slowly owing to poor maintenance, and the entire railway system is grappling with issues of financial sustain ability. Poor transport safety, especially

road safety, is a growing concern in a country that is adding new drivers at a record pace. The WBG's support for the transport sector will focus on the reform and development of railways, highways, and rural roads, and on improving road safety and ensuring asset sustain ability. IBRD has committed to issue 7.9 billion U.S. dollars and disbursed 1.9 billion U.S. dollars. The beneficiary states under this project of World Bank are Punjab, Bihar, Rajasthan, Uttarpradesh, orrisa, Jharkhand and Himachal Pradesh.

2. **Energy sector**

Over the past decade, India has nearly doubled installed generation capacity, become a global leader in renewable energy, improved its transmission network, developed electricity exchanges, and enacted major energy- related legislation. Despite these achievements, an estimated 300 million people do not have access to electricity, while those who are connected to the grid must cope with unreliable supply. The sector continues to be hobbled by problems: energy demand that far outstrips supply, below market pricing of electricity, constraints in coal and gas supply that force generation stations to operate below capacity, and high rates of loss in distribution. The continued unreliability and poor quality of electricity supplied to firms and households sap investment and growth and reduce India's competitiveness.

Interventions at the national and state levels will focus on promoting financially sustainable access to electricity by (i) increasing access to modern energy, particularly in low-income states; (ii) increasing availability of power to underpin growth while balancing sustain ability and climate change concerns; and (iii) strengthening institutions and financial sustain ability in the sector. IBRD has committed to issue 4.1billion U.S. dollars and disbursed 2.4 billion U.S. dollars. The beneficiary states under this project of World Bank are west bengal, Maharastra, Uttarpradesh, Harayana, MadhyaPradesh and Bihar.

3. **Manufacturing Sector**

Manufacturing remains underdeveloped and has grown more slowly than expected. Accounting for just 15 percent of GDP, India's manufacturing sector is small compared with that of the other BRICS. Inadequate infrastructure is one of the main constraints to growth in the sector. The size distribution of firms in India is characterized by a missing middle that, in most developing countries, accounts for a significant share of wage employment. Whereas large firms can internalize the costs of dedicated infrastructure, small and medium-size firms have no access to the financing that would make it possible to develop their own dedicated infrastructure and, in any case, the scale of their operations does not make it economically feasible. Outdated labor laws, inadequate access to land, and a dearth of skilled workers all have contributed to slow manufacturing growth. The plethora of necessary forms, licenses, inspections, and clearances especially hinders the growth of small and medium-size enterprises.

4. Largest Urban Rural transformation of the 21st century

India is undergoing a massive rural-urban transformation-one of the largest of the 21st century. The number of urban centers has grown from about 5,000 in 2001 to 8,000 in 2011, and 53 cities already have a population in excess of one million. Rural-Urban transformation also implies an efficient use of India's limited natural resources, as well as a shift towards climate resilience. IBRD has committed to issue 13 billion U.S. dollars and disbursed 4.4 billion U.S. dollars. The beneficiary states under this project of World Bank are Maharastra, Gujrat, Tamilnadu, Karnataka, Uttarpradesh, MadhyaPradesh and Rajasthan.

5. Accommodating the needs of fast growing urban population

Accommodating the needs of fast growing urban population will be a strategic policy issue for many years to come. Providing them with adequate services such as water, sewerage, drainage, and transportation, and creating opportunities for further economic development will be a challenge. The needs are particularly dire in India's growing slums. Investments-both public and private-have not kept up with demand. Weak urban planning, ineffective regulations governing land management and use, and distorted land markets hinder the development of vibrant, livable cities.

6. Improved urban transport services

Supporting the modernization of city bus services including improved fuel efficiency, rehabilitation of infrastructure, use of new technology initiatives and technical assistance for greater operational and financial viability, institutional and capacity development will be a key aspect of the World Bank's urban transport strategy. IBRD has committed to issue 471 million U.S.

dollars and disbursed 147 million U.S. dollars. The beneficiary states under this project of World Bank are Maharastra, Punjab, Chhatisgarh, Karnataka, Uttarpradesh, Madhya Pradesh and Rajasthan.

7. Larger disparities in welfare levels due to spatial transformation

India's rural-urban transformation may result in larger disparities in welfare levels-between the rich and the poor, and between rural and urban areas. Consumption inequality is on the rise, with widening disparities between urban and rural areas. Disparities in human development indicators, especially as they relate to socially excluded groups are also pronounced. While urbanization is inevitable, the persistence of these gaps and inequalities is not. The challenge for India will be to develop policies and programs to ensure that a large part of the population-especially the most vulnerable-is not left behind. India's spatial transformation also requires the effective development of the rural economy through the expansion of farm and non-farm employment and income opportunities. Rural incomes have not grown apace with urban incomes, and job creation in the non agricultural has been slow.

8. Enhanced rural-livelihood opportunities

To accelerate India's efforts toward inclusive rural growth, the Bank will assist national and state authorities in implementing rural livelihood projects. A three-pronged approach will be used: improving existing livelihoods; identifying self- employment opportunities and providing both access to credit and technical assistance for business development; and developing skills that are better matched to the needs of the market. IBRD has committed to issue 1.4 billion U.S. dollars and disbursed 366 million U.S. dollars. The beneficiary states under this project of World Bank are Andra pradesh, orrisa, Bihar, Jharkhand, Madhya Pradesh and Rajasthan.

9. Agriculture has grown below Government targets

India remains predominantly rural, and about half of its population derives its income from agriculture or related activities. Stressed natural resources, poor rural infrastructure, inadequate technology, limited access to credit, underdeveloped extension and marketing services, and insufficient agricultural planning at the local level contribute to the lackluster performance. Ongoing global food security concerns, pronounced food-price volatility, and concerns about climate change all highlight the urgency of boosting India's agriculture productivity.

10. Increased Agriculture productivity

In agriculture, the WBG will engage across five areas: inclusive agricultural and rural growth; technology development and low-carbon and climate-resilient agriculture; food and nutrition security; agricultural markets; and water and natural resources management. IBRD has committed to issue 4 billion U.S. dollars and disbursed 1.8billion U.S. dollars.The beneficiary states under this project of World Bank are Maharastra, Tamilnadu, Uttarpradesh Andrapradesh, orrisa, Karnataka and Gujrat

11. Health indicators have not matched the country's economic growth

India's health indicators have continued to improve, progress has not matched the country's economic growth over the past decade. Despite increasing rates of decline, maternal and child mortality rates remain on par with rates in much poorer countries, and malnutrition is among the highest in the world. India faces an unfinished agenda of tackling childhood and infectious diseases and malnutrition, as well as an emerging and rising burden of non-communicable and chronic diseases. Progress on tackling communicable diseases such as AIDS, tuberculosis, and polio has been significant, but continued attention is needed to secure the gains. Poor people are highly vulnerable to health shocks, with medical expenses contributing to household poverty and compromising efforts to improve health outcomes.

12. Strengthened public and private health-delivery systems

A large share of WBG's interventions in the health sector will be at the state level, and will focus on strengthening institutions and accountability, developing local systems and capacities, and addressing government and market failures. IBRD has committed to issue 1.5 billion U.S. dollars and disbursed 668 million U.S. dollars.The beneficiary states under this project of World Bank are Maharastra, Tamilnadu, Delhi, Andrapradesh, orrisa, Karnataka, Gujrat and Uttrakhand.

13. Improving Child nutrition

Child malnutrition remains high, and widespread. India accounts for 40 percent (217 million) of the world's malnourished children. The variation across states is particularly striking: the percentage of malnourished children under five years of age varies from 23 percent in the more

advanced state of Kerala to 60 percent in the low-income state of Madhya Pradesh. Despite India's impressive economic growth in the past decade, malnutrition has declined very little. Stunting rates in India are two to seven times higher than those in other BRICS countries. Significant programmatic, institutional, technical, implementation, and capacity constraints stymie efforts to tackle this massive development challenge. An effective response has to go beyond just the health sector to include agriculture, education, industry, water, and sanitation.

14. Access to adequate water and sanitation critical to improving the quality of life

Access to adequate water and sanitation is critical to improving the quality of life and economic potential of all Indians. Although the government at the national and state level spends $4 billion annually on improving access to rural water supply and sanitation, only one-third of rural households have access to piped water and sanitation. The economic impact of inadequate sanitation in India is estimated at $54 billion or 6.4 percent of GDP in 2006. Most of that cost is attributed to premature mortality and health-related costs. The opportunity cost for women and children who spend an inordinate amount of time securing water for their household each day is huge and takes away from time that could be spent on more productive economic activities or study.Making India's cities more livable will require improvements in the reliability, financial and environmental sustainability, and affordability of water supply and sanitation services. WBG's work will focus on strengthening governance and institutional arrangements for water supply and sanitation services; piloting service delivery models that are efficient, accountable, and customer-oriented; and improving financial sustainability of providers. IBRD has committed to issue 3.6 billion U.S. dollars and disbursed 1.5 billion U.S. dollars.

The beneficiary states under this project of World Bank are Maharastra, Andrapradesh, orrisa, Karnataka, Punjab, Madhyapradesh, Bihar and Uttrakhand.

15. Improved access and quality of education

India's efforts to improve access, equity, and quality of education at the primary, secondary, and tertiary levels remains a work in progress. Now that access to primary education has been largely universalized, the challenge ahead is to improve quality, learning outcomes, retention, and access to education by underprivileged children, often in very remote areas. As the success of elementary education has resulted in demand for education beyond elementary level, there is increasing focus on improving access to secondary education. Of those children who finish primary education, 83 percent transition to the next level. Enrollment rates for grades 9-12 are just 40 percent and of those enrolled, approximately 15 percent drop out and one-third fail their examinations. While inequities are declining in terms of access and participation at all levels of Lending summary of IBRD to India **In USD Equivalent** education for all socioeconomic and ethnic groups, manifold inequities persist in the type of education facilities and exposure to and availability of modern techniques of education.

WBG will support Government efforts to improve education, mainly at the secondary and tertiary levels, with a more pronounced focus on quality. Greater attention will be paid to teacher training, performance, and accountability-a prime determinant of quality. IBRD has committed to issue 2.4 billion U.S. dollars and disbursed 572million U.S. dollars. The beneficiary states under this project of World Bank are Uttarpradesh,Uttrakhand, Andrapradesh, orrisa, Karnataka, Madhyapradesh and Delhi.

1.6 Job as a corner stone of development

Over the last two decades, 8 million people annually entered the labor force in India. Job creation, which has remained relatively flat over a long period, will continue to be a tremendous development challenge as India grapples with how best to provide opportunities to its burgeoning young workforce. At present only 16 percent of the workforce derives its income from regular wage employment, and more than half are engaged in agriculture. The female labor force, decreased from an already small 34 to 29 percent of the total labor force between 2000 and 2010. The drop was particularly pronounced among women with higher levels of education.

The WBG will contribute to the Government target of providing vocational training to 500 million workers by 2022 by focusing on interventions that improve demand-driven skills for productive employment. Projects focus on vocational training, job training and placement support for rural youth, and a program with the National Institute of Entrepreneurship to train trainers. IBRD has committed to issue 3.6 billion U.S. dollars and disbursed 980million U.S. dollars. The beneficiary states under this project of World Bank are Andrapradesh, orrisa, Westbengal, Rajasthan, Madhyapradesh, Tamilnadu and Bihar.

	IBRD	IDA Credits	IDA Grants	Total
Original Principal	52,736,320,000.00	49,658,058,538.63	0	102,394,378,538.63
Cancellations	9,275,425,152.51	4,453,630,123.50	0	13,729,055,276.01
Disbursed	34,276,908,967.15	38,203,018,678.87	0	72,479,927,646.02
Undisbursed	9,187,619,760.70	7,128,107,888.76	0	16,315,727,649.46
Repaid	21,648,067,929.13	14,032,848,385.03	0	35,680,916,314.16
Repaid third party	133,774,628.15	0	0	133,774,628.15
Due	12,498,255,965.04	24,570,610,309.83	0	37,068,866,274.87

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Emerging Legal Aspects for Expanding An Entrepreneurship Globally

*Abhishek Baplawat

"An entrepreneur is one who always searches for change, responds to it andexploits it as an opportunity. Innovation is the basic tool of entrepreneurs, the means bywhich they exploit change as an opportunity for different business of service".

Historically, India has been a country of the self-employed and not of employees. Even with the influx of large corporate organisations into the economy, the bulk of the income generation in the country today is centred on small and medium business owners. These businesses are the largest contributors to national income & employment, and have increasingly been courted by financial institutions and policy makers.

The self employed are the backbone of the nation. From the corner tea shop, mom-and-pop grocery, scrap dealer and the internet start-up, all these entrepreneurs need encouragement and help to be able to compete in the global economy, and the Government of India has been at the forefront to promote private entrepreneurship by providing the right socio-economic ecosystem for innovation & development.

Till 1991, India's economic integration and entrepreneurships with the rest of the world was very limited. But the new economic policy and the liberalisation measures so introduced made way for the globalisation of Indian entrepreneurship. Earlier, exports were a predominant way of expanding business abroad and hence the emphasis was on export promotion strategies with restrictions on cash outflows so as to conserve our foreign exchange reserves. But over the years, its being realised that for expansion and growth of Indian companies, it is necessary that they increase their share in the world market not only by exporting their products but also by acquiring overseas assets and establishing their presence abroad.

An entrepreneur can successfully expand and grow its business abroad by taking into account the basic legal framework of the home country as well as of the particular foreign country. It is necessary for him to abide by such laws and regulations in order to ensure efficient and healthy functioning of the organisation and face the various challenges that he may encounter abroad. In India, the most important law which regulates all foreign exchange transactions including

investments abroad is the Foreign Exchange Management Act (FEMA), 1999. Under the Act, Reserve Bank of India (RBI) has been authorised to frame various rules, regulations and norms pertaining to overseas investments in consultation with the Central Government. Disputes resolving between Indian entrepreneur and foreign party for smooth conduction of expansion there is a law of Mediation, Arbitration and Conciliation.

In this research paper the emphasize will be given on legal aspects of following challenges which is often faced by an entrepreneurs who indulge in foreign trade and transects in Abroad with foreign Companies. These aspects are following.

- Legal aspects relating to Dispute Resolution
- Legal aspects relating to Finance
- Legal aspects relating to Risk Cover (Insurance)

In order to encourage capital inflows and provide safe business environment for all investments abroad, many countries have entered into bilateral investment treaties or agreements. Arbitration and Condition Act, 1996 is another law which provides solution to business legal disputes for an entrepreneur. Arbitration is an alternative dispute resolution mechanism in which the parties get their disputes settled through the intervention of a third person and without having recourse to the court of law.

Legal Aspect relating to Dispute Resolution

According to William Sheffield "*Disputes among business entrepreneurs should be mediated or arbitrated, not litigated*" Litigation is always grossly expensive, requires huge commitments of time, saps vital corporate energy which can be much better used elsewhere. Litigation is a divorce which forever ends the relationship the disputing entrepreneurs may have had in the future. Surely there must be a better, more wholesome, more positive way of resolving disputes.

Enterprises, the word over, now conduct business on a dramatically more on international scale. The growth of the world economies is directly connected with the millions of commercial contracts, which are becoming more international in character owing to global integration. Centuries ago international traders learned that business disputes were inevitable. Disputes arose over failure to ship or deliver goods, over the quality of merchandise, over interpretations of terms of agreement which set forth the risks of seller and buyer etc., The scientific and technical revolution of modern times has not only increased radically the exchange of goods between different regions of the world but also enhanced the quality andcharacter of these disputes.

Boarders of Nations are collapsing in the world of commercial contracts and therefore varying business cultures and legal cultures more and more meet or even amalgamate. Companies do not limit themselves to business on their side of the border and they are expanding their operations and investments abroad. However, international contracts do entail their own challenges; legal issues not being the least of them. In order to protect your interests as much as possible, it is advisable to draft clear agreements which take into account the international character of the relationship. A common but important legal pitfall is the dispute settlement mechanism the parties agree upon. We can understand this by this following example:

An example: An Indian Company purchases machines from an Australian supplier. In the purchase agreement, the parties have stipulated that the Indian courts have exclusive jurisdiction to settle any disputes arising from or in connection with the agreement. After delivery of the machines, the Indian buyer notices that the machines are defective. This ultimately results in a dispute between the Indian buyer and the Australian supplier that cannot be resolved in good faith between the parties. The Indian buyer decides to take legal action and, in accordance with the jurisdiction clause in the contract, starts proceedings before the Indian court. The Indian court rules in favour of the Indian buyer and the Indian buyer expects it will finally be able to force the Australian supplier to resolve the matter.

However, a great disappointment may be in store for the Indian buyer. If the Australian supplier does not voluntarily comply with the Indian judgment, the Indian buyer needs to enforce the judgment in Australia. And that is where the Indian buyer will run up against difficulties. The India has not concluded treaties or conventions with every country in the world on the subject matter of recognition and enforcement (or execution) of each other's judicial decisions, a so-called convention relating to civil procedure. If such treaties have not been entered into with a particular country, judgments from the Indian court are not recognized and therefore cannot be enforced in that specific country, even if the foreign counterparty appeared in court and put forward a defense. (Of course, judgments from courts in that particular country are also not

recognized in the India and therefore cannot be enforced in the India either.) The India has not entered into such a convention with some important nations in international trade, like Australia and, as a matter of fact.

An arbitration clause could provide a solution. The internationally known New York Convention, 1958 to which the India is party, provides for the recognition and enforcement of arbitral awards abroad. An award that is the result of arbitration can therefore be enforced outside the India (if the country where the other party has its registered office is also party to the convention of course). All important nations in international trade like Australia and the United States, with which the India have not concluded a convention relating to civil procedure, are parties to the New York Convention. Therefore, in such cases, the parties would be better off including arbitration as the dispute resolution mechanism in their agreement**.**

The importance of arbitration as a means of resolution of business disputes has been increasing with the advent of globalization and liberalization of trade-in-goods, services and ideas during the last decade. The General Assembly of the United Nations has recommended that all countries give due consideration to the model law on International Commercial Arbitration and Conciliation Rules adopted by the UNCITRAL. The Government of India has also enacted the Arbitration and Conciliation Act, 1996 to consolidate and amend the law relating to domestic arbitration, international commercial arbitration and enforcement of foreign arbitral awards.

1958, forty five countries, including India and the United States, participated in the U.N conference that culminated in the Convention on the Recognition and Enforcement of Foreign Arbitral Awards, 1958(the New York Convention). The Convention encourages the recognition and enforcement of international arbitration agreements and awards.

Arbitration is an alternative dispute resolution mechanism in which the parties get their disputes settled through the intervention of a third person and without having recourse to the court of law. It is a mode in which the dispute is referred to a nominated person who decides the issue in a quasi-judicial manner after hearing both sides. For instance, reference of a dispute to 'panch' or 'panchayat' is a form of arbitration. Generally, the disputing parties refer their case to an arbitral tribunal and the decision arrived at by the tribunal is known as an 'award'. Arbitration is used mainly in business sectors like construction projects, shipping and transportation, patents, trademarks and brands, financial services including banking and insurance, foreign collaborations, partnership disputes, etc.

Conciliation is the process of amicable settlement of disputes by the parties, with the assistance of a conciliator. It differs from arbitration in the sense that in arbitration the award is the decision of the third party or the arbitral tribunal while in the case of conciliation the decision is of the parties which arrive at with the mediation of the conciliator.

Such modes of dispute resolution have several advantages over a law suit: - (i) they are less costly than a suit in a court of law; (ii) they are very simple and more expeditious, saving the parties from waste of time; (iii) as the proceedings are conducted in closed doors, the dispute is not publicised ensuring confidentiality; (iv) the award/decision is generally final because the appeal is permitted only in certain cases.

The Arabitration and Conciliation Act, 1996 provides statutory recognition to Arbitration as a distinct mode of dispute settlement and contains detailed procedure governing arbitration and conciliation proceedings. It consolidates and amends the laws relating to domestic arbitration, international commercial arbitration and enforcement of foreign arbitral awards and also defines the law relating to conciliation, providing for matters connected therewith and incidental thereto on the basis of the Model Law on International Commercial Arbitration adopted by the United Nations Commission on International Trade Law (UNCITRAL) in 1985.

In India, The Indian Council of Arbitration (ICA) established in 1965 is the apex arbitral organisation at the national level which provides facilities for arbitration of commercial disputes. Its main objective is to promote an amicable and quick settlement of industrial and trade disputes by arbitration. It also provides facilities for settlement of international commercial disputes by arbitration.

International disputes be resolved by arbitration in India

International disputes can be arbitrated in India and it is advantageous to have India as the venue for international arbitration, if the resultant award is to be executed in India. If one of the parties to

the agreement is an Indian and the other party a foreigner, either by its nationality or its incorporation as a body corporate or its management and control is exercised in any other country or it is the Government of a foreign country, it will be styled as 'international commercial arbitration.' The arbitration pursuant to such an agreement may take place in India or outside. If it takes place in India the resultant award would be considered as a 'domestic award' and would be governed by the provisions of Part I of 1996 Act and the award so rendered can be executed as a deemed decree. On the other hand, if the arbitration takes places outside India the resultant award would be a 'foreign award' governed by the provisions of Part II of 1996 Act and it can be enforced only under the Geneva / New York convention, by making it a decree of the Indian court.

The Government of India, the Federation of Indian Chambers of Commerce and Industry, the other important Chambers of Commerce and trade associations in India as well as export promotion councils, public sector undertakings, companies and firms are in its membership. Its 'Rules of Arbitration' are of international standard and they provide a guarantee for quick and just settlement of the dispute. It maintains a panel of arbitrators consisting of Retd. Judges, Advocates, Shipping Experts, Chartered accountants, Chartered Engineers, Businessmen, Foreign Nationals and Executives having specialization in more than 20 fields.

In order to provide arbitration services under the Rules of Foreign Arbitral Organizations, ICA has entered into International Mutual Co-operation Agreements with important foreign arbitral institutions in more than 40 countries.

The Indian Arbitration and Conciliation Act, 1996 is broadly compatible with the ICC rules. The Indian Act is comprehensive, in that, it also contains provisions in regard to domestic arbitration with some modifications.

This Act gives freedom to the parties subject to minimal restrictions in carrying out the Arbitration Agreement. The Act strengthens the powers of Arbitrators while the court's role is limited to cases where either the arbitral process needs assistance or there has been or is likely to be a clear denial of justice. Therefore, to some extent, court's interference pending arbitral proceeding is possible.

We can divide the Arbitral Awards under two heads :

1. International Commercial Awards passed within the Country.

2. International Commercial Awards passed outside the Country.

International Commercial Awards passed within the Country

According to section 2 (1) (f) of the Act of 1996 "International commercial arbitration" means an arbitration relating to disputes arising out of legal relationships, whether contractual or not, considered as commercial under the law in force in India and where at least one of the parties is—

(i) An individual who is a national of, or habitually resident in, any country other than India; or

(ii) A body corporate which is incorporated in any country other than India; or

(iii) A company or an association or a body of individuals whose central management and control is exercised in any country other than India; or

(iv) The Government of a foreign country;

Provisions Relating to Arbitration in the Arbitration and Conciliation Act 1996

The parties to a present dispute may make an agreement called as the 'arbitration agreement' that instead of going to the court; they shall refer the dispute to arbitration. The parties to the agreement may refer to arbitration, a dispute:-

- Which has arisen or which may arise between them,
- In respect of a defined legal relationship, whether contractual or not.

Thus, all matters of civil nature whether they relate to present or future disputes may form the subject matter of reference. Even disputes such as infringement of intellectual property rights shall also be covered.

1 Although no formal document is prescribed, an arbitration agreement/clause must be in writing. If the arbitration agreement/clause is contained in a document, the document must be signed by the concerned parties. Besides, the agreement may be established by:- (i) an exchange of letters, telex, telegram or other means of telecommunications; or (ii) an exchange of statements of claims and defence in which the agreement is alleged by one party and is not denied by the other.

2 The disputes that cannot be referred to arbitration are:-

- Insolvency proceedings.
- Lunacy proceedings.
- Proceedings for appointment of a guardian to a minor.
- Question of genuineness or otherwise of a will or matter relating to issue of a probate.
- Matter of criminal nature.
- Matters concerning public charitable trusts.
- Disputes arising from and founded on an illegal contract.

3 The agreement mandatorily requires the appointment of an arbitrator. An arbitrator is a person appointed, with or without mutual consent of the contending parties, for the purpose of investigation and settlement of a difference or dispute referred to him. The arbitral tribunal may be constituted by one or more arbitrators. The parties are free to fix the number of arbitrators by agreement. Accordingly, the reference may be made either to a single arbitrator or a panel of odd number (i.e. 3,5,7etc) of arbitrators. If there is no agreement, the reference shall be made to a sole arbitrator.

4 Unless otherwise agreed by the parties, an arbitrator may be of any nationality. In case of an international commercial arbitration, where the parties belong to different nationalities, the Chief Justice of India may appoint an arbitrator of a nationality other than that of the parties.

5 The parties are free to agree on a procedure for appointing the arbitrator or arbitrators. If there is such an agreement, the appointment has to be made in accordance with it. The agreement may provide for the number of arbitrators, qualifications of arbitrator, procedure of appointment, procedure of challenging the appointment, termination of appointment, procedure to be followed by arbitrators, place of arbitration, language, etc.

6 The Duties of the Arbitral Tribunal are:- (i) to act independently and impartially and treat the parties equally; (ii) to give each party full opportunity to present his case.

7 The parties may agree on the procedure to be followed by the arbitral tribunal in

conducting its proceedings. In the absence of such agreement, the arbitral tribunal may conduct the proceedings in the manner it considers appropriate and shall be empowered to determine the admissibility, relevance, materiality and weight of any evidence. The tribunal shall decide whether to hold oral hearings for presentation of evidence or for oral argument, or whether to conduct the proceedings on the basis of documents and other materials.

8 An arbitral award shall be made in writing and shall be signed by the members of the arbitral tribunal. The award shall state its date and place of arbitration. The arbitral award shall state the reasons upon which it is based, unless the parties have agreed that no reasons are to be given or in case of award on a settlement between the parties. A signed copy of the award shall be delivered to each party.

9 An arbitral award is itself enforceable as a decree of the court, normally after three months from the date on which it was received by the parties, provided no application for setting aside the award is made or if it is made the same has been rejected. The arbitral award shall be final and binding on the parties and persons claiming under them respectively.

10 The arbitral proceedings shall be terminated when:-

- The final arbitral award is made,
- The claimant withdraws his claim, and the respondent does not object to it,
- The parties agree on the termination,

The continuation of proceedings has for any other reason become unnecessary or impossible.

International Commercial Awards passed outside the Country

Enforcement of Foreign Awards is governed by Part II of the Arbitration and Conciliation Act 1996 ("1996 Act"). Part II of the 1996 Act gives effect to the Convention on the Recognition and Enforcement of Foreign Arbitral Awards ("New York Convention") and Convention on the Execution of Foreign Arbitral Awards ("Geneva Convention").

Since the Geneva Convention is virtually otiose and India still not a party to the Convention on the Settlement of Investment Disputes between States and Nationals of Other States. ("ICSID Convention" or "Washington Convention"), this article limits its discussion only to provisions dealing with enforcement of awards falling under the auspices of the New York Convention as

enshrined in the 1996 Act.

Foreign Award defined:

"Foreign Award" has been defined under Section 44 of the 1996 Act as an expression which must fulfil the following ingredients:

It must be an award on difference arising out of legal relationships considered as commercial under the law in force in India,It must have been made on or after 11th October 1960,It must have been made in pursuance of an agreement in writing for arbitration to which the New York Convention (set forth in the First Schedule of the 1996 Act) applies; and It must have been made in one of the reciprocating contracting states notified by the Central Government.

With regard to the first ingredient stated above, the Supreme Court in the matter of Comed Chemicals Ltd. v/s C.N. Ramchand discussed and reiterated its decision in R.M. Investment & Trading Co. Pvt. Ltd. v/s Boeing Co. and Another.

While construing the expression "commercial" in Section 2 [10] of the Act it has to be borne in mind that the "Act is calculated and designed to sub serve the cause of facilitating international trade and promotion thereof by providing for speedy settlement of disputes arising in such trade through arbitration and any expression or phrase occurring therein should receive, consistent with its literal and grammatical sense, a liberal construction." Conditions for enforcement of a foreign award:

The conditions for enforcement of a foreign award under the 1996 Act stem from Article V of the New York Convention. However, the Explanation to Section 48(2)(b) of the 1996 Act adds:

Explanation – Without prejudice to the generality of clause (b), it is hereby declared, for the avoidance of any doubt, that an award is in conflict with the public policy of India if the making of the award was induced or affected by fraud or corruption.

The Indian courts have narrowly construed the ground of public policy in relation to foreign awards vis-à-vis domestic awards. In the matter of Renu sagar Power Co. v/s General Electric Corporation, the Supreme Court held:

This would mean that "public policy" in Section 7(1)(b)(ii) [15] has been used in a narrower sense and in order to attract to bar of public policy the enforcement of the award must invoke something more than the violation of the law of India applying the said criteria it must be held that the enforcement of a foreign award would be refused on the ground that it is contrary to public policy if such enforcement would be contrary to (i) fundamental policy of Indian law; or (ii) the interests of India; or (iii) justice or morality

Grounds for refusal of enforcement:

Incapacity:

If a party to an arbitration agreement is (under the law applicable to him) under some incapacity, then the Indian courts can refuse to enforce such awards.

Invalid Arbitration Agreement:

If an arbitration agreement is not valid under the law to which the parties subjected it or, failing any indication thereon, under the law of the country where the award was made, it is not liable for enforcement.

Due process:

If a party to an arbitration agreement has not been given proper notice of the appointment of the arbitrator or of the arbitration proceedings or was otherwise unable to present his case this would be in violation of the principles of natural justice and consequently, a ground for refusing enforcement.

Legal aspects relating to Finance for an Entrepreneur

A business firm requires finance to commence its operations, to continue its operations and for its expansion and growth. Indian companies need financial support in order to make their investments abroad. There must be continuous flow of funds in and out of business. They need funds to meet their various capital requirements; to make equity participation in overseas ventures as well as to acquire foreign companies or businesses. Sound plans, efficient production and marketing are all dependent on smooth flow of finance.

The policy for regulating overseas investments by Indian entrepreneurs and all other related aspects like finance and insurance is governed by the circulars and guidelines issued by the Reserve Bank of India from time to time. Guidelines and circulars are defined as the documents notified by the Reserve Bank for the purpose of clarifying and interpreting the various provisions of a law or regulation. For example, Foreign Exchange Management Act (FEMA) is an umbrella Act regulating all foreign exchange transactions including investments abroad. It is under this Act

AIJRA Vol.I Issue I www. ijcms2015.co ISSN 2455-5967

that the Reserve Bank of India is authorised to issue various circulars, guidelines, rules and notifications, etc. for managing the various aspects of capital outflows. One of the most important guidelines relating to doing business abroad is the "Guidelines for Indian direct investment in Joint Ventures and Wholly Owned Subsidiaries abroad".

These circulars and guidelines are broadly aimed to ensure:-

- A transparent policy framework in order to enable Indian businessmen to plan their business and to be able to react to potential collaborators outside the country. Such transparency is also required to enable the financial institutions and banks to assess their support through professional judgement in the context of financial sector reforms.
- A formal recognition of the changing global reality which include:- close relationship between flow of investment and trade; success in the domestic economy as a precursor to success in the international arena; the importance of continuously updating the technology through cross investments; more dynamic relation between market seeking and resource seeking investments; tendency for skill and service intensity rather than material intensity in the international flows.
- Capturing of Indian realities which include: - strengthening globalisation of Indian economy by allowing the Indian entrepreneurship to go global; being a capital importing country, the need to avoid large capital outflows; visualising the global economic relationship well beyond physical exports and ensuring that Indian industry and business attain strategic positions in certain areas or regional blocs.

Bilateral Investment Promotion and Protection Agreement (BIPA)

With the opening up of the economies world over, each country has been trying to attract foreign capital through liberalised investment policies. In such a scenario, all investors are seeking those investment destinations which provide most protective, hospitable and profitable climate for their investments. Hence, many countries have entered into bilateral investment treaties or agreements which not only encourage capital flows into their own countries but also provide safe business environment for their own investors abroad.

Bilateral Investment Promotion and Protection Agreement (BIPA) is one such bilateral treaty which is defined as an agreement between two countries (or States) for the reciprocal encouragement, promotion and protection of investments in each other's territories by the companies based in either country (or State). The purpose of these agreements is to create such conditions which are favourable for fostering greater investments by the investors of one country in the territory of the other country. Such agreements are beneficial for both the countries because they stimulate their business initiatives and thus enhance their prosperity.

Generally, these bilateral agreements have, by and large, standard elements and provide a legal basis for enforcing the rights of the investors in the countries involved. They give assurance to the investors that their foreign investments will be guaranteed fair and equitable treatment, full and constant legal security and dispute resolution through international mechanism.

India has entered into bilateral investment treaties with a number of countries including Australia, France, Japan, Korea, the UK, Germany, Russian Federation, The Netherlands, Malaysia, Denmark and OPIC of the U.S.. Each agreement makes provision for settlement of disputes between an investor of one contracting party and an investor of the other contracting party through negotiation, conciliation and arbitration. India is a party to the Convention establishing the Multilateral Investment Guarantee Agency (MIGA), which provides for settlement of disputes between parties of members states under the Convention and the MIGA through negotiation, conciliation and arbitration.

With liberalisation of the foreign investment policy of India, the Government undertook negotiations with a number of countries and entered into Bilateral Investment Promotion & Protection Agreements (BIPAs) with them. This was done with a view to provide predictable investment climate to foreign investments in India as well as to protect Indian investments abroad. The Government of India has, so far, signed BIPAs with 68 countries out of which 53 BIPAs have already come into force and the remaining agreements are in the process of being enforced. In addition, agreements have also been finalised and/ or being negotiated with a number of other countries.

The important features of the Bilateral Investment Promotion and Protection Agreements (BIPAs) signed by India are:-

- The agreements apply to all investments made by the investors of each contracting party in the territory of the other contracting party in accordance with their laws and regulations.
- Under the agreement, investment has been defined to include every kind of asset established or acquired together with changes in the form of such investments in accordance with the national laws of the contracting parties. In particular, it includes the following :-
  - Movable and immovable property as well as other rights such as mortgages, liens or pledges;
  - Shares in the stocks and debentures of a company and any other similar forms of participation in a company;
  - Rights to money or to any performance under the contract having a financial value;
  - Intellectual property rights, goodwill, technical processes and know how in accordance with the relevant laws of the respective contracting party;
  - Business concessions conferred by law or under contract, including concessions to search for and extract oil and other minerals.

- Investments and returns of the investors of each contracting party shall at all times be accorded fair and equitable treatment in the territory of the other contracting party.
- The agreements guarantee that the investments from the contracting parties shall receive treatment atleast as favourable as the treatment which the host country grants to investments by nationals and companies from any third State.
- Each contracting party shall permit all funds of an investor of the other contracting party related to an investment in its territory to be freely transferred, without unreasonable delay and on a non-discriminatory basis. Such funds may include: -
  - Capital and additional capital amounts used to maintain and increase investments;
  - Net operating profits including dividends and interests in proportion to their

share-holdings;

- Repayments of any loan including interest thereon, relating to the investment;
- Payment of royalties and service fees relating to the investment;
- Proceeds from sales of their shares;
- Proceeds received by investors in case of sale or partial sale or liquidation;
- The earnings of citizens/nationals of one contracting party who work in connection with the investments in the territory of the other contracting party.

All such transfers shall be permitted in the currency of the original investment at the current exchange rate prevailing in the market on the date of transfer.

- The agreement contains elaborate provisions for resolution of disputes between the investor and a contracting party as well as between the contracting parties. In the former case, flexibility is provided for settlement of disputes either under the domestic laws or under international arbitration. In the latter case, if the dispute relates to interpretation or application of the agreement, it shall, as far as possible, be settled through negotiations. If it is not settled within 6 months from the time the dispute arose, it shall be submitted to an Arbitral Tribunal. The decision of the tribunal shall be binding on both the contracting parties.
- The agreement shall initially be valid for a period of ten years and thereafter continue indefinitely unless either of the contracting parties give a written notice of its intention to terminate the agreement. The agreement shall stand terminated one year from the date of receipt of such a written notice. In the event of termination of the agreement, investments made prior to the termination will continue to enjoy the provisions of the agreement for a further period of 15 years.

Significance of Foreign Exchange Management Act (FEMA) in promoting business outside the India

When a business enterprise imports goods from other countries, exports its products to them or makes investments abroad, it deals in foreign exchange. Foreign exchange means 'foreign currency' and includes: - (i) deposits, credits and balances payable in any foreign currency; (ii) drafts, travellers' cheques, letters of credit or bills of exchange, expressed or drawn in Indian

currency but payable in any foreign currency; and (iii) drafts, travellers' cheques, letters of credit or bills of exchange drawn by banks, institutions or persons outside India, but payable in Indian currency.

In India, all transactions that include foreign exchange were regulated by Foreign Exchange Regulations Act (FERA), 1973. The main objective of FERA was conservation and proper utilisation of the foreign exchange resources of the country. It also sought to control certain aspects of the conduct of business outside the country by Indian companies and in India by foreign companies. It was a criminal legislation which meant that its violation would lead to imprisonment and payment of heavy fine. It had many restrictive clauses which deterred foreign investments.

In the light of economic reforms and the liberalised scenario, FERA was replaced by a new Act called the Foreign Exchange Management Act (FEMA), 1999.The Act applies to all branches, offices and agencies outside India, owned or controlled by a person resident in India. FEMA emerged as an investor friendly legislation which is purely a civil legislation in the sense that its violation implies only payment of monetary penalties and fines. However, under it, a person will be liable to civil imprisonment only if he does not pay the prescribed fine within 90 days from the date of notice but that too happens after formalities of show cause notice and personal hearing. FEMA also provides for a two year sunset clause for offences committed under FERA which may be taken as the transition period granted for moving from one 'harsh' law to the other 'industry friendly' legislation.

Broadly, the objectives of FEMA are: (I) to facilitate external trade and payments; and (ii) To promote the orderly development and maintenance of foreign exchange market. The Act has assigned an important role to the Reserve Bank of India (RBI) in the administration of FEMA. The rules, regulations and norms pertaining to several sections of the Act are laid down by the Reserve Bank of India, in consultation with the Central Government. The Act requires the Central Government to appoint as many officers of the Central Government as Adjudicating Authorities for holding inquiries pertaining to contravention of the Act. There is also a provision for appointing one or more Special Directors (Appeals) to hear appeals against the order of the

Adjudicating authorities. The Central Government also establish an Appellate Tribunal for Foreign Exchange to hear appeals against the orders of the Adjudicating Authorities and the Special Director (Appeals). The FEMA provides for the establishment, by the Central Government, of a Director of Enforcement with a Director and such other officers or class of officers as it thinks fit for taking up for investigation of the contraventions under this Act.

FEMA permits only authorised person to deal in foreign exchange or foreign security. Such an authorised person, under the Act, means authorised dealer, money changer, off-shore banking unit or any other person for the time being authorised by Reserve Bank. The Act thus prohibits any person who:-

- Deal in or transfer any foreign exchange or foreign security to any person not being an authorized person;
- Make any payment to or for the credit of any person resident outside India in any manner;
- Receive otherwise through an authorized person, any payment by order or on behalf of any person resident outside India in any manner;
- Enter into any financial transaction in India as consideration for or in association with acquisition or creation or transfer of a right to acquire, any asset outside India by any person is resident in India which acquires, hold, own, possess or transfer any foreign exchange, foreign security or any immovable property situated outside India.

Legal aspects relating to Risk Cover (Insurance)

Indian entrepreneurs while investing abroad may face various commercial and political risks. The commercial risks may arise due to insolvency of the buyer; failure of the buyer to make the payment due within the specified period; or buyer's failure to accept the goods, subject to the given conditions. While, the political risks may be due to imposition of restrictions by the Government of the buyer's country or any Government action which may block or delay the transfer of payment made by the buyer; war, civil war, revolution or civil disturbances in the buyer's country.

Other unforeseen incidents like new import restrictions or cancellation of a valid import license in the buyer's country; interruption or diversion of voyage outside India resulting in payment of additional freight or insurance charges which cannot be recovered from the buyer; and any other

cause of loss occurring outside India not normally insured by general insurers.

Hence, in order to ensure safe and successful overseas expansion plans it is necessary to provide a comprehensive insurance cover against all such risks faced by an entrepreneur. Such an insurance facility seeks to create a favourable climate in which investors including exporters can get timely and liberal credit facilities from banks at home.

Accordingly, Export Credit Guarantee Corporation of India Limited (ECGC) was established by the Government of India under the administrative control of the Ministry of Commerce & Industry in order to strengthen the export promotion drive by covering the risk of exporting on credit. It provides a range of credit risk insurance covers to exporters against loss in export of goods and services as well as offers guarantees to banks and financial institutions to enable exporters to obtain better facilities from them. Its objectives are to provide insurance cover to:- (i) exporters against political and commercial risks; (ii) exporters against the risk of exchange rate fluctuations; (iii) banks against export credit and guarantees extended by them; (iv) Indian investors abroad against political risks.

Conclusion and Suggestions

Overseas business by entrepreneurs refers to undertaking and expanding its commercial activities across the national borders. It encompasses diverse nature of activities like trading (exporting and importing its goods and services); manufacturing and marketing as well as outsourcing for production and marketing. The main reason for making such overseas investments is to explore business opportunities abroad and take advantage of such opportunities. Foreign markets in both developed and developing countries provide enormous growth opportunities, so avoiding the expensive and lengthy procedure of litigation and for smooth conduction of business in the case of any dispute, young entrepreneurs must adopted the way of Arbitration and Conciliation procedure which has been discussed in the paper.

For expanding the business in abroad and for promoting the transnational transaction between our entrepreneurs and foreign companies and for the smooth conduction of the business to promote entrepreneurs following points also must be kept in consideration**:**

- Encourage access to capital, especially for small-scale entrepreneurs, through loans, competitions, and risk-sharing mechanisms for investors.

- Provide high-quality education and vocational training to develop the skills in business, science, technology, engineering, and mathematics to individuals interested in pursuing opportunities in knowledge-based industries.
- Consider lowering tariffs on imported raw materials and equipment into the country of origin to help entrepreneurs begin transnational businesses.
- Establish mechanisms that encourage regular consultations with professionals.
- Make it very clear that entrepreneurs are welcome in their countries of origin.
- Adopt policies that make it easy for business owners or investors to come and go between their country of origin and their country of settlement.

There must be maximum use of Alternative Disputes Resolution Techniques for dispute resolution.

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Study of Quality of Life and Mental Health of Employed and Unemployed Married Women

*Suprithy Paliwal

Abstract

In todays globalized environment the role and position of married women is changing at rapid pace. They are simply not considered as either housewife or economy supporter of their house rather they determine their quality of life and mental health on their own terms. The aim of the research was to study the quality of life and mental health of employed and unemployed married women. The sample consisted of 100 married women, out of which 50 were employed and 50 were unemployed. The tools used were quality of life scale-R by B.L. Dubey, Padma Dwivedi and S.K. Verma and mental health battery by Arun Kumar Singh and AlpanaSen Gupta. A significant difference was found in quality of life and overall adjustment of working and non working women.

Introduction

In the wake of rapid social changes in various aspects of society, the role and position of women are undergoing changes at a rapid pace. Many women are employed and manage both marital life and career. They take up non traditional roles and have developed new outlook of life.

Quality of life refers to the degree to which a person enjoys the important possibilities of his or her own life. It has been defined in terms of how individuals respond to physical and emotional illness and how well they function in their psychological, social, occupational and physical domain. Quality of life researches have tried to cluster domains into subjective and objective domains. Subjective domain is the individual ability to perform and enjoy social roles, work roles and family roles and it also incorporates personal satisfaction and social well being. The objective domain includes the economic status which contributes to quality of life effects of both men and women equally as role and position of both are changing. Quality of life is an important factor for physical and mental well being, but how an individual is effected by it, depends on the individual nature and his or her personal attributes. Quality of life as a variable for working women is in term of completeness and sense of worthiness achieved by coordinating between household and workplace. Mental health is a term used to describe a level of cognitive or emotional well being or an absence of a mental disorder. Good mental health is a state of well being in which a person is able to cope with every day events, think clearly, meet challenges, and have good relationships with others. Mental health is not just the absence of mental illness but it is defined as a state of well being in which every individual realizes his or her own potential Maddi, S.R. (2000) has observed better quality of life in terms of social relationship as compared to psychiatric issues, due to the higher employment rates and better marital support contributing to better perception of social support.

Arora, (2003) found that while excessive role obligation can impair well being, multiple role occupancy generally tends to enhance well being, among both men and women. Azar, S.,Vasudeva, P., and Abdolghani, A. (2006) in a study found a significant relationship between quality of life, hardiness in the sample of professional and non professional employed and unemployed women. Chamberlain, A.M. et. al. (2011), Salgado, M.F. et.al (2012), have observed that mental health describes a level of psychological well being, or an absence of a mental disorder. A mental illness can make the person miserable and can cause problems in daily life, such as at work or in relationships. Bower, P., Knowles, S.,Coventry, P.A.and Rowland, N. (2011) in their study concluded that mental problems, often involve feelings of sadness, nervousness or stress. Many of these problems are reactions to life events such as physical illness or unemployment. Vander Noordel, M.,Ijzelenberg, H. and Droomers, M. (2014) showed that employment is beneficial for health, particularly for depression and general mental health statistical evidence from developing countries suggests that the participation and role of women in these countries has increased in the professions related to education, nursing and service occupations. Gjerdingen, D and Mc. Govern, P. (2014) concluded that maternal employment and strong social support, particularly non partner support, were independently associated with fewer depressive symptoms. Sarac, F.,Parijldar, S.andDuman, E. (2007) Zanjani, H.A., Bayat, M. (2010)found that employed women have higher quality of life score than non employed women. The following hypothesis were formulated.

Hypothesis :

1) There will be a significant difference in the quality of life of married employed and unemployed women.
2) There will be a significant difference in the mental health of married employed and unemployed women.

Methodology :

The sample consisted of 100 married women out of which 50 were employed and 50 were unemployed. The sample was from the age group of 20-22 yrs. Quality of life and mental health were measured using two standardized tools namely quality of life scale revised by B.L. Dubey, Padma Dwivedi and S.K. Verma, 2007 Mental health battery by Dr. Arun Kumar Singh and Dr. AlpanaSen Gupta .The results were analyzed using mean, standard deviation and 't' test.

Results and Discussion

Table No. 1

Table showing means, SD and 't' value for quality of working and non working married women.

Category	Mean	SD	't' value	Level of Significance
Working	90.04	3.32	13.59*	S
Non Working	81.30	18.19		

*Significant at .01 level

The result depicted in table no. 1 indicates that there is a significant difference in the quality of life of working and non working as visible from the mean scores of 90.04 for working women and 81.30 for non working women. This can also be seen from the 't' value of 13.59. The working women respond to their problems in a better way, they are able to perform and enjoy social, family and work roles well and this also incorporates personal satisfaction and social well being. The study by Zanjani, H.A. and Bayat, M. (2010) shows that employed women have higher quality of life score than non employed women. Saravi, F.K..Navidian, A., Rigi, S.N. and Montazeri, A. (2012) their study found that associations exist between some aspects of health related quality of life and employment.

Table No. 2

Table showing means, SD and 't' value for mental health of working and non working married women.

Category	Mean	SD	't' value	Level of Significance
Working	87.3	9.26	1.48	NS
Non Working	88.04	4.44		

The result mentioned in table no. 2 shows that there is no significant difference in the mental health of working and non working women. This can be seen from the mean values of 87.3 for working women and 88.04 for working women, but the mental health of working women is slightly better than the non working women. Mental health being a state of well being in which an individual is able to meet challenges and cope with events. Because of various tasks being performed by working women they are able to cope up with problems resulting in better mental health.

Table No. 3

Table showing means, SD and 't' value for emotional stability of working and non working married women.

Category	Mean	SD	't' value	Level of Significance
Working	9.72	1.4	0.66	NS
Non Working	9.56	1.6		

The result shown in table no. 3 indicates that there is no significant difference in the emotional stability of working and non working women. This can be seen from the 't' value of 0.66 and also the means of 9.72 for working women and 9.56 for non working women. Anitha, R (2013) in her study on emotional stability of working and non working women found that working women are more stable in emotions compared to non working women.

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Table No. 4

Table showing means, SD and 't' value for overall adjustment of working and non working married women.

Category	Mean	SD	't' value	Level of Significance
Working	28.2	4.39	6.65*	S
Non Working	25.9	3.67		

*significant at 01 leves

The result shown in table no. 4 shows that there is a significant difference in the over all adjustment of working and non working women, which is shown by the 't' value of 6.65.The mean value of 28.2 and 25.9 show that the working women are better adjusted compared to non working women. This could be because of various roles that they have to play and also because of their exposure to different types of people and situations, which they have to handle at the workplace. For dealing with situations and to have a peaceful environment working women adjust them selves both at wok place and at home. KacchiParvati, K. (2014) in her study found out that working women are better adjusted than non working women.

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Emerging Trends of Ethical Marketing in India: An Overview

***Dr. Tripti Vijaywargia**

Abstract

As a part of society, business is responsible to act credibly and behave ethically. Social values must become the guiding principles for business. Ethics are standards or norms of moral conduct laid down by the society. They are concerned with what is right and what is wrong in human behavior. The marketers should not maximize their self interest at the cost of the interest of the consumers and society. They must be able to distinguish between what is ethical from what is unethical. Ethical marketing is less of a marketing strategy and more of a philosophy that informs all marketing efforts. It seeks to promote honesty, fairness, and responsibility in all advertising. Marketing Ethics provide marketing code of conduct for marketers. They laid down norms of behavior to be observed by the business. Consumers avoid marketers who are perceived to be unethical. Marketing ethics requires that marketers practice the virtues of honesty, fairness and transparency.

Key words: Social values, Ethical Marketing, Principles, Human Behavior, Honesty, Fairness, Transparency.

Introduction

Ethics are standards or norms of moral conduct laid down by the society. They are concerned with what is right and what is wrong in human behavior. They refer to moral principles which should govern human conduct. The application of moral principles in the area of marketing is called marketing ethics.

Ethical marketing is less of a marketing strategy and more of a philosophy that informs all marketing efforts. It seeks to promote honesty, fairness, and responsibility in all advertising. Ethics is a notoriously difficult subject because everyone has subjective judgments about what is "right" and what is "wrong." For this reason, ethical marketing is not a hard and fast list of rules, but a general set of guidelines to assist companies as they evaluate new marketing strategies.

Marketing Ethics provide marketing code of conduct for marketers. They laid down norms of behavior to be observed by the business. Salient practices of marketing ethics are as follows:

- To charge fair prices from the customers.
- To use fair weight for measurement of commodities.
- To pay taxes to the government honestly.
- To earn reasonable profits.

The purpose of marketing ethics is to regulate both, objectives (ends) of business and the mean adopted to achieve the objectives of business. Ethics cover all possible areas of business-ends and means must be justifiable as per all norms of society.A business practice which is against the moral principle laid down by the society is termed as unethical. A few examples of unethical behavior on the part of business are as mentioned below:

i. Hoarding and black marketing of goods.
ii. False claim in an advertisement.
iii. Exploitation of consumers.
iv. Offering pay-off (bribes) to government officials and politicians to get undue favours.
v. Avoidance of taxes.

Marketing ethics requires that marketers practice the virtues of honesty, fairness and transparency. A business is an integral part of the society. It is, in fact, marketing trustee of the resources of the society. So, the business must observe the ethical standards of the society while using the resources. If a business fails to observe the social norms, it will lose its public image.

It should be remembered that if the marketers do not act in public interest, the public and customer will strike back in one way or the other. When marketing practices deviate from accepted standards, the exchange process will break down, resulting in customer dissatisfaction, and lack of trust. Consumers avoid marketers who are perceived to be unethical.

Marketing ethics required that marketers practice the virtues of honesty, fairness and transparency. High level of personal morality alone may not be sufficient. It is necessary to codify ethical standards into meaningful policies so as to spell out what is and what is not acceptable behavior.

Implementations and Beneficiaries of Ethical Marketing

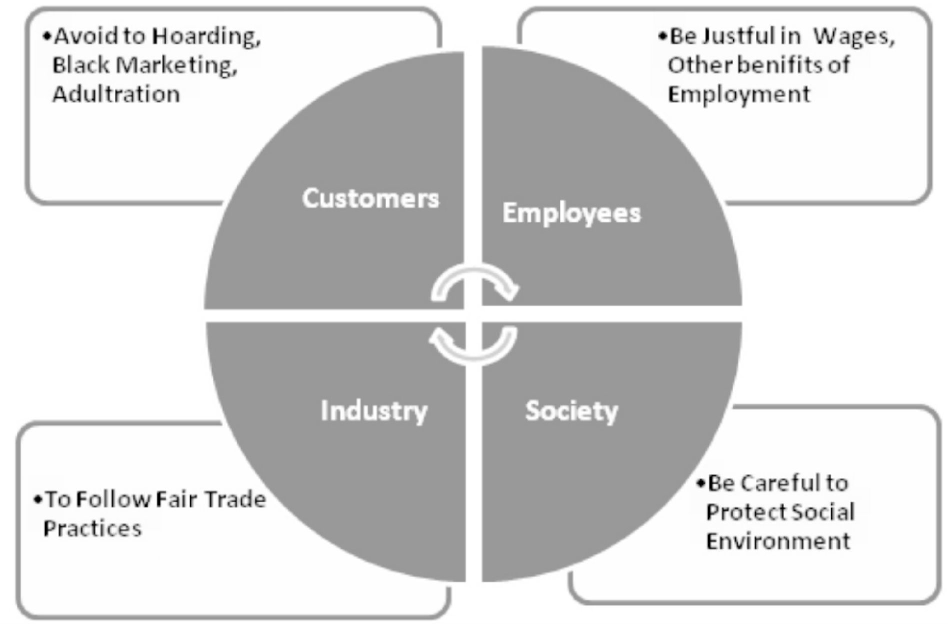
"Ethics is good business" is the main motto of PHD Chamber of Commerce and Industry. A large number of business houses such as Ranbaxy, DCM Shriram, Apeejay Satya Group, Ballarpur Industries, Hero Cycles, Dalmia Brothers, Hindustan Sanitaryware, etc. have endorsed the code of ethics adopted by PHD Chamber of Commerce and Industry.**In order to ensure ethical conduct and behavior in marketing some salient steps need to be taken:**

v Ensuring top management commitment to ethical marketing.

v Formulation of code of conduct consisting of formalized rules and regulations/ standards in the field of marketing. The code would guide the marketers in dealing with ethical dilemmas.

v Appointment of ethics officers to disseminate code of ethics, to answer questions about ethical issues, to take actions on possible code violations, to review and modify the code of conduct.

v Open communication on ethical issues to nurture ethical behavior. This means providing employees with ethics training, clear channels of communication, and follow up support



throughout the organization. Some firms have set ups ethics hotlines to handle employees' concern on ethical issues.

v Imposing penalties or punishment on those who violate the code of conduct.

v Publishing company's commitment to ethical practices in dealing with customers, suppliers. Shareholders employees and general public.

PHD Chamber of Commerce and Industry

It is believed that the best way of promoting high standards of business practices is through self regulation.Business should be conducted in marketing manner that it earns the goodwill of all concerned through quality, efficiency, transparency and good values. This code has been designed as a voluntary guideline achieved these objectives:

- Be truthful and realistic in static claims.
- Be responsive to customer need and concerns.
- Treat all stockholders fairly and with respect.
- Protect and promote the environment and community interests.

Common unethical practices in Advertising

Promotion of Sub standard Products

Sometimes, Consumers are trapped because of the power of advertising as the main objective of advertising is to influence, convince and create customers, irrespective of utility of any product. Therefore, cheap, spurious and substandard product often gain from advertising astheir cost of production is low. In short, advertising promotes sub standard products.

Wrong portrayal of Women

Some advertisements portray women asmere sex objects which suggest women's features are things separate and more important than a women's true self. It is also objectionable that some advertisements portray women as weaker sex, mindless, submissive, confused, childish, generally in need of help and so on. This encourages women to believe that they are or they desire to be or ought to be weak, mindless and needy. This kinds of advertisementsaffect the society at large and influence the attitude of men towards women. All these erode the self-esteem of women which is totally unjustifiable.

Conclusion

As a part of society, business is responsible to act credibly and behave ethically. Social values must become the guiding principles for business. When an organization fails to behave in accordance with the society expectations, it may loss its image, market share, and it's very right to exist.A manager is expected to serve as a trustee of various groups such as customers, workers, shareholders, and suppliers. As such, he must respect the social norms and expectations.Various laws reflect the ethics of society. If the business is not ethical, it will attract the intervention of Government and courts of law.Consumers are no longer at the mercy of the business firms. They have organized powerful associations to discipline the business firms. To avoid any confrontation with the consumers association it is advisable for the business to follow ethical practices.

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A Critical View of People Management in India

***Dr. Nandini Sharma**

As a result of the IMF conditionality's for the US$ 6.8 billion bailout, India had to liberalise its markets, privatise its ownership of business and globalise its competition. A new chapter in economic history of India was opened in 1990-91 under the leadership of Narasimha Rao. Before 1991 the economy was like a lethargic slothful giant in a deep slumber which needed an equal giant shake to awake. Post 1991 the government abolished the licence raj and opened the economy for foreign investment. Unfortunately the country later on was not able to sustain the pace of the reforms. It was thought that the economy will kick-start and show much higher growth than it has. This did not materialise. The factors responsible were political instability, haphazard policy framing and being non committal on the hard issues.

When winds of change engulfed the economy and policy in 1991, corporate bodies were more conscious since they needed complete overhaul. Indian companies mostly concentrated on production optimization and capacity utilization. The marketing strategy was never thought of. But with transition to a buyer's market many companies have later on realized the significant role of marketing and then it (the marketing function) began gathering substantial importance. Until then most companies limited Marketing to Selling. But while the system tries to gear itself to meet the new scheme of performance the influence of social and religious values continue to mould the corporate efforts. Social values that have been ingrained in the social setting seep through the corporate reforms. The traditional culture has had many negative effects on the functioning of Indian corporate. Here, it is observed that the HR policy has failed to eliminate negative mindsets and has shown a dismal picture in inculcating positive attitude in employees through change management. The HR policy has not been able to bring a fine tuning within work logic and worker logic. The HR expert in this area has not been able to stand firmly and put forth his point fervently with the top management. Experience suggests that the formal structure of most organizations has little to do with the way work actually gets done in the organization. Whether it is the traditional hierarchical structure or a functional structure or a product-based structure, the HR policies have not been able to bring a drastic change in the structure of the organization thereby putting a barrier for a mediocre performance to reach the level of superior performance. What HR does is the typical hierarchical structure is mounted with push pins on the wall of the conference room, when a meeting of all the employees is going on, the group is asked to accomplish another task – by depicting connection of dots. The functions do not have direct bearing with the positions, and individuals with whom you work most of the time in order to get your job done, do suffer from megalomania and the result: a confusing mess, and to quote Sadri "this makes Lewis Carroll's *Mad Tea Party* look like an organized business!"

Paternalistic Management: In India, corporate business is largely dominated by the head of the family business, where paternalism is fostered. The head of this business has decision making centered on him. The climate and culture of such organizations is outlined by the personality of this figurehead. The system is so ingrained in the mentality of the executives that without this system the executives are not able to function in a responsible manner. Here also the HR is not strong as to suggest the family head to resort to change of the old structure of functioning. The HR expert rather remains protected in this condition rather than show strong confidence to bring change management.

Here let us make comparison with the Japanese style of management which is also paternalistic. The Indian style portrays negativity, characterized by nepotism, autocracy, with underlying tone of hypocrisy and double standards. These characters are fostered further by HR policies. The Japanese believe in strong teamwork and collective decision making, have commitment to quality, efficiency, continuous learning and a sense of patriotism. These traits are inculcated by their HR policies. In stark contrast is Indian style of HR management. This brings in mediocrity in its full form.

Patron Syndrome: The organizational culture in Indian companies is unique in several ways. The development of an individual in an organization does not depend upon how effective and efficient he or she is but being connected with the patron or the mentor who pushes the individual forward. In an educational institute of repute, the head openly bragged that it was he who decided whom to promote or whom to demote for acquiring a doctoral degree. We can draw

conclusion here that the HR policy of deciding promotions on the merit has drastically failed. Imagine an inefficient and ineffective candidate with a communication skill of a new born baby, acquires doctoral degree by a thesis, cut and pasted and totally doctored(pun intended) and tutored and defended by such a mentor, and then this new scholar is put in charge to look after the revival of education, it is foregone conclusion that army of mediocre performers will be at the disposal of the corporate who recruit them in functional areas (HR included), the result would be once again mediocre performance at the corporate level. The HR policy is miserable in these areas. This mentoring system, sometimes involves withholding certain key information from the people who do not say yes sir, and indulging in favouritism, can subvert controls and undermine the morale of employees, besides leading to groupism. These are among the negative effects of this system and HR managers have no control on such negativity.

Multiple Layers: Many organizations, as a result of HR policies, have been characterized by multiple layers which reduces efficiency, decision making takes longer time and something different than what is intended, reduces flexibility. Layers tend to hide weakness and mediocrity like lapses in performance and insufficient capacity utilization. HR policy makers have to awaken themselves and trim down the layers to make it a flatter organizations. But they are not so much enthusiastic in this field. Multiple layers can breed nepotism as any one near and dear could be fitted in somewhere in the hierarchical structure.

Tolerance Level: The tolerance level is too high in many organizations which were studied by the authors of this paper. Readers may argue in favour of tolerance as it leads to strong element of flexibility, since it is the ability to adapt to changing situations, and in built mechanism to mix with other culture, which may be deep rooted historical tolerance and willingness to accept integrate differences. But juxtaposed with the above, tolerance has negative effect of fostering the laid back attitude. There is an exact phrase in Hindi-*Chalta Hai Chalne Do.* And this attitude is nurtured by none other than the HR managers. This becomes an alibi for poor performance and acceptance of low standards. Ask a material manager what happened to the requisition which was given a week back. He would say that he received fifty such requisitions daily and his subordinates do not place orders, Even if they place the order the supplier will not supply in time, Oh! The Indian suppliers are often unreliable. Even if he supplied, would the transporter deliver it? With truck drivers going on strike and derailment of railways, who can assure of timely delivery? Unless CEO improves this company, or HR manager brings drastic policies where everyone is accountable, this chalta hai attitude will prevail. HR manager continues with policies of chalta hai which breeds mediocre performance. HR managers/leaders thus prove to be diehard mediocre.

Leadership Issues: Peter Drucker, Michael Maccoby, Michael Kami, Alvin Toffler, Michael Hammer, Jack Welch, Warren Bennis, Rudy Guiliani, Noel Tichy. What they have taught us are the finer points of profound leadership. Walter Lippman had said this: *The final test of a leader is that he leaves behind him in other men the will and conviction to carry on.* The organizations the authors studied were devoid of such leaders. The typical organizations had virtually all HR concepts of leadership focus on the "top-down, command and control**"** This type of leadership suffers from negative characteristics such as narrow input into problem solving and decision making, it is not my job attitude, frustration, limited creativity, sycophancy, apathy, passing the buck, lack of personal responsibility, compliance rather than commitment. The HR heads on this count were minnows in the organizations studied. There were few people who tried to build competence, but they could be counted on the fingers, and the fingers outnumbered the leaders!

Laborious Decision-making: Tom Gelb, Executive Vice President (retired.)of Operations, Harley-Davidson, once said "I am convinced that employees who have the same information and understanding of that information that I have will make the same (or better) decisions that I make." Decision making in India can lose the race with tortoise. It is as laborious as Abhimanyu finding exist point in the Chakravyuha (labyrinth).It has elements of subjectivity and over dependence on informal channels. Formal decentralization procedures get altered in actual practice. Either the capacity of decision making and/or transparency, they rank low. Indian managers individually may show excellence but when it comes to team work his ego juts out and the result is status quo on hard matters. The culprit is the insecure HR manager who is a past master at apple polishing and makes it a policy of not making the information available in time.

The key elements of decision making by following ten commandments was discussed in *Tirukkural*, an oldest Tamil Text, wherein *Kurul,* means commands, some of which were, define the

task, enlist the resources, correlate the timing, examine the ethics of the person entrusted, trust and entrust, among others. Investigation made us believe that HR policies were absent on this count. Decision making is lengthy because of lengthy preparation time. All the functional inputs for the final decisions are taken after considerable amount of departmental meetings and paper work which increase the time frame. There is also a strong component of informal communication and hierarchical issues that affect the final decision.

Take the 1st command that is defining the task. For this, HR managers simply do not plan. Untold resources are expended every year by organizations creating elaborate plans – annual plans, new product or service introduction plans, sales/marketing plans – and are beautifully bound in leather notebooks only to gather dust on the bookshelf of executives. Why – because the plans simply do not work! Because the task was not defined! Most plans fail for two distinct but related reasons: inaccurate forecasts of resource implications and the absence of crystal clear definition of what is to be accomplished. When we investigated the reasons of absence of clear policy lines we were surprised to find out that policy lacked in enlisting the resources from wherein substantial data could have been gathered. We suggested that pulling entire plan together with a realistic eye on the accuracy of resources, and not to do Plan B until Plan A is completed and, when you want to enter stream C you require coordination with both A and B. This is called backward planning and HR people were not aware of the backward planning because they were not accustomed to thinking and planning that way. Many HR Managers in the SME Sector remained content to play a subservient and subordinate role to the CEO even in 2015.

Action Stations: If the mediocrity is to be remedied then there has to be change in the thinking process. Indian companies are in a state of flux when change is to be brought. The need for change is to suit the liberalized economy. The change becomes cumbersome as companies are heavily chained by traditional structures and processes and overstocked by conservative mindsets which restricts the modern thinking. The organization should be such that it suits to the quick response demanded by the ever changing environment.

1) **Change the negativity of Paternalism-** If Paternalism can have figurehead syndrome, then this can be utilized to motivate people in the name of figurehead. An HR policy of

bringing a pressure on individuals can be formulated to improve performance, but this does not mean to employees a feeling of insecurity. Only thing is individual must feel that he cannot hide himself with mediocre performance. His can be made to work by introducing some performance drivers. Variable component of the salary can be linked to performance indication. Visible good performance should be subject to laud and bad ones to criticism. Too much importance to seniority has to be avoided.

2) **Mentoring to equal developing**- The individual who does not have a strong mentor, is a misfit in the later years. So is the case if a company is having mentorship practices is more likely to attain business sustainability. Certain individuals develop faster with strong mentors but others loose the race. HR has to bring a policy where subjectivity has to be eliminated. Unfairness shown towards certain individuals has to be analysed and unfair practices have to be weeded out. But this better said than done – even in several places of higher learning that claim to be professionally managed.

3) **Flexibility in the Structure-** New age competition demands different structure than pre 1991 era. The earlier structures were suited to functional requirement, where as post 1991 structure must consider the market segments, determined by their product category and then devise suitable structure. HR should be able to make a judicious mix of centralized and decentralized structure, where R&D, production, engineering is centralized to save cost and the other functions can be decentralized by giving authority to middle level managers.

4) **Credibility**: Credibility refers to a perception by others that human resource management leaders possess sufficient knowledge and expertise to help solve daunting business problems. In terms of being perceived as a leader when one is not the officially designated leader found that people who demonstrated knowledge and experience in the task at hand were the ones who emerged as leaders.

5) **People skills:** People skills, also referred to as interpersonal skills, is the ability to work effectively with others. Lack of such skills has been identified as a primary reason why managers 'derail', or fail to continue in a management career The most commonly cited weakness in interpersonal skills was insensitivity, which was reflected in abrasive or intimidating behavior toward others. In contrast, successful managers were sensitive, tactful, considerate, and able to understand and get along with all types of people.

6) **An understanding of the business of business**: HR leaders need to know about the business in which their organization functions. Today, it is not enough for them to posses' expert-level knowledge in human resource management. This is related to the credibility issue and is particularly important as HR leaders attempt to gain acceptance as people who have strategic management concerns and are aware of bottom-line issues.

7) **The ability to use a consultative approach**: Developing skills necessary to work effectively with line managers, employees, and other stakeholders for organizational performance and help them find appropriate solutions to difficult people problems. It can be viewed either as performance consulting

8) **Development of credibility:** Though related to the first competency, it is accepted that credibility is something that is earned. To earn it, human resource management leaders must continually work with others and, in the process, gain the respect of those with whom they interact.

9) **Comfort with change:** HR professional shall possess the ability to be flexible in the face of dynamic conditions. It does not equate to complacency. Tolerance of uncertainty (being able to operate effectively in the midst of changing conditions) was a characteristic that distinguished between leaders of high-and average-performance teams in a research and development environment, an environment in which change is constant.

10) **The ability to create a vision:** This refers to the creation of a compelling sense of what the future should look like and then encouraging others to see and strive for it. A leader's skill in 'selling' a vision to be important. They reported that the ability to articulate a goal in such a way as to inspire commitment by others was a crucial skill for successful leaders

The following checklist of the values which are the basic deciders of the organizational culture could be followed.

Vision and Mission: Lack of clarity in vision, mission, goal and role has often spelt doom for the corporate bodies. Often we need to ask : Are there vision and mission statements? Does the mission reflect the organization's current requirements and desires and the environment in which it operates?

Is there consensus on what the vision and mission are? Does the company's long-range plan support the vision and mission?

Goals and Objectives: Given that the former is an open ended attribute and the latter a Closed ended one, **some questions need to be raised:** Are the goals congruent with the mission? Do they reflect the resources and operating specifics required to progress as a whole? Do they exist for each operating unit?

Do people know what they are? Do these people follow them?

Values, Reward, and Policies: There is some fuzziness in these areas and so clarification is needed from those who claim to be framing HR Policies on: What are the leader's values? Are those values known and shared? What is the organization's culture, and what specific behaviors does it support? Are those behaviors really rewarded? What are the rites and rituals? Do conditions support what the organization says it values (such as commitment, innovation, compliance, teamwork, individualism, entrepreneurship)?

Do the company's policies support its values, mission, and vision?

Organizational and Job Structures: Every stakeholder has the right to know: Are jobs clearly defined? Are jobs given needed responsibility? Are positions, responsibilities, and reporting effective and efficient? Does structure aid communication, decision making, and accountability? Are tasks grouped efficiently? Is the span of control effective? Is each unit of command appropriate?

Work processes, Procedures, and Practices

Could tasks or processes be automated?

Are processes well designed?

Are duties assigned in ways that are effective and efficient?

Do procedures exist, and are they followed consistently?

Are resources used wisely?

Do management practices support development, innovation, commitment?

Do people get feedback and information they need when they need it?

Does nonperformance have consequences?

Are those consequences carried out?

Documentation and standards

Are procedures and practices documented?

Are they accessible and usable?

Do they reflect desired practice?

Are there standards?

Does standardization support innovation, compliance, commitment?

Physical facilities and space

Is space adequate and well-used?

Does the space and lay out facilitate work flow?

Does the space and layout aid communication?

Do the technology and systems support the required work processes?

Are work conditions safe?

Do environmental conditions (temperature, light, noise) support the required work processes?

Do environmental conditions support health?

Training and development

Are skills maintained?

Are skills developed?

Are skills and knowledge adequate for required and desired processes?

Are innovation and self empowerment supported?

What methods are used for development (coaching, cross training, and so on) and do those methods support the desired and require performance?

Resource capacity and sufficiency

Do people have the emotional, physical, intellectual, and economic capacity to achieve the desired and required performance?

Are there support systems and processes in place to either offset, reduce, or remove deficiencies in capacity?

Are support systems sufficient for the desired and required performance?

Do values conflict with requirements of the job or the desired outcomes?

Conclusion: To carry out changes three different switches can be worked. The first could be structural lever where HR policy can separate interest of the family from business by creating financial and organizational structure. The second switch is when the owners should develop the leaders rather than making it traditional form of the organization by handing over the mantles to the people in the family. Example could be Narayan Murthy's development of Nandan Nilekani to take over the mantle in Infosys or Ratan Tata handing the reigns of the Tata Empire to Cyrus Mistry a rank outsider.

Most employees are motivated by either institutional or communitarian loyalty where the former refers to cultures, and norms that might create institutional loyalty and the latter refers to perceived common interests and social identification with a certain group. Also, recognizing that knowledge is power, employees may also withhold knowledge in order to enhance their personal value. This necessitates organizations to deliberately formulate policies to establish trust between the parties. Discovering and supporting the application of self-organizing principles is essential for maximizing the productivity of knowledge workers. Today, more than ever, it is much more advantageous to give up hierarchical control in order to gain much greater self-regulating order and participation of knowledge workers throughout an organization. This symbolism within the workplace encourages and supports an on-going collaborative behaviour among knowledge workers resulting enhanced productivity and organizational reputation among individual members, a key attribute of a successful management of human capital and competitive advantage. The existing literature on HRM in Knowledge based organizations needs further refinement and improvement. The ultimate result would be super performance.

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Study of Bark of Tectona Grandis: A Detailed Review

***Sahay Manisha | **Sharma Richa | ** Sharma Surendra**

Abstract: The use of plants as medicines has a long history in the treatment of various diseases. The earliest known records for the use of plants as drugs are from Mesopotamia in 2600 B.C., and these still are a significant part of traditional medicine and herbal remedies. To date, 35,000-70,000 plant species have been screened for their medicinal use. Several important drugs such as Taxol®, camptothecin, morphine and quinine have been isolated from plant sources. The first two are widely used as anticancer drugs, while the remaining are analgesic and antimalarial agents, respectively. In this paper review of literature survey of T. grandislinn are explored in detail.

Key Words: TectonaGrandis medicinal use, bark, root.

Introduction:

Phytochemistry of Tectonagrandis:

Scientific name : Tectonagrandis Linn Family : Verbenanceae

English Name : Teak Hindi Name : Sagon, Sagwan

According to Ayurveda, wood is laxative and useful in treatment of piles, leucoderma and dysentery. Bark is useful in scabies and as an astringent in bronchitis[1]. Methanol extract of flowers shows antidiabetic[2] and antioxidant activity.

Literature reveals isolation of some naphthoquinones and anthraquinones. Viz, lapachol[3] (I), a-lapachone (II), tectograndone[4] (III), tecomaquinone-I[5] (IV) from roots and heartwood are shown in figure 1-4.

Traditional uses of Tectonagrandis.linn

Wood: Sedative, Anthelmintic, piles, in the treatment of gravid uterus, Leucoderma, dysentery, headache, burning pain over liver region, antiinflammatory, anodyne, vermifuge, ophthalmic, depurative, laxative, vitiated conditions of pitta&kapha, neuralgia, arthritis, dyspepsia, flatulence, cough, skin diseases, leprosy, hyperacidity, menorrhagia, leucorrhoea, abortion, hemorrhoids, antibilious and lipid disorders. Paste made from the wood is used as a diuretic, stimulant, hepatic,astringent, relief from tooth ache. Wood ash is applied to the swollen eyelids to strengthen the eye sight. Oily product obtained from the wood chips applied to eczema[6-10].

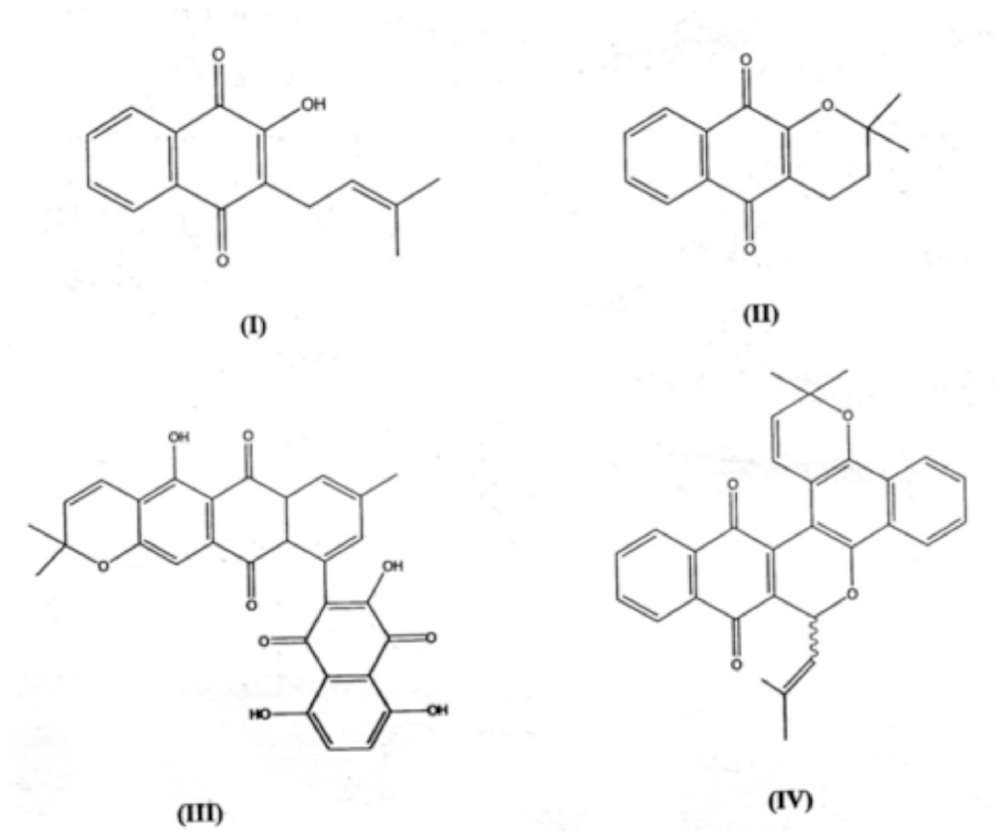

FIGURE 1-4

Root: In the treatment of anuria, urine retention.

Leaves: Used for thatching, haemostatic, depurative, antiinflammatory, vulnery, leprosy, skin diseases, puritus, stomatities, indolent ulcers, hemorrhages, Haemoptysis,vitiated conditions of pitta.

Seed: Diuretic, emollient, demulcent, skin diseases, prurities and in vitiated conditions of vata.Oil obtained from seeds promotes the growth of hair and is useful in eczema, ringworm and to check scabies.

Bark: Bronchitis, Constipation, Anthelmentic, Depurative, hyperacidity, dysentery, verminosis, burning sensation, diabetes, leprosy, skin diseases, leucoderma, headache, piles, laxative, expectorant, anti-inflammatory, indigestion, expels worms from the body and in vitiated conditions of pitta. Flowers: Bronchitis, biliousness, urinary discharge, diuretic, depurative, anti-inflammatory, burning sensation, dipsia, leprosy, skin diseases, strangury diabetes and vitiated conditions of pitta and kapha.

Flowers:Oil obtained from the flowers promotes growth of hair and useful in scabies, eczema. Infusion of flowers is taken in congestion of liver.

Fruits: Diuretic, demulcent, strangury, vesicle calculi, pruritus,

REVIEW OF BARK OF *TECTONA GRANDIS*

Although teak has been grown in plantation conditions for one hundred and fifty years, the high value of teak timber due to its appearance and mechanical properties, the strong markets for teak products combined with increased distance to and declining stocks from natural stands have attracted increasing attention to the potential of teak plantations as an investment with an attractive return in the last decade. Such interest is not new; one of the early bodies established as a subsidiary of the FAO Asia-Pacific Forestry Commission in the 1950s was the "Teak sub-commission" with eleven member countries. Its aims, which were similar to those of the present TEAKNET, were to promoteinternational collaboration in the study of all scientific, technical and economic aspects relating to teak and the issues discussed in those days were remarkably similar to those of today. This paper examines trends in the establishment of teak plantations worldwide and identifies some of the environmental and economic issues and challenges for investors in these programmes.

Tectonagrandis Linn.is a widespread hard wood plant used for both therapeutic and commercial purposes. It is native to South and Southeast Asia. The present study was carried out to investigate analgesic and antiinflammatory activities of T. grandis (Family Verbenaceae) stem bark extracts and also determined the preliminary phytochemical screening and acute toxicity of the stem bark extract. Stem bark was extracted with ethanol (TGEE) and water (TGAE). Analgesic and antiinflammatory activities of these extracts were assessed in Wistar rats with hot plate test and carrageenan induced paw oedema model. At the doses used (200, 300 and 500 mg/kg), TGEE and TGAE showed significant and dose-dependent analgesic and antiinflammatory effects. The

phytochemical analysis revealed the presence of flavonoids, alkaloids tannins, anthraquinones, saponins, carbohydrates and proteins. None of the extracts had acute toxicity activity up to 2000 mg/kg dose level. The TGEE and TGAE exhibited significant analgesic and antiinflammatory activities of T. grandis stem bark due to the presence of various phytoconstituents such as flavonoids, alkaloids, tannins, anthraquinones and saponins[11].

The effect of plumbagozeylanica roots on learning and memory of mice has been investigated. The exteroceptivebehaviour model (Elevated plus maze and Passive avoidance paradigm) and interoceptivebehaviour model i.e. scopolamine induced amnesia were employed to evaluate the effect of Plumbagozeylanica roots on learning and memory of mice. The Plumbagozeylanica at dose 200mg/kg.has shown promising memory enhancing effect in mice. Furthermore, the extract significantly reversed the amnesia induced by scopolamine (0.4mg/kg i.p.). The reversal of scopolamine induced amnesia may be due to facilitation of cholinergic transmission in mice brain[12].

Tectonagrandis Linn.(saag - tick wood), an indigenous medicinal plant, has a folk reputation among the Indian herbs as a hypoglycemic agent. The present study was carried out to evaluate the anti-hyperglycemic effect of *T. grandis* Linn. bark extract in control and alloxan-diabetic rats. Oral administration of the bark suspension of *T. grandis* (2.5 and 5 g/kg body wt.) for 30 days resulted in a significant reduction in blood glucose (from 250 ± 6.5 to 50 ± 2.5 mg/dL). Thus, the present study clearly shows that the *T. grandis* Linn. bark extract exerts anti-hyperglycemic activity[13].

The phytochemical investigation of the bark of Tectonagrandis Linn. afforded a new steroidal glycoside identified as beta-sitosterol-beta-D-[4'-linolenyl-6'-(tridecan-4'''-one-1'''-oxy)] glucuranopyranoside and three new fatty esters, 7'-hydroxy-n-octacosanoyl n-decanoate, 20'-hydroxy eicosanyllinolenate and 18'-hydroxy n-hexacosanyl n-decanoate, along with the known compounds n-docosane, lup-20(29)-en-3beta-ol, betulinic acid and stigmast-5-en-3-O-beta-D-glucopyranoside. Their stereo structures have been elucidated on the basis of spectral data analyses and chemical reactions[14].

In the review[15] the mathanolic and petroleum ether extracts of Tectonagrandis seeds were evaluated for anti-inflammatory activity using paracetamol. The conclusion of this study showed significant and dose dependent hepatoprotective activity which proved the hepatoprotective potential of Tectonagrandis seeds.

In the study of the review[16] the standardization of Tectonagrandis by using parmacognostic and phytochemical investigation on stem bark of Tectonagrandis. This study reveals qualitative phytochemical screening of Tectonagrandis bark extracts.

The review[17] says that a provenance trial in teak involving seven provenances from Kerala was conducted during the period from June 1995 to January 1997, Germination behavior of seeds in the nursery was not significantly influenced by the provenances height and tap root length means were largest in the seedlings at the final internal.

The study of the review[18] says that Diuertic is any substance which increases the urine and solute excretion Aqueous extract of Tectonagrandis revealed the presence of phenolic compounds, carbohydrates, thus aqueous extract of tectonagrandis was selected for scientific base of its diuertic evaluation. Phytochemical investigation revealed the presence of phenolic compounds, carbohydrates saponins, tannins and flavonoids are constituents of aqueos extract of tectonagrandis.

In the paper[19] wound healing activity of different extracts of Tectonagrandis was evaluated using Sprague dwaly rats. This paper concludes that the polar extracts i.e. methanolic and aqueous extracts in hydrophobic bases showed significant activity when compared to non polar extracts i.e. petroleum ether, ethyl acetate and chloroform extract did not show significant study. This paper concludes scientific support to the folkloric accounts to the use of the frontal leaves of Tectonagrandis in the treatment of wounds.

In the review[20] Bronchial asthma is a chronic inflammatory disease, characterized by both bronchoconstriction and airway inflammation. The result of this paper indicated that ethyl acetate extract of Tectonagrandis bark show significant anti-asthmatic activity. The anti-asthmatic activity of ethyl acetate extract can be attributed to stabilize the most cell.

Study of paper[21] reveals that Tectoagrandis is a widespread heart wood plant used for both therapeutic and commercial purposes. The phytochemical analysis revealed the presence of flavanoids alkaloids, tannins, anthraquinones, saponine, proteins etc. Extraction of ethyl alcohol exhibited significant analgesic and anti-inflammatory activities of T. grandis stem bark due to presence of various phytoconstituents such as flavanoids, alkaloids, tannins, anthraquinones and saponins.

In the review[22] it is revealed that used in treatment of diabetes. In this paper it is studied the effect of ethanol extract of Tectonagrandis in treatment of diabetes mellitus and associated cardiovascular complications in alloxan induced diabetic rats. Effect of Tectonagrandis on various biochemical, hemodyamic were observd. The result obtained in the present study indicate that Tectonagrandis may present the cardiac dysfunction in alloxan induced diabetic rats.

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Drought Stress: Effects and Causes

Kumar Amit | **Eesha Ajaya | **Sharma Richa

Abstract

Expansion of agriculture to semi-arid and arid regions with the use of intensive irrigation will increase secondary salinization as a result of changes in the hydrologic balance of the soil between water applied (irrigation or rainfall) and water used by crops (transpiration). Moreover, the faster-than-predicted change in global climate and the different available scenarios for climate change suggest an increase in aridity for the semi-arid regions of the globe and the Mediterranean region in the near future. Together with overpopulation this will lead to an overexploitation of water resources for agriculture purposes, increased constraints to plant growth and survival and therefore to realizing crop yield potential. Understanding how plants respond to drought, salt and co-occurring stresses can play a major role in stabilizing crop performance under drought and in the protection of natural vegetation.

Introduction

Water is an increasingly scarce resource given current and future human population and societal needs, putting an emphasis on sustainable water use (Rosegrant and Cline, 2003). Water stress is the major environmental stresses that affect agricultural production worldwide, especially in arid and semi-arid regions. Thus, an understanding of drought stress and water use in relation to plant growth is of importance for sustainable agriculture. Scarcity of water is a severe environmental constraint to plant productivity. Drought-induced loss in crop yield probably exceeds losses from all other causes, since both the severity and duration of the stress are critical. Here, we have reviewed the effects of drought stress on the growth, phenology, water and nutrient relations, photosynthesis, assimilate partitioning, and respiration in plants. This article also describes the mechanism of drought resistance in plants on a morphological, physiological and molecular basis. Various management strategies have been proposed to cope with drought stress. (Farooq*et al*., 2009).

Changes in the global production of major crops are important drivers of food prices, food

security and land use decisions. Average global yields for these commodities are determined by the performance of crops in millions of fields distributed across a range of management, soil and climate regimes. For wheat, maize and barley, there is a clearly negative response of global yields to increased temperatures. Based on these sensitivities and observed climate trends, we estimate that warming since 1981 has resulted in annual combined losses of these three crops representing roughly 40 Mt or $5 billion per year, as of 2002. While these impacts are small relative to the technological yield gains over the same period, the results demonstrate already occurring negative impacts of climate trends on crop yields at the global scale. (Lobel and Field, 2007)

The mid-20th century brought a new agricultural revolution, first in industrialized countries, and then in the tropics, where it came to be known as the Green Revolution. New crop varieties and livestock breeds, combined with increased use of inorganic fertilizers, pesticides and machinery, together with better water control, led to sharp increases in food production from agricultural systems. Many staple crops and livestock show productivity changes over time over this period. Agriculture accounts for 70 % of global freshwater use, even though 80 % of global agriculture is primarily rainfed (FAO, 2011a). In coming decades the share of global freshwater available for agriculture is likely to decline as a result of increasing demands from industry, power generation and domestic use. In addition, competition between different agricultural uses, changing dietary patterns (e.g. the increased consumption of meat and sugar) and the changing structure of the global energy mix (Gerbens-Leenes*et al*., 2012) will also have a direct bearing on the availability of water for food production.

Water deficit is the commonest environmental stress factor limiting plant productivity. The lack of water, drought, is one of the major constraints that limit crop production and quality (Chandler and Bartels, 2003). The drought phenomenon is a chemical – physical complex, intervene in the organization of a number of large and small bio-molecules, such as nucleic acids, proteins, carbohydrates, fatty acids, hormones, ions, and nutrients (Dhandha*et al*., 2004 and Chaves*et al*., 2003). The stress is usually associated with a variety of other stresses, including salt, cold, heat, acidity and alkalinity. The ability of plants to tolerate water deficit is determined by multiple biochemical pathways that facilitate retention and/or acquisition of water, protect chloroplast functions, and maintain ion homeostasis. Essential pathways include those that lead to synthesis of osmotically active metabolites and specific proteins that control ion and water flux, support scavenging of oxygen radicals, or may act as chaperones. The ability of plants to detoxify radicals under conditions of water deficit is probably the most critical requirement. Many stress-tolerant species accumulate methylated metabolites, which play a crucial dual role as osmoprotectants, and as radical scavengers. Their synthesis is correlated with stress-induced enhancement of photorespiration. However, transfer of individual genes from tolerant plants only confers marginally increased water-stress tolerance to stress-sensitive species: tolerance engineering will probably require the transfer of multiple genes. (Bohnert and Jensen, 1996)

In response to drought brought about by soil water deficit, plants can exhibit either drought escape or drought resistance mechanisms, with resistance further classified into drought avoidance (maintenance of tissue water potential) and drought tolerance (Levitt, 1980; Price *et al*., 2002). Drought escape is described as the ability of plants to complete the life cycle before severe stress sets in. Drought avoidance is by maintenance of high tissue water potential despite a soil water deficit. Mechanisms such as improved water uptake under stress and the capacity of plant cells to hold acquired water and further reduce water loss confer drought avoidance.

It is believed that when a plant is subjected to water stress, it reacts by producing a range of reactive oxygen species (ROS) during photosynthesis, photorespiration and dark respiration, causing damage to cells that suffer from water deficit (Taylor et al., 2003). Such ROS are toxic to plant cells and can be combined with vital molecules, such as fats, proteins, nucleic acids, causing lipid peroxidation, protein denaturation and DNA mutation (Quiles and Lopez, 2004).

Numerous recent studies have shown the negative effect of water stress on cellular membranes and organelles such as mitochondria and chloroplasts (Chandan and Tarhan, 2003), causing cellular content leakage outside the cell (Karabal*et al*., 2003). Root growth maintenance under moderate water stress was also identified as an important mechanism to avoid dehydration by maximizing water uptake through an increase in root absorption area (Pe´rez-Ramos *et al.,*

2013).Water stress lead to growth reduction, which was reflected in plant height, leaf area, dry weight, and other growth functions (Kriedemann and Barrs, 1981 and Fischer, 1980). Water deficit is the commonest environmental stress factor limiting plant productivity.

The ability of plants to tolerate water deficit is determined by multiple biochemical pathways that facilitate retention and/or acquisition of water, protect chloroplast functions, and maintain ion homeostasis. Essential pathways include those that lead to synthesis of osmotically active metabolites and specific proteins that control ion and water flux, support scavenging of oxygen radicals, or may act as chaperones. The ability of plants to detoxify radicals under conditions of water deficit is probably the most critical requirement. Many stress-tolerant species accumulate methylated metabolites, which play a crucial dual role as osmoprotectants, and as radical scavengers. Their synthesis is correlated with stress-induced enhancement of photorespiration. However, transfer of individual genes from tolerant plants only confers marginally increased water-stress tolerance to stress-sensitive species: tolerance engineering will probably require the transfer of multiple genes (Bohnert and Jensen, 1996). Grassland C-3 Poaceae and Asteraceae species of temperate areas accumulate large amounts of reserve carbohydrates mainly as fructans in leaf meristems, and contain only a low level of starch (Janecˇek*et al.,* 2011; Jensen *et al*., 2014). Furthermore, it has been shown that fructan accumulation during drought improves plant survival after drought (Clark *et al*., 2004). Fructans in particular were shown to stabilize membranes in vitro by interaction with lipids under stress (Hincha*et al*., 2007) and because they may act as antioxidants (Peshev*et al*., 2013).

In conclusion water stress strongly affects photosynthesis, growth and survival of plant species growing in semi-arid climates, such as the Mediterranean. In the field water deficits do not act alone, but are normally associated with high temperature and high light stresses. Therefore, plant responses to drought during summer also involve adjustments to the stresses associated with drought. While trees and shrubs have developed a 'strategy' of stress tolerance and stress avoidance, herbs and annuals rely mostly on rapid growth to escape summer stresses as well as on fast responses of the photosynthetic and Carbon metabolism machinery to early signs of stress, including storage of reserves in the stem or roots (Chaves*et al*., 2002).

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Policy Initiatives for Financial Inclusion: What they behold for the Urban Poor?

Awantika Rajauria

Abstract - The term Financial Inclusion is a key term widely used in the present scenario. The Government of India and the RBI have adopted various policy initiatives to address the issue of rural financial exclusion. But, the emphasis is now also being given to the problem of urban financial exclusion alike. An attempt has been made through this paper to highlight the various policy initiatives with respect to urban financial inclusion and their usefulness in solving the problems of the urban poor in meeting their day-to-day financial and security needs and requirements.

Introduction

The term financial inclusion is widely used, especially in context of developing country like India, which witnesses a huge proportion of financially excluded population. Although India is moving ahead on the path of converting itself from a developing to a developed country, yet it faced widespread exclusion by a large number of citizens, both in the rural as well as urban areas. However, the policy makers have realized the fact that the vision of development cannot be fulfilled unless the proper provisioning of basic financial services to the masses at large. Over the years, the Indian government in collaboration with the Reserve Bank of India has been taking up various initiatives to increasingly include the excluded lot within the network of organized financial services. However, it is heartbreaking to know that despite the fact that the urban areas house a large number of bank branches in the country, both public as well as private sector, yet around 40% of urban adult population in the country is still away from the formal financial services net. This excluded population, comprises of socio-economically and geographically disadvantaged individuals who resorts to informal savings and credit systems. In the initial phases of financial inclusion campaign launched by the Government of India, the major focus was placed majorly on the inclusion of rural poor and bringing them to the financial main stream to share the same platform with their urban counterparts. But, while devising such schemes, the policymakers somewhat ignored the basic requirement of the urban unorganized sector, which still remains to be neglected due to obvious reasons of lack of proper documentation, lack of education and social backwardness. However, recently, the Government has brought in a number of new

initiatives to address the issue of financial exclusion of the urban poor, the earlier neglected lot. Various initiatives jointly taken up by the Government of India and the Reserve Bank of India have attempted to cater to their financial requirements, both in terms of financial assistance as well as security from untoward happenings and uncertainties. An attempt has been made through this paper to highlight the various policy initiatives with respect to urban financial inclusion and their usefulness in solving the problems of the urban poor in meeting their day-to-day financial and security needs and requirements.

Objectives of Study

- To outline the various policy initiatives taken by GOI and RBI for the purpose of financial inclusion
- Gauge the applicability of such initiatives on the urban poor

Key Policy Initiatives for Financial Inclusion in India

Nationalization of 14 largest private sector banks in July 1969, and later in 1980, marks the beginning of the process of financial inclusion in India. The step marked the paradigm shift in the government's policy towards provision of banking services to the poor people. Prior to that,privately-owned banks were located in metropolitan and urban areas, with much of bank lending concentrated in a few organized sectors of economy and limited to big business houses and large industries. At that time small entrepreneurs, laborers, farmers, small entrepreneurs, artisans and self-employed had to depend totally on informal sources, like moneylenders and relatives. The main driver for the effort was to promote mass banking by expanding geographical and functional coverage of institutionalized credit, mobilizing savings from rural and remote areas and reaching out to neglected sectors like, agriculture and small scale enterprises.

During 1969-90, India has registered a huge increase in bank branches majorly augmented by the 1:4 licensing policy under which banks were given incentive to open one branch in metropolitan and one branch in urban areas, provided they open four branches in the rural areas.

The early 1970s marked the evolution of priority sector, or directed, or focused lending to ensure the adequate credit flows to the vital sectors of the economy as per the social and developmental priorities.

The Lead Bank Scheme was introduced by Reserve Bank of India in December 1969. The Scheme aims at coordinating the activities of banks and other developmental agencies through various ways in order to achieve the objective of enhancing the flow of bank finance to priority sector and other sectors and to promote banks' role in overall development of the rural sector. For coordinating the activities in the district, a particular bank is assigned the lead bank responsibility of the district. The lead bank is expected to assume leadership role for coordinating the efforts of the credit institutions and Government.

The era of 1970s also witnessed the establishment of Regional Rural Banks (RRBs) in the country, with 196 RRBs established in rural India during 1975-1987. These banks, jointly owned by the central government, the state government and the sponsor bank, were mandated to serve small and marginal farmers, agricultural laborers, artisans and small entrepreneurs in the rural areas. They had to maintain a credit-deposit ratio of 60 percent in the rural and semi-urban branches to prevent the use of rural deposits for creation of urban credit.

The SHG – Bank Linkage Programme was started as an Action Research Project in 1989 which was the offshoot of a NABARD initiative during 1987 through sanctioning Rs. 10 lakh to MYRADA as seed money assistance for experimenting Credit Management Groups. In the same year the Ministry of Rural Development provided PRADAN with support to establish self-help groups in Rajasthan. A key feature of the programme has been the involvement of poor and asset-less women who were earlier by-passed by the banking system. As per the data cited by NABARD, more than 90% of the members of SHGs are women and most of them are poor and asset-less.

During 1998-99, NABARD also launched a revolutionary product called Kisan Credit Card (KCC), a credit product that allowed farmers the required financial liquidity and credit in emergency, and providing them flexibility, timeliness, cost effectiveness and hassle free services.

All these efforts, led to a positive developments in the rural share of the bank deposits and credit. As per RBI, the share of rural deposits in total deposits increased from 3 percent in 1969 to 16 percent in 1990. The share of agriculture credit in the total bank credit increased from 2.2 percent in 1968 to 15.8 percent in 1989. Similarly, the share of small-scale industry in the total bank credit reached 15.3 percent in 1989, from its negligible figure before nationalization.

However, the post liberalization era proved baneful for the financial inclusion plan. Reduction in number of bank branches in India was regarded as one of the adverse consequences of banking

sector reforms launched in the 1990s.

As per the data cited by Kavaljit Singh, in his article titled, “Financial Inclusion” in India: Ambitious but Ambiguous Plan published in Globalreaearch.com, during 1994-2006, around 5,210 bank branches in rural areas were closed down to meet the profitability criteria and to achieve higher efficiency levels. The total number of rural bank branches declined from 35,329 in 1994 to 30,119 in 2006.

On the contrary, a rapid expansion of branches in the metros and urban areas has been witnessed during the period. According to the Reserve Bank of India (RBI) statistics, 5,960 new branches were opened in the six metros during 1994-2006.

Inclusion of the term 'financial inclusion'for the very first time in RBI's Policy Statement of 2005-2006 indicated towards its commitment towards the fulfillment of the objective. The RBI, together with the Government of India, has been initiating various measures since 2005, to enhance financial inclusion. *These measures are SHG-bank linkage program, use of business facilitators and correspondents, easing of 'Know-your-customer' norms, electronic benefit transfer, separate plan for urban financial inclusion, use of mobile technology, bank branches and ATMs, opening and encouraging 'no-frill accounts' and emphasis on financial literacy. Measures initiated by the government also include opening customer service centers, credit counseling centers, Kisan Credit Card, National Pension Scheme Lite, Mahatma Gandhi National Rural Employment Guarantee Scheme and Aadhaar scheme, Swabalamban, JDY, etc.*

Reserve Bank of India's Key Initiatives for Achieving Financial Inclusion in India

1. No Frills Accounts: In order to bring the low income groups within the purview of banking services, RBI in November 2005 asked banks to offer a basic banking 'no-frills' accounts with low or zero minimum balances and minimum charges to such groups. The banks were asked to provide wide publicity to such accounts by highlighting upon the facilities and charges in atransparent manner. They were also required to make available all the printed forms to the customer s in the concerned regional language. Significant progress has been made in this regard, and till now, banks have opened more than 15 million no-frills accounts in the country.

Inorder to give further impetus to financial inclusion, banks were advised inMay 2008, through the Annual Policy Statement for the year 2008-09, to classify overdrafts upto Rs. 25000 (per account) granted against'no-frills' accounts in rural and semi-urban areas as indirect finance to theagriculture sector under priority sector.

2. Overdraft facilities in No-frill Accounts: As a step to induce the customers to open no frills accounts, RBI advised the RRBsto allow limited overdraft facilities in 'no-frills' accounts without anycollateral.This overdraft facility provided a ready source of funding to the account holder.

3. One-Time Settlement: RBI suggested a simplified mechanism for one-time settlement ofloans with principal amount upto Rs. 25000 which have become doubtful andloss assets as on September 30, 2005. Additionally, the borrowers with loans settled under the one timesettlement scheme were made eligible to re-access the formal credit services.

4. General Purpose Credit Card: In December 2005, RBI advised all the scheduled commercial banks, together with RRBs, to provideGeneral Credit Card (GCC) facility without collateral requirements and with a revolving credit limit up to Rs. 25000 (based on income and cash flow of the concerned household). This enabled stress-free access to credit to rural and semi-urban households with limited Point-Of-Sale (POS) and ATM facilities. The banks were also required toclassify 50 per cent of the credit outstanding under loans for generalpurposes under General Credit Cards (GCC), as indirect finance to agricultureunder priority sector. The threshold was further increased to 100 percent in May 2008.

5. Simpler KYC Norms: In August 2004, RBI advised the banks to ease out their KYC requirements for opening bank accounts and thus ensure easy access to banking system to customers belonging to poor sections of the society. RBI simplified the KYC procedure for opening accounts for persons who intend to keep balances not exceedingRs.50000 in all their accounts taken together and the total credit in all theaccounts taken together is

not expected to exceed Rs. 1 lakh in a year.However, a customer is allowed to exceed the threshold limit only after the fullcompliance with the KYC norms.

6. Hundred per cent Financial Inclusion Drive: In 2008, the Reserve Bank of India launched adrive for achieving 100 per cent financial inclusion in one district in each state. Later, the coverage has beenextended to other areas/districts. On the basis of an external evaluation carried out by RBI in January 2009, on the quality of100 per cent financial inclusion reported by banks, it advised banks to
   a. Ensureprovision of banking services nearer to the location of the no-frills accountholders through variedchannels
   b. Provide general credit card or small overdraftsalong with no-frills accounts to encourage the account holders to activelyoperate the accounts
   c. Conduct awareness drives of the facilities offered tothe no-frills accounts holders
   d. Review the extent of coverage in districts declared as 100 per cent financially included
   e. Efficiently leverage onthe available technology enabled financial inclusion solutions

7. Electronic Benefit Transfer (EBT) through Banks: For quicker adoption of ICT solutions by banks forenhancing their outreach,the RBI formulated a scheme (under its 100 per cent financial inclusion drive) to quicken the pace ofadoption of the smart card-based Electronic Benefit Transfer (EBT)mechanism by banks and rolled out the EBT system in the States that areready to adopt the scheme. RBI adopted one–district-one-bank approach for the purpose
   Accordingly, RBI proposed to reimbursethe banks a part of the cost opening accounts with bio-metric access/smartcards at the rate of Rs. 50 per account. Such accounts were eligible for reimbursement through which payment of socialsecurity benefits, National Rural Employment Guarantee Act (NREGA)payments and payments under other Government benefit programs wouldbe routed to persons belonging to BPL families.The scheme was implemented in Andhra Pradesh and 6 districts of Haryana. It was further

extended to Karnataka, Orissa, Chhattisgarh, Himachal Pradesh, Uttarakhand, Bihar, Punjab, etc. The banks had to co-ordinate with the respective government departments at theCentral and State level to ensure the delivery of all State benefits toindividuals only through bank accounts within a specific timeframe.

8. Business Correspondent Model:In 2006, the RBI permittedbanks to use the services of non-government organizations, micro-financeinstitutions, retired bank employees, ex-servicemen, retired governmentemployees, section 25 companies, and other civil society organizations asBusiness Correspondents (BCs) in providing financial and banking services.The new model allowed banks to address their last mile problem by enabling cash transactions even at a locationwhere they do not have a branch. Accordingly, banks also collaborated with India Post for using the vastnetwork of post offices as business correspondents. Later, the RBI has eased the norms and has further enlarged the scope of the BC model bypermitting banks to appoint individual kirana/medical/fair price shop owners,individual Public Call Office (PCO) operators, agents of Small Savingsschemes and insurance companies, petrol pump owners, retiredteachers and self-help groupsas BCs. With a view to ensuring adequate supervision over the operations andactivities of the BCs, the Reserve Bank of India advised banks that every BCshould be attached to and be under the oversight of a specific bank branch tobe designated as the base branch. The maximum distance between the place of businessof a BC and the base branch is15 kms. (furtherextended to 30 kms. from April 2009) in rural, semi-urban and urban areas.In metropolitan centers, the distance could be upto 5 kms. However, theRBI plans to give complete flexibility to banks to appoint BCs with only a negative list ofentities that would not be eligible.

9. Bank Branch and ATM Expansion Liberalized: In 2009,the RBI has totally freed the location of ATMs from prior authorization.Further, it also freed branchopening in towns and villages with a population below 49,999. Afterexamining the recommendations of the Working Group constituted to reviewthe extant Branch Authorization Policy, the RBI has

permitted domesticscheduled commercial banks (other than Regional Rural Banks) to openbranches in Tier 3 to Tier 6 centers (with population upto 49,999 as percensus 2001) without having the need to take permission from RBI circular. Domestic scheduled commercialbanks (other than RRBs) are asked to ensure that at least one-third of suchbranch expansion happens in the under banked districts of under bankedstates. This will be one of the criteria in the Reserve Bank's consideration toopen branches in major city (Tier 1 and Tier 2) centers.

10. Project Financial Literacy: Recognizing the importance of financial literacy against the backdrop of increasing complexity of banking operations, RBI has undertaken a project titled "Project Financial Literacy" to provide information relating to the central bank and general bankingconcepts to various target groups, including, school and college goingchildren, women, rural and urban poor, defense personnel and seniorcitizens. Banks, local government machinery, schools/collegeshave been entrusted with the task of disseminating financial information by using pamphlets, brochures, films, as well as their official website. The RBI has also created a link on its website 'For the CommonPerson' to give the ease of access to information, in Hindi, English and 11regional languages (Assamese, Bengali, Gujarati, Kannada, Malayalam,Marathi, Oriya, Punjab, Tamil, Telugu and Urdu). A 'Financial Education'site link on the Reserve Bank's website was launched on November 14, 2007,mainly aimed at teaching basics of banking, finance and central banking tochildren in different age groups.

11. Financial Literacy and Credit Counseling: In May 2007, RBI also advised the convener-bank of each State Level Banker's Committee to establish a Financial Literacy and Credit Counselingcenters (FLCCs) in one district, on a pilot basis and later on extend it to other districts. These centres have been established to provide free financial education to people in rural as well as urban areas on various financial products and services.

12. Establishment of FIF and FITF: In 2007-2008, the then Union Finance Minister announced

the constitution of the Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF) with an overall corpus of Rs. 500 crore each at NABARD, with the objective to meet the costs of technologyadoptions, and developmental and promotional interventions for ensuringfinancial inclusion. The FIF was planned to be used for activities such as funding support forcapacity building inputs to BCs/BFs; providing promotional support toinstitutions such as resource centers, farmers' service centers and RSETIs;providing funding support for promotion, nurturing and credit linking ofSHGs; funding support for setting up of Rural Credit Bureaus and creditrating of rural customers; and supporting pilot projects for developmentof innovative products, processes and prototypes for financial inclusion.The FITF would be used for providing financial support totechnological solutions aimed at providing affordable financial services to thedisadvantaged sections of the society; creating a common technologyinfrastructure with comprehensive credit information; providing viabilitygap/pilot project funding for unproven but potential technological interventions;and conduct of studies, consultancies, research, evaluation studies relating totechnological interventions for financial inclusion.

13. Customer Service Centers: The Reserve Bank of India has also been periodicallyissuing guidelines for establishment of Customer Service Centers in banks for public grievance redressal and improving service quality. In the Reserve Bank, theCustomer Service Department has recently been constituted to, inter alia,serve as the interface between customers and banks.

14. Priority Sector Lending: Since April 2007, the RBI has enlarged the purview of priority sector lending toinclude micro-credit and direct and indirect finance to micro and small manufacturing and service enterprises including small business, retail trade, professional and self-employed persons.

15. Approval for Establishment of Payment Banks:In August 2015, the RBI approved licensing of 11 payment banks in India, including those of department of posts, top conglomerates such as Reliance Industries and Aditya Birla Group, telecom giants like Airtel and Vodafone, and a number of tech and finance companies. These banks are authorized to accept deposits up to only Rs 1 lakh and issue debit cards, but cannot grant loans and issue credit cards. The deposits raised by such banks need to be invested in Government bonds, with a maximum of 25% allowed to be invested in an account with other bank. This step appears to be a big breakthrough in tackling the problem of holding minimum balance in accounts and would augment the financial coverage within the country.

Government of India's Key Initiatives for Achieving Financial Inclusion

Inclusive development involves social as well as financial inclusion, and in most of the cases the socially excluded are also financially excluded. The various government schemes have been targeting to bring the excluded population under the purview of social as well as financial inclusion. Some of the major schemes initiated by the Government of India, which are important from the point of social as well as financial inclusion of the rural as well as urban masses, are as follows:

1. Indira Gandhi National Old Age Pension Scheme: It is a part of National Social Assistance Program (NSAP) launched in August 1995. It is a Govt. of India funded scheme of providing the beneficiaries with a pension ® Rs. 300/- per month, out of which the state government bears Rs. 100/- per month per beneficiary. Persons above 80 years of age will receive Rs.500/- PM. The targeted age group is 60 years and above in the bpl category.
2. Indira Gandhi National Widow Pension Scheme (IGNWPS): It is a part of National Social Assistance Program. The scheme provides for pension payments of Rs300 per month to widows within the age of 40-80 years and Rs.500 per month to widows of the age 80 years and above. Such widows should belong to BPL category.
3. Indira Gandhi National Disability Pension Scheme (IGNDPS): The scheme is applicable to individuals aged 18 years and above with more than 80% disability and living below the poverty line. It provides for the payment of disability pension of Rs. 300 per month and

AIJRA Vol.I Issue I www. ijcms2015.co ISSN 2455-5967

Rs.500 per month to those of 80 years and above. It is also a part of NSAP.

4. National Family Benefit Scheme (NFBS): It is also a part of National Social Assistance Program. In the event of death of a bread-winner (should be between 18-60 years old) in a household, the bereaved family is entitled to receive lump-sum assistance of Rs.20,000. The assistance would be provided in every case of death of a bread-winner in a household
5. Janashree Bima Yojana: The scheme was launched in August 2000. It covers 45 occupational groups, like beedi workers, lady tailors, rickshaw pullers/auto drivers, urban poor, sanitation workers, etc. It provides life insurance protection to people who are below poverty line or marginally above poverty line and fall within the age group of 18-59 years.
6. Shiksha Sahayog Yojana: Launched in December 2001, the scheme provides for payment of scholarship as a free add-on benefit under both Janashree Bima Yojana and Aam Admi Bima Yojana to maximum of two children of the beneficiary studying between 9th to 12th standard (including ITI courses) @ Rs. 100 per month for each child payable half yearly on 1st July and 1st January, every year. The benefit is provided without any additional premium.
7. Janani Suraksha Yojana: The Janani Suraksha Yojana (JSY), launched in April 2005, is a centrally sponsored Scheme and is being implemented with the objective of reducing maternal and infant mortality by promoting institutional delivery among pregnant women. Under the scheme, eligible pregnant women are entitled for cash assistance irrespective of the age of mother and number of children for giving birth in a government or accredited private health facility. The scheme focuses on poor pregnant woman with a special dispensation for states that have low institutional delivery rates, namely, the states of Uttar Pradesh, Uttarakhand, Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Assam, Rajasthan, Odisha, and Jammu and Kashmir.
8. Mahatma Gandhi National Rural Employment Guarantee Scheme: Introduced in 2006, the scheme seeks to enhance the livelihood security of the households in rural areas of the country by providing at least 100 days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work. It was launched in 200 select districts on February 2, 2006 and was extended to 130

additional districts during 2007-08. All the remaining rural areas in the country have been covered under the Act w.e.f. April 1, 2008. Presently, Mahatma Gandhi NREGA is being implemented in all the notified rural areas of the country.

9. Aam Aadmi Bima Yojana (AABY): The scheme for rural landless household was launched in October, 2007. The head of the family or one earning member in the family of such a household is covered under the scheme. The premium of Rs.200/- per person per annum is shared equally by the Central Government and the State Government. The member to be covered should be aged between 18 and 59 years. The benefits payable under the scheme include a lump-sum payment of Rs.30,000 in case of natural death, Rs.75,000 in case of death due to accident or on permanent total disability due to accident (loss of 2 eyes or 2 limbs), and Rs. 37,500 in case of partial permanent disability due to accident (loss of one eye or one limb).
10. Rashtriya Swasthya Bima Yojna (RSBY): The scheme was launched in early 2008. It is a health insurance scheme for the BPL families with the objectives to reduce out of pocket expenditure on health and increase access to health care. The scheme was initially designed to target only the BPL households, but has been expanded to cover other defined categories of unorganized workers, covering building and other construction workers registered with the Welfare Boards, licensed railway porters, street vendors, MNREGA workers who have worked for more than 15 days during the preceding financial year, beedi workers, domestic workers, sanitation workers, mine workers, rickshaw pullers, rag pickers, auto/taxi drivers. The beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000/- per annum on family floater basis, for most of the diseases that require hospitalization. The benefit will be available under the defined diseases in the package list. There is no age limit for availing the benefits under the scheme. The coverage extends to maximum five members of the family which includes the head of household, spouse and up to three dependents. Additionally, transport expenses of Rs. 100/- per hospitalization is also paid to the beneficiary, subject to a maximum of Rs. 1000/- per year per family. The beneficiaries need to pay only Rs. 30/- as registration fee for a year while Central and State Government pays the premium as per

their sharing ratio.

11. Swavalamban Scheme: Introduced in 2010-11, it was a government-backed pension scheme targeted at the unorganized sector in India. It was applicable to all citizens in the unorganized sector that joined the National Pension Scheme (NPS) administered by the Pension Fund Regulatory and Development Authority (PFRDA) Act 2013. Under the scheme, the Government of India contributed Rs.1000 per year to each NPS account opened in the year 2010-11 and for the next three years. The benefit was available only to people who joined the NPS with a minimum contribution of Rs.1000 and maximum contribution of Rs.12000 per annum.
12. Swabhiman: A financial security programme was launched by the Central Government to ensure banking facilities in habitation with a population in excess of 2000 by March 2012. This nationwide programme on financial inclusion was launched in February, 2011 with its focus on bringing the deprived sections of the society in the banking network to ensure that the benefits of economic growth reach everyone at all levels. The program focused predominantly on the rural areas and enabled small and marginal farmers to obtain credit at lower rates from banks and other financial institutions, thereby saving them from exploitation by the money lenders.
13. Direct Benefit Transfer – The scheme was introduced from January 1, 2013 in 43 identified districts with the objective of ensuring the transfer of governmental benefits individuals' bank accounts electronically, minimizing tiers involved in fund flow thereby reducing delay in payment, ensuring accurate targeting of the beneficiary and curbing pilferage and duplication. 28 schemes were identified for DBT rollout in 43 identified districts. It also involved direct transfer of subsidy on LPG, Kerosene and Fertilizer etc.
14. Pradhan Mantri Jan Dhan Yojana: Launched in August 2014 and popularly known as PMJDY, it is a National Mission for Financial Inclusion to ensure access to financial services, namely Banking Savings & Deposit Accounts, Remittance, Credit, Insurance, and Pension in an affordable manner. The scheme has been started with a target to provide 'universal and clear access to banking facilities' starting with "Basic Banking Accounts" with overdraft facility of Rs.5,000 after six months and RuPay Debit card with inbuilt accident

insurance cover of Rs.1 lakh and RuPay Kisan Card. The scheme also provided for the overdraft facility of Rs.5000 after 6 months of opening of bank account. Till the beginning of February 2016, over 20 crore (200 million) bank accounts were opened and Rs.323.78 billion were deposited under the scheme.

15. Atal Pension Yojna: The scheme was introduced in the budget speech of 2015-16 and has replaced the Swavalamban Scheme introduced in 2010-2011. It is focussed on all citizens (in the age group of 18-40 yrs) in the unorganized sector. The scheme guarantees a minimum monthly pension for the subscribers ranging between Rs. 1000 and Rs. 5000 per month. For the beneficiaries who are not covered by any Statutory Social Security Schemes and are not income tax payers, GoI would co-contribute 50% of the subscriber's contribution or Rs. 1000 per annum, whichever is lower. GOI co-contribution was applicable to for a period of 5 years for each eligible subscriber, who joins the scheme between the period 1st June, 2015 to 31st December, 2015. The benefit of five years of government Co-contribution under APY would not exceed 5 years for all subscribers including the migrated Swavalamban beneficiaries.
16. Pradhan Mantri Suraksha Bima Yojana: It offers accidental death cover for all applicants for a year starting from June 1, 2015 to May 31, 2016.The total coverage, or sum insured, under the scheme is Rs. 200,000 for death and Rs.100,000 for partial disability.The premium for the scheme is fixed at Rs.12 per annum making it one of the cheapest accidental insurance schemes in the world.It covered all Indian citizen within the age group 18-70 years.
17. Pradhan Mantri Jeevan Jyoti Bima Yojana: The scheme, introduced in 2015,is available for people within the age group 18-50 years.An annual premium payment of just Rs.330 per year, provides a life cover of Rs 200,000 for death occurring out of any reason.The scheme coverage can be extended up to 55 years if the applicant joins the scheme before completing 50 years of age. But life insurance claims are not admissible for the first 45 days of policy inception.
18. Sukanya Samriddhi Yojana: The Sukanya Samriddhi Yojana (SSY), also known as girl child prosperity scheme, was launched in 2015. The scheme provides for opening of sukanya

samridhi account, with any post office or authorized bank, in the name of any girl child under the age of 10 years. The account can be opened with the initial sum of Rs.1,000, and thereafter a multiple of Rs 100 can be deposited to the account with a minimum of Rs 1,000 per year and a maximum of Rs 1,50,000 per year. The lock-in period in the scheme is 14 years and the maturity duration is 21 years from the date of opening the account. The account is transferrable to anywhere in India from a Post office or bank to others.

19. Suraksha Bandhan Yojana: Launched in August 2015, the scheme is a Fixed Deposit scheme being started at all nationalized banks that would offer a handsome interest rate of 8 per cent on fixed deposit investments. It would be in the form of Gift Cards or Banker's Cheque, carrying a fixed value of Rs 201, Rs 351 and Rs 5,001, that anyone can gift their loved ones on any occasions. The Gift cards would be attached to other special features of various governmental schemes like Pradhan Mantri Suraksha Bima Yojana or Pradhan Mantri Jeevan Jyoti Bima Yojana, etc. Such fixed deposit would earn an interest rate of 8 per cent.

Conclusion

It is evident from the above discussion that off late the Government has realized the gravity of the problem of urban financial exclusion and has taken various initiatives to provide financial services and social security to the unbanked and uninsured population. The year 2014-15 has marked a new beginning in the direction, wherein the Government has initiated a number of financial inclusion initiatives like PMJDY, APY, Sukanya Samriddhi Yojana, etc. All these measures, though might not be sufficient to solve the problem of urban financial exclusion altogether, mark a positive step in the direction and will definitely help in attaining positive results. After all, "Something is better than nothing".

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समकालीन हिन्दी उपन्यासों में पूंजीवाद का स्वरूप

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हिन्दी साहित्य के इतिहास में उपन्यास एवं कहानी का प्रादुर्भाव उन्नीसवीं शताब्दी की अभूतपूर्व घटना है। उन्नीसवीं शताब्दी का भारतीय सांस्कृतिक नव जागरण भारतीय सभ्यता तथा संस्कृति के इतिहास में पुनरूत्थानकाल के नाम से जाना जाता है, क्योंकि इसी के बीच भारतवासियों के जीवन में एक आमूल परिवर्तन उपस्थित हुआ। इसका प्रभाव न केवल धार्मिक सुधार आन्दोलन तक ही सीमित रहा, बल्कि व्यापक सांस्कृतिक धरातल पर सामाजिक तथा राजनैतिक रंगमंच भी बहुत कुछ बदल गया। भले ही हम पश्चिमी भाषा तथा साहित्य के सम्पर्क से अथवा विदेशी प्रभाव में आन्दोलित हुए हो, लेकिन हमने अपनी संस्कृति के विकास का मार्ग इसके माध्यम से निश्चय ही प्रशस्त किया है। इन परिवर्तनों का भारतीय जीवन तथा समाज पर व्यापक प्रभाव पड़ा। साहित्य तथा कला के क्षेत्र में भी परिवर्तन हुआ। कला जो अब तक अमूर्त जगत की वायवी कल्पना मात्र थी, अब ठोस जमीन पर उतर कर मानव को अपना विषय बनाने को बाध्य हुई। कला तथा साहित्य में मानव जीवन की प्रतिष्ठा एक महत्त्वपूर्ण घटना है।

आधुनिक नवचेतना के परिणामस्वरूप रचनाकार सामान्यतः रूढ़ि परम्पराओं, अन्धविश्वासों का विरोध करने लगे। प्रयोगशीलता के प्रति आकर्षण, पुराचीन विधियों, मूल्यों के प्रति संदेह और नकार, नवीनता की खोज, भावुकता का परित्याग, वैज्ञानिक प्रणाली में आस्था तथा बुद्धिवाद को सर्वोपरि महत्त्व देने लगे।

इस दृष्टि से हिन्दी उपन्यास साहित्य में आधुनिक बोध या सामयिक बोध की प्रखर पहचान देने वाली रचनाएँ प्रेमचन्द की ही मानी जा सकती है। प्रेमचन्द ने ही हिन्दी उपन्यास साहित्य को एक नयी दिशा प्रदान की। ''ऐसी अनिश्चितता की अवस्था में प्रेमचन्द ने मार्ग प्रशस्त किया। एक कुशल कलाकार की भाँति उन्होंने समस्त झाँड़–झंखाड़ों को काँट–छाँटकर उपन्यास के लिए सुन्दर राजमार्ग तैयार कर दिया।''[1]

प्रेमचन्द का रचनाकाल भारतीय इतिहास का वह महत्त्वपूर्ण काल था जब भारत में सामन्तवाद का स्थान पूँजीवाद ले रहा था । महाजनी सभ्यता का उदय हो चुका था भारतीय स्वतन्त्रता आन्दोलन चरम उत्कर्ष पर था और साम्राज्य की शक्ति क्षीण होने लगीं थी। विश्व की प्रथम समाजवादी क्रान्ति का प्रभाव राजनीति पर ही नहीं साहित्य एवं संस्कृति पर भी व्यापक रूप से पड़ रहा था। जनता में जागृति की एक अभूतपूर्व लहर दौड़ रही थी। भारत की समूची जनता स्वाधीनता के लिए समर यात्रा पर निकल पड़ी थी। जैसे–जैसे भारत की स्वतन्त्रता का वक्त नजदीक आता गया। नव उद्योगपति एवं पूँजीपति वर्ग काँग्रेस पर हावी होता गया। चूँकि राष्ट्रीय आन्दोलन के दौरान सर्वाधिक सक्रिय पार्टी काँग्रेस ही थी, इसलिए इसका व्यक्तित्व भारतीय जनता की नजरों में महान त्यागी व देशभक्त बन चुका था, इसका परिणाम यह हुआ कि आजादी के बाद काँग्रेस को लोकतांत्रिक पद्धति के माध्यम से सत्ता हस्तगत करने में अधिक संघर्ष नहीं करना पड़ा और देश की सत्ता कॉग्रेस के माध्यम से पूँजीपतियों के हाथों में पहुँच गयी।

''इस तरह सत्ता और अर्थ एक–दूसरे के स्वार्थ के पूरक हो गये, सत्ता प्राप्त व्यक्ति स्वयं को एक निरंकुश शासक से कम नहीं समझते । सरकार की नीतियों को पूँजीपति प्रभावित करने लगा और सत्ता उसकी पीठ सहलाने लगा।''[2]

समकालीन उपन्यास साहित्य का आरंभ 1960 से ही स्वीकार किया जाता है। समकालीन मानसिकता को उस मोहभंग से सम्बद्ध कर दिया जाता है जो स्वतंत्र भारत पर चीन के आक्रमण के बाद उपजा था। यह चीनी आक्रमण सही अर्थों में बहुत बड़ा परिवर्तन बिन्दु सिद्ध होता हैं इस युद्ध का परिमाण केवल अन्तर्राष्ट्रीय सम्बन्धों तक ही सीमित नहीं,

अपितु भारतीय समाज जीवन की रीढ़ को उसने बुरी तरह ध्वंस कर दिया था। इस संकट की स्थिति से उभरते कि सन् 1965 में भारत एवं पाकिस्तान के बीच दूसरे युद्ध की लपटों ने बड़वानल की तरह झुलस दिया। ''भारत के साथ पाकिस्तान के विरोध ने नया मोड़ लिया और उसकी आन्तरिक विस्फोट का दुष्परिणाम भारत को भुगतना पड़ा।''[3] अन्ततः सातवीं शताब्दी के अंत में यही विस्फोटक स्थिति ने पुनः भारत और पाकिस्तान के बीच युद्ध को भड़का दिया। इस तरह सन् 1962, 1965 और 1971 में हुए युद्धों के परिणामस्वरूप देश संकट की स्थितियों से गुजरने लगा। इन परिस्थितियों में तत्कालीन रचनाकार विशिष्ट मुद्रा अख्तियार कर चुका था। इस कारण 1960 के बाद के साहित्य को नये सिरे से बुनने का कार्य रचनाकार करने लगे। इसी को समकालीन साहित्य के नाम से अभिहित किया गया। नवीन सामाजिक, सांस्कृतिक मूल्यों का निर्माण का प्रयत्न हिन्दी उपन्यास–साहित्य में बहुत अधिक व्यापक पैमाने पर चलता रहा और अपनी तमाम असफलताओं तथा असमर्थताओं के बावजूद लेखक वर्ग अपने अति उत्साह के साथ प्रयत्न में लगा रहा। ''हिन्दी उपन्यास के तीसरे चरण में आस्थाहीन, बौद्धिकता का जो व्यापक प्रचार हुआ, जिसके परिणामस्वरूप कुण्ठाओं से विक्षुब्ध होकर उस युग के उपन्यासकारों ने समस्त पारम्परिक मूल्यों का निषेध किया और नवीन मूल्यों की स्थापना की चेष्टा की।''[4]

समकालीन, समसामयिक और समकालीनता

'समकालीन', 'समसामयिक' और 'समकालीनता' को लेकर हिन्दी साहित्य में विशेष रूप से चर्चाएँ हुई हैं। हिन्दी में 'समकालीन' शब्द के लिए अंग्रेजी का 'कण्टेम्परेरी' शब्द का प्रयोग उचित एंव संगत है, क्योंकि 'कण्टेम्पोरेरी' का अर्थ हैं, 'एक ही समय में रहना या होना।' किन्तु एक विशिष्ट कालखण्ड में रचनाशील या समान वय वाले सभी रचनाकारों को समकालीन ठहराना भ्रामक हो सकता है। क्योंकि समकालीनता की कसोटी बोध है। डॉ. गंगा प्रसाद विमल जिन्होंने सर्वप्रथम सन् 1960 के पश्चात् के साहित्य को 'समकालीन' का अभिदान किया, उनके मतानुसार–

''जिस समकालीन या समकालीनता की चर्चा सन् 1960 के बाद की जा रही है, उसका शब्दार्थ की धारणा से सम्बन्ध नहीं है, अपितु वह जीवन–बोध के आधार पर समानधर्मी रचनाकारों के बोध की समानधर्मिता है। वे समान वय के हो या एक कालखण्ड में रचनाशील हो–ये शर्ते अर्थहीन पड़ जाती है। क्योंकि ये समकालीन शब्द के सामान्य अर्थ से सम्बोधित है। परन्तु 'समकालीन कथा रचना' किसी भी तरह से किन्ही नामों या वर्गों की कथा रचना नहीं है। वह कुछ समान दृष्टि (जीवन दृष्टि) सम्पन्न रचनाओं की सम्मिलित संगति है, जो एक ही धरातल पर जीवन के विचित्र योग, विसंगति, संत्रास, अस्तित्व संकट आदि के यथार्थ भोग की परिणति है।''[5] इसी तथ्य की पुष्टि डॉ. यश गुलाटी के कथन से होती है– ''समकालीनता की मुख्य कसौटी बोध प्रवृत्ति अथवा रचनाशिल्प की समानधर्मिता है, इसमें भी विशेष आग्रह बोध के प्रति है, वह समसामयिक आज का हाल होना चाहिए।''[6] डॉ. नरेन्द्र मोहन समकालीनता की व्याप्ति को इन शब्दों में प्रयुक्त करते हैं। साथ ही ''निसन्देहः समकालीन रचना कालांकित होती है। किन्तु एक विशिष्ट कालखण्ड से जुड़ी होने पर भी इसका अर्थ किसी कालखण्ड में या दौर में व्याप्त स्थितियों और समस्याओं का चित्रण, निरुपण या बयान भर नहीं है, बल्कि उन्हें ऐतिहासिक अर्थ में समझना, उनके मूल स्रोत तक पहुँचना और निर्णय ले सकने का विवेक अर्जित करना है।''[7] अतः स्पष्ट है कि समसामयिक स्थितियों से जुडें हुए आन्तरिक और सामाजिक सन्दर्भो को पहचानते हुए समकालीन वास्तविकता के सघन, जटिल और सूक्ष्य स्तरों में पैठ जाये और उससे उत्पन्न सामाजिक और अस्तित्वगत चेतना को अभिव्यक्त किया जाय। यह कहा जा सकता है कि समकालीनता हमें जीवन के सभी अंगों में सक्रिय होने की तत्परता देती है। अर्थात् किसी भी साहित्यिक प्रवृत्ति या विधा के चरण को पिछले चरण से सर्वथा विच्छिन्न करके नहीं

देखा जा सकता। प्रत्येक अगला चरण पिछले चरण के कारण ही सम्भव होता है। विकास की यही सहज प्रक्रिया है।

तात्पर्य यही हैं कि उपन्यास मानव व्यक्तित्व को उसकी सम्पूर्णता में चित्रित करता है। वस्तुतः कोई भी एक उपन्यास सम्पूर्ण जीवन का चित्रण नहीं कर सकता, वह जीवन के कुछ विशिष्ट तथा चुने हुए अंशों को ही ले सकता है, लेकिन ये चुने अंश खण्डित जीवन का चित्र देखकर समग्र जीवन का ही चित्र उपस्थित करते हैं, क्योकि उनमें परस्पर एकसूत्रता सदैव बनी रहती है । यह एक सूत्रता ही जीवन की समग्रता होती है)

समकालीन उपन्यास साहित्य के अन्तर्गत जिन उपन्यासकारों का गुण और मात्रा के आधार पर विशेष योगदान रहा है। उन उपन्यासकारों के नाम उदाहरण स्वरूप यहाँ गिनाना तो काफी जोखिम भरा है। सूची को चाहे तटस्थता और निष्ठा से बनाया जावें फिर भी कुछ उपन्यासकारों के नाम छूट जाने का खतरा है। किन्तु उन उपन्यासकारों के नामों को निर्दिष्ट करना जरूरी है, जिन्होंने इस दौर में सार्थक लिखा और लिख रहे हैं। इन उपन्यासकारों के नाम इस प्रकार है—यशपाल, रामदरश मिश्र, अमृतलाल नागर, अमृतराय, राजेन्द्र यादव, भैरव प्रसाद गुप्त, हंसराज रहबर, नरेन्द्र देव बर्मा, मन्मथनाथ गुप्त, गिरिराज किशोर, शिवसागर मिश्र, यादवेन्द्र शर्मा 'चन्द्र', राही मासूम रजा आदि।

पूँजीवादी सामन्ती व्यवस्था

प्रवृत्तियों क्री दृष्टि से देखे तो सामन्तवाद को अधिकार सम्पन्न विशिष्ट वर्ग का एक ऐसा संगठन मानते हैं जो अपने ऐश्वर्यपूर्ण जीवन के लिए सामान्य जन शोषण करता है। सामन्ती समाज का सामान्य—जन हमेशा उपेक्षित रहा है, उनका सम्पूर्ण श्रम सामन्तों की आकांक्षओं की पूर्ति का माध्यम था। सामन्त वर्ग इन श्रमजीवी वर्ग का शोषण करते, इन पर अत्याचार करते और विद्रोह से भरा असंगठित यह वर्ग अपने जन्मगत संस्कारों और धर्म भीरूता के कारण इन सबको नियति मान कर बर्दाश्त करता रहता। मूक पशु सा यह वर्ग शोषण का जुआ कँधे पर लादे अपने स्वामी वर्ग के लिए उत्पादन करता रहता। विशिष्ट वर्ग में मुख्यतः तीन श्रेणियों के सदस्य आते हैं—पहला, राज्य से सम्बन्धित वर्ग, दूसरा अर्थ सम्पन्न वर्ग तथा तीसरा धर्म से सम्बन्धित वर्ग। चूंकि इन तीनों वर्गों के स्वार्थ और पूर्ति के माध्यम थोड़े—बहुत अन्तर से एक ही है, इसलिए सामान्य प्रवृत्ति और समान स्वार्थ वर्ग में एक समझौता स्वाभाविक ही है।

''सामन्तवाद मूलतः किसी काल विशेष की प्रवृत्ति या वर्ग नहीं है, बल्कि प्रवृत्ति के रूप में जहाँ यह पूँजी संचय का अनिवार्य परिणाम है, वहीं वर्ग के रूप में तथाकथित अभिजात्य वर्गीय व्यक्तियों का वर्गगत स्वार्थ रक्षा के लिए पारस्परिक अनिवार्य अनुबन्ध है।''[8]

''श्री ए.आर देसाई ने पूँजीपति वर्ग को मध्ययुगीन सामन्त वर्ग का नवीन संस्करण कहा है।''[9]

सत्ता में भी मुख्य रूप से दो वर्ग पहुँचे। पहला प्राचीन राजा—महाराजा, जिन्होंने अपनी पूजा और अपनी रियासत की जनता की स्वामीभक्ति और भोलेपन का लाभ उठाया तथा दूसरा वर्ग पूँजीपति वर्ग था, जिसके पास चुनावों में पानी की तरह बहाने के लिए पैसा था, साधन थे। इस तरह सत्ता और अर्थ एक—दूसरे के स्वार्थ के पूरक हो गये। सत्ता प्राप्त व्यक्ति स्वयं को एक निरंकुश सामन्त से कम नहीं समझते। सरकार की नीतियों को पूँजीपति प्रभावित करने लगे और सत्ता का हाथ उसकी पीठ सहलाने लगा।

''एक कमजोर गरीब देश में पावर और पैसे की ऐसी पूजा निकृष्ट नव सामन्ती समाज की ही संरचना कर सकती है। ऐसा समाज हमारे चारों तेजी से वन रहा है, इसमें सामन्ती व्यवस्था का हर तेवर है, बस गरिमा नहीं है।''[10]

श्री शिवसागर मिश्र ने अपने उपन्यास 'जनमेजय बचो' में भारतीय समाज की उस 'सड़ी—गली सामन्तवादी' व्यवस्था की ओर ध्यान दिलवाया है, जो आज भी उसे 'तक्षक' की तरह बुरी तरह से जकड़े हुए है तथा इनके शिकंजे से

बचकर निकलने के सभी प्रयास असफल होते जा रहे हैं,

लक्ष्मीकान्त दूरदर्शी पात्र हैं वे आगत भविष्य को देखते हुए अपने वर्ग के सन्दर्भ में अपनी दादी से कहते हैं— 'बात यह है दादी जमाना बदल रहा हैं जमींदारी प्रथा खत्म की जा चुकी है । अब जोत की जमीन भी किसी के पास एक सीमा से अधिक नहीं रहेगी । पिछडे हुए लोगों और हरिजनों की अधिकार भावना उग्र से उग्रतर बल्कि उग्रतम होती जा रही है। कुछ पता नहीं जमीन जायदाद वालों का भविष्य क्या होगा। इसलिए अच्छा है कि हम लोगों के वर्ग के लोग राजनीति में सक्रिया हिस्सा लेकर आगे आये, और सत्ता राजनीति में महत्त्वपूर्ण भूमिका अदा करें।''[11]

रामदरश मिश्र के उपन्यास 'जल टूटता हुआ' का जमींदार पात्र महीप सिह ऐसा पात्र है, 'कौन नहीं जानता महीप सिंह को ? इस इलाके के जमींदार, ब्रिटिश सरकार के पक्के हिमायती, प्रजा के बड़े दुश्मन, अपनी झक के अंधे, कौन नहीं जानता उन्हें ? जनता सोचती थी कि आजादी मिलने पर इन देशद्रोहियों को फाँसी मिलेगी, इनकी जमीन गरीबों को बाँट दी जायेगी, मगर इन वर्षों में कुछ और ही तस्वीर सामने आई थी। बाबूमहीप सिंह काँग्रेस के मेम्बर हो गये, नेताओं की निगाह में कॉग्रेस के प्रिय व्यक्ति।

पहले ब्रिटिश सरकार को फलों को डालियाँ भेजते थे, अब आजादी के दिन स्कूल के बच्चों के बहाने काँग्रेस सरकार को लड्डू की डालियाँ भेजते हैं।''[12]

स्वतंत्रता आन्दोलन के काल से ही पूँजीपति वर्ग राजनीति में शामिल होने लगा था, तथा लोकतंत्र की चुनावी पद्धति के परिणाम स्वरूप भारतीय राजनीति अर्थ—आश्रित हो गयी। चूँकि देश में समाजवादी व्यवस्था की घोषणा की गयी, इससे पूँजीपति वर्ग में थोडी—सी बैचेनी होना स्वाभाविक था। इसलिए सबसे अच्छा माध्यम यही था कि या तो वे स्वयं नीति—निर्धारक बन जाये या अप्रत्यक्ष रूप से नीतियों का निर्धारण करे।

धन की शक्ति' की अनिवार्यता और इस वर्ग के पास इसकी उपस्थिति ने इनके रास्ते को आसान कर दिया।

अमृतलाल नागर ने 'अमृत और विष' में कहा है—डिमोक्रेसी युग का सम्राट होता है बनिया।''[13] उपन्यासकार के रचनात्मक व्यक्तित्व का प्रतिरूप अरविन्द शंकर अपने आस—पास की राजनैतिक एवं सामाजिक व्यवस्था से असन्तुष्ट हैं, क्योंकि डर लगता है कि देश का नेतृत्व फिर से प्रतिक्रियावादी शक्ति के हाथों में आ गया है। उपन्यासकार वर्तमान नेतृत्त्व कर्ताओं के पुराने स्वरूप के सम्बन्ध में कहता है— 'शातिरों, डाकुओं के कई गिरोह मिलकर एक बड़ा गिरोह बन गया। गाँव की मण्डिया दूर—दूर तक लूटी, फिर एक नयी आढ़त संस्था जनमी, जिसमेँ अनेक पुराने ताल्लुकेदारों के वे वंशधर लोग थे, जो डाकू दलों के अर्थ सहायक बन कर लूट का मुनाफा खाते थे। खोखा (एक व्यवसायी) ने क्रमशः व्यवसाय के प्राचीन तन्त्र को छिन्न—भिन्न करके फिर से नयी व्यवस्था दी। डाकू सफेदपोश बन कर गाँव की सरपंचों और तरह—तरह नेताई मोर्चे सम्भालने लगे।''[14] आजादी के पूर्व से हो इस वर्ग ने अपने भविष्य की कल्पना कर ली थी, और वह सतर्क हो गया था।

रांगेय राघव का उपन्यास 'हुजूर' का सेठ मटरूमल अंग्रेजों की खुशामद करने वाला पूँजीपति है। जब उसकी मिल में हड़ताल होती है तो वह गोली चलवाता है। यह 'सेठ लडाई के लिए चन्दा खूब देता था और दूसरी तरफ कॉग्रेस को भी खूब चन्दा देता था। दोनों घोड़ों पर इस सहूलियत से चढ़ता था कि पता ही न चलता था, इसका राज यह था कि अंग्रेजी घोड़ों की दुलत्ती से बचता था और काँग्रेसी घोड़ों के मुँह में घास भरता था।''[15]

आजादी के बाद यही सेठ मटरूमल काँग्रेसी नेता बनता है इस प्रकार अधिकांश पूँजीपतियों ने राजनीति में प्रवेश कर अपने विशेषाधिकार को बनाये रखा पूँजीपतियों का एक वर्ग ऐसा भी था, जिन्होंने राजनीति में प्रवेश न करके

स्वयं को केवल अर्थोपार्जन तक सीमित रखा, और धन की शक्ति के ही माध्यम से अपने स्तर को कायम रखने में कामयाब हुए । इसके दो कारण थे। पहला तो यह कि इनके पास राजनेतिक सत्ता 'गठबन्धन' के माध्यम से आ जाती थी दूसरा यह कि यही वर्ग सत्ता में पहुँच चुका था, इसलिए अपने स्वार्थ के बारे में ये निश्चिन्त थे।

जहाज का पंछी' के भादुडी साहब पूँजीपति है किन्तु वे राजनीति में नहीं जाना चाहते–बड़े भादुडी महाशय कलकत्ते के बड़े नामी और प्रभावशाली व्यक्ति है। सभी मिनिस्टर उन्हें बहुत मानते हैं। उनसे कई बार विशेष विभाग का मंत्रित्व स्वीकार करने को प्रार्थना की जा चुकी है, पर वह मंत्री बनने में कोई विशेष लाभ नहीं देखते। व्यावसायिक वृद्धि प्रतिवर्ष बड़ी तेजी से होती चली जा रही है। मिनिस्टर बनने से उनका कार्य क्षेत्र बँध जायेगा और आमदनी अच्छी होने पर भी उस हद तक नहीं हो पायेगी।

अधिकार की भावना ने अहंकार को जन्म दिया और अहंकार ने अत्याचार को। 'अमृत और विष' के पुराने जमींदार लाल साहब कहते हैं–''ये काँग्रेस वाले अंग्रेजी राज में हम रईसों–ताल्लुकेदारों के रहन–सहन और चाल–चलन पर कैसी गालियाँ दिया करते थे और अब (हँसी) हमसे भी बढ़कर ऐश पसन्द हो गये हैं। यही जिन्दगी का लुफ्त है। कल हमारा जमाना था, आज उनका है।''[17]

भूतपूर्व सामन्तों और वर्तमान पूँजीपतियों का यह वर्ग आरम्भ से ही भोगवादी रहा, इसलिए इनके सामन्त होने में कोई सन्देह नहीं रह जाता किन्तु अन्य वे व्यक्ति जो राजनीति में किसी कारणों से पहुँचे, वे भी इनकी संगत के असर से अछूते नहीं रह सके। यह वर्ग अपनी कुछ विशिष्टताओं के कारण राजनीति में पहुँचा जैसे–सम्प्रदाय का प्रधान, सुरक्षित निर्वाचन क्षेत्रों के सदस्य, गुण्डागर्दी का आतंक, खुशामदी पसन्द व्यक्तित्व आदि।

उपन्यास ''परती परिकथा' का समसुद्दीन मुसलमान टोली का मुखिया था, जो स्वराज्य मिलने से पाँच दिन पहले तक कव्वाली गाया करता था, किन्तु आजादी के बाद' तीसरे ही दिन मीर समसुद्दीन काँग्रेसी हो गया। थाना कमेटी का मेम्बर है, वह।''[18]

राही मासूम रजा का उपन्यास 'आधा गाँव' का परूषराम जाति का चमार है, जो अब एम.एल.ए. हो गया है। अब समाज में उसकी इज्जत बढ़ गयी है। फुस्सु मियाँ द्वारा उसके धन का राज पूछे जाने पर अब्बूमियाँ जवाब देते हैं। अरे भाई वह एम.एल.ए. उसे पैसों की क्या कमी और चीफ मिनिस्टर उसको बहुत मानते हैं।''[19] इसी तरह लठैत फुन्नन मियाँ की स्थिति देखिये– 'पाकिस्तान के बनने से उनकी जिन्दगी में कोई खास तब्दीली नहीं हुई। जिन्दगी कुछ बेहतर हो गयी थी। वह परूषराम, एम.एल.ए. की नाक के बाल थे। अब थानेदार कासिमवाद उनको खुशामद किया करता था एक बार तो उन्होंने उसका तबादला रुकवाने का वादा करके तीन सौ रुपये ऐठें भी थे।''[20]

ठीक इसी तरह उपन्यास 'जल टूटता हुआ' के काली प्रसाद पाण्डे हैं, जो सिंहपुर खिंत्ते के एम.एल.ए. हैं। ये–''पहले होमियोपैथी डॉक्टर थे। डॉक्टरी नहीं चली तो स्वाधीनता संग्राम में शामिल हो गये। फटेहाल फिरते रहे और अब एम.एल.ए. हैं। गौरखपुर में दो–दो कोठियाँ बनवा ली है। घर के पास की बहुत बड़ी जमीन को (जो एक दूसरे आदमी की थी) कब्जे में कर लिया है। राजनीति पीड़ितों के नाम पर तराई में चालीस–पचास एकड़ जमीन प्राप्त कर ली है।''[21]

यशपाल के 'झूठा सच' का पात्र जयदेव पुरी आरम्भ में कर्तव्यपरायण, न्यायी और ईमानदार पात्र है। किन्तु एक नेता सूदजी के सम्पर्क में आते ही वह स्वार्थी और घोर प्रतिक्रियावादी हो जाता है । अब उसके पास पैसा है, उसकी पीठ पर सत्ता का हाथ है, और वह मुकेरिया क्षेत्र से विधान सभा के चुनाव के लिए खडा भी होता है, और विजयी होता है । गिल, पुरी की पत्नी कनक से उसके परिवर्तित सिद्धान्तों के विषय में कहता है– 'उसे अब परिवर्तन और न्याय की नयी

धारणाओं की आवश्यकता नहीं जान पड़ती।''[22]

ये विधानसभा के मेम्बर एवं मंत्री नव सामन्त हैं, जो भ्रष्टाचार के नये–नये क्षेत्रों का उद्घाटन करते हैं । उपन्यासकार यह तथ्य प्रस्तुत करने में नहीं हिचकता कि विधायकगण भी भ्रष्टाचार में आकंठ डूबे हैं।''[23]

'राग दरबारी' के वैद्यजी शिवपाल गंज के भाग्य विधाता हैं। वैद्यजी स्वतन्त्रत्ता प्राप्ति के बाद के नवोदित सामन्त है। श्री ईश्वर दयाल गुप्त के शब्दों में–''वैद्यजी उस व्यवस्था की देन है, जिसे सामन्ती कहा जाता है, जो भारत में इसलिए समाप्त नहीं हुई, क्योकि पूँजीवाद का क्रमिक विकास नहीं हुआ, क्योकिं आजादी और जनतन्त्र आकस्मिक घटनाएँ रही। इस सामन्ती पद्धति का चरम रूप गुटबन्दी हैं।''[24] राजनैतिक भ्रष्टाचार के कारण जीवन के सभी क्षेत्रों में गन्दगी फैली। अफसर वर्ग पर किसी नैतिक शक्ति का अंकुश न होने के कारण यह वर्ग भी सामन्ती कारिन्दौ की तरह सामन्त हो गया। वस्तुतः वर्तमान अफसरशाही भूतपूर्व सामन्तशाही का सरकारी संस्करण ही हैं। 'राग दरबारी' मैं पुलिस वर्ग के विषय में लेखक कहता है– 'मध्यकाल का कोई सिंहासन रहा होगा, जो अब घिस कर आराम कुर्सी बन गया था। दरोगाजी उस पर बैठे भी थे, लेटे भी थे।'[25] उपन्यास कभी न छोडे खेत' में एक कत्ल की जाँच के लिए थानेदार गाँव आता है। हर व्यक्ति उसकी कृपा दृष्टि के लिए तरस रहा है। स्वागत की तैयारी से लगता है, मानो कोई महाराजा आ रहा हो। लेखक कहता है– 'मंगलू थानेदार की घोड़ी पर काठी कसकर उसको लगाम पकडे यूँ चल रहा है, जैसे किसी महारानी की अगवानी कर रहा हो।''[26]

रांगेय राघव के उपन्यास 'हुजूर' का 'मैं' अफसर वर्ग के बारे मैं सोचता है– ''वहाँ यम नहीँ रहता, यमदूत रहते हैं,' जो नरक का संचालन करते हैं, सिपाही, थानेदार, देसी अफसर।'' 'आधा गाँव'' के थानेदार ठाकुर हरनारायन सिंह ने अपनी नौकरी की बदौलत– ''थोडी सी जमींदारी बना ली है, सौ बीघे की खुद काश्त भी कर ली है।''[27]

'जल टूटता हुआ' उपन्यास के गाँव में चकबन्दी हो रही है, जिसके लिए भूपेन्द्र लाल एसीओ. होकर आये है, और जमींदार बाबूमहीप सिंह की छावनी में ठहरे हुए हैं। ये अच्दी खासी रिश्वत लेते हैं, और लोगों का दरबार उनके दरवाजे पर लगा रहता है, और लोग साहब के पीछे–पीछे लगे रहते हैं।''[28]

'लोग' के नीलमणि कान्त व चतरसिंह ऐसे ही मौकापरस्त जमींदार है, जो बदलते समय में पूँजी के कारण अपने प्रभुत्व को बनाये रखना जानते हैं। इनका ध्येय येन–केन–प्रकारेण पूँजी कमाना व अपना प्रभुत्व बनाये रखना है, जिसके लिए ये काँग्रेस में शामिल हो जाते हैं। समय के साथ चलते हुए नीलमणिकान्त कार खरीद लेते हैं, अपना पुराना स्वरूप (जमींदार) उतार कर नया (पूँजीपति) रूप धारण कर लते हैं, क्योंकि उन्हें पता है कि अगर वे भी यशवन्त रॉय की तरह अड़े रहे तो उनका नामोनिशान मिट जाएगा। वे जानते हैं कि उभरती हुई काँग्रेस पार्टी उन्हें एक नया नाम व नयी पहचान देगी।

क्योंकि यह वर्ग इस बात को जानता है कि– ''सामन्ती व्यवस्था और तानाशाही में ही नहीं लोकतंत्र में भी सत्ता बहुत बड़ी चीज है। लोक के प्रतीकात्मक पूजन के बाद तन्त्र का भोग ही बचा रहता है, इसलिए पावर के पारखी इस बात को मानने को विवश होते हैं कि सबसे बड़ी शक्ति राजनीति की है, सबसे बड़ा पव्वा राजनीति बाजी का है।''[29]

यही कारण है कि हर व्यक्ति उच्च राजनीतिक सत्ता की प्राप्ति की आकांक्षा से ग्रस्त है एवं आकांक्षा पूर्ति के लिए वह जोड़–तोड़ में लगा हुआ है, सत्ता प्राप्त व्यक्ति अपने को निरकुंश सामन्त से कम नहीं समझता।

'जुगलबन्दी''' में भी गिरिराज किशोर ने आज के भारत की जिन्दगी स्वाधीनता आन्दोलन की छाया में उसकी

सम्पूर्णता के साथ चित्रित की है। 'जुगलबन्दी' के राजकुमार जो केवल नाम के ही राजकुमार नहीं हैं उन्हें सारे ऐशो आराम राजकुमारों वालें ही चाहिए। ये वे अवसरवादी लोग हैं जो आजादी की लड़ाई में सुविधाएँ एवं सहूलियत पाने के लिए कूदे थे। निजी स्वार्थों की राजनीति की छाया में ये लोग निजी लाभ के लिए ही देश की सेवा का ढोंग करते रहे ऊपर से ये कहना इनके व्यक्तित्व के दल प्रपंच को उजागर ही करता है राजकुमार– ''देश की सेवा के साथ अपनी सेवा भी तो जरूरी है देश की सेवा इसलिए कर रहे हैं, ताकि बाद में अपनी सेवा हो।''[30]

निष्कर्षतः यही कहा जा सकता है कि पुरानी सामन्ती प्रवृत्तियाँ नये रूपों में सामने आयी जिनका मुख्य ध्येय पूँजी ही था। अपनी पूँजी को बनाये रखने के लिए प्रभुत्व के साथ सत्ता के मेल ने इनके स्वार्थों को और हवा दी, व चाहे 'जुगलबन्दी' के चतर सिंह या राजकुमार हो 'ढाई घर' के जगन बाबू या फिर 'लोग' के नीलमणि कान्त, कुँवर किशोरीरमण हो। अभिजात्य वर्ग ने अपनी स्वार्थ पूर्ति का माध्यम खोज ही लिया। सभी पूँजीवादी दर्शन से आक्रान्त है, और ये उच्च वर्ग अपनी स्थिति को बनाये रखने के लिए प्रयासरत भी है।

इस संक्षिप्त विवेचना का आशय मात्र यह दिखाना था कि आज का अफसर शाही वर्ग सामन्ती कारिंदा वर्ग का प्रतिनिधित्व कर रहा है, जिस उपन्यास में भी पूँजीवादी सामन्त वर्ग आया है, वही उनके चरित्र का नैतिक पतन दिखायी पड़ता है। रिश्वतखोरी, शोषण, अत्याचार, अहम, भोग आदि वे बिन्दू हैं, जो इस वर्ग के चरित्र का निर्माण करते हैं। जो आज भी समाज में पूर्ण रूप से व्याप्त है।

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8. विजय अग्रवाल : स्वातन्त्र्योत्तर हिन्दी उपन्यासों में सामन्ती जीवन, पृ. 92
9. ए.आर. देसाई : सोशल बैक ग्राउण्ड ऑफ इण्डिया नेशनलिज्म,पृ. 61
10. साप्ताहिक हिन्दुस्तान : सम्पादकीय अंक, 30 जून, 1974
11. शिव सागर मिश्र : जनमेजय बचो, पृ. 202
12. रामदरश मिश्र : जल टूटता हुआ, पृ. 7
13. अमृतलाल नागर, अमृत और विष,पृ. 546
14. वही,
15. रांगेय राघव : हुजूर, पृ. 60
16. दूलाचन्द्र जोश : जहाज का पंछी,पृ. 166–167
17. अमृत लाल नागर : अमृत और विष, पृ. 286
18. फणीश्वर नाथ रेणु : परती परिकथा, पृ. 40
19. राही मासूम रजा : आधा गाँव, पृ. 324
20. वही,
21. रामदरश मिश्र : जल टूटता हुआ, पृ. 293
22. यशपाल : झूठा–सच, पृ. 358
23. डॉ. ब्रजभूषण सिंह आदर्श : हिन्दी के राजनैतिक उपन्यासों का अनुशीलन, पृ. 221
24. ईश्वर लाल गुप्त : आधुनिक साहित्य, विविध परिदृश्य शीर्षक – व्यंग्य राग का विलम्बित आलाप पृ. 197
25. श्री लाल शुल्क : राग दरबारी, पृ. 14
26. जगदीचन्द्र : कभी न छोड़े खेत, पृ. 51
27. रांगेय राघव : हुजूर, पृ. 10
28. रामदरश मिश्र : जल टूटता हुआ, पृ. 306
29. मनोहर श्याम जोशी : साप्ताहिक हिन्दुस्तान, अंक 30 जून, 1974
30. गिरिराज किशोर, जुगलबंदी, पृ. 163

निर्मल की निबंध यात्रा में संस्कृति और सांस्कृतिक संकट का विमर्श

'डॉ. शालिनी श्रीवास्तव

निर्मल वर्मा ने अपनी साहित्य सर्जना में कला साहित्य संस्कृति समाज इतिहास और सभ्यता से जुड़े प्रश्नों को उठाया है। वे अपनी रचनाशीलता के साथ ही इन प्रश्नों को हल करने का प्रयास भी करते है। वे मूलतः कथाकार ही थे किन्तु उन्होंने अपने चिन्तन का विस्तार निबंधों के माध्यम से किया है। अपने निबंधों में वे कहानियों की वैयक्तिकता से ऊपर उठकर चिन्तन की समग्रता पर बल देते हैं। उनके ज्यादातर निबंध एक प्रकार के वैचारिक समर को जन्म देते हैं। अपने निबंधों में लेखक ने धर्म, इतिहास, राजनीति, मार्क्सवाद, गाँधीवाद भारतीय संस्कृति और उस पर अंग्रेजी शासन से आए दबाव व सांस्कृतिक संकट को अपने वैचारिक विमर्श में विवेचित करने का प्रयास किया है।

हिन्दुत्व की अवधारणा और भारतीयता की पहचान के प्रश्नों तथा पूर्व पश्चिम की वैचारिक भिन्नता तथा उपनिवेशवाद जैसे विवादित मुद्दों को भी निर्मल ने अपने निबंधों में समाहित किया है। इन आधुनिक प्रश्नों पर तथाकथित आधुनिक हिन्दी समाज व साहित्य में वैश्विक स्तर पर कभी न खत्म होने वाली काफी बहसें हुई हैं किन्तु लिखने का यही जोखिम एक लेखक को नई पहचान दिलाता है। निर्मल जी का सृजक से बड़ा संरक्षक का रूप हमें उनके निबंधों में मिलता है। अपनी सृजन यात्रा के साथ ही वे भारतीय संस्कृति के संरक्षक के रूप में भी काम करते रहे हैं।

हर युग और काल में लोगों का अपनी संस्कृति के प्रति लगाव रहा है और इसके पीछे सबसे बड़ा कारण उसकी अस्मिता रही है। जब एक संस्कृति पर दूसरी संस्कृति का प्रभाव पड़ने लग जाता है तो उस संस्कृति की अस्मिता पर संकट आने लग जाता है और उस संकट को दूर करने या उस संकट से अपनी संस्कृति को बचाने के लिए एक बौद्धिक वर्ग अपने प्रयास करता रहता है। हम जिस समाज जाति या देश में रहते है सायास या अनायास उसके प्रति हमारा मोह हो जाता है और हो भी क्यों न हो वह हमारी है और हम उसके अनिवार्य अंग है। यही बात निर्मल वर्मा के जेहन में भी हमेशा बलपूर्वक रही और इसी के परिणामस्वरूप हमेशा वे अपनी भारतीय संस्कृति से प्रेम करते रहे व उस पर आने वाले संकटों के प्रति भारतीय लोगों को सचेत करते रहे।
उपनिवेश पूर्व भारत की संस्कृति को उपनिवेशोत्तर भारत में व सम्पूर्ण विश्व में प्रतिष्ठापित करने का एक सायास प्रयास निर्मल जी करते है उनका मानना था कि भारतीय संस्कृति का ह्रास उपनिवेशकाल में हुआ है। योरोपीय देशों की तुलना में भारतीय संस्कृति अत्यधिक महती थी, लेकिन इन देशों ने इस संस्कृति को नष्ट करने के प्रयास किये व इसे पददलित किया। किसी भी समाज में सभ्यता और संस्कृति साथ–साथ चलते है उन्होंने अपने आपको सभ्य मानने वाले योरोपीय देशों के ऊपर भारतीय सभ्यता व संस्कृति को स्थान दिलाने का कार्य किया। पतनोन्मुख भारतीय संस्कृति को विदेशी आक्रमणों और उनके दबावों से मुक्ति दिलाने का पूरा प्रयास उन्होंने अपनी वैचारिक दृष्टि से किया।

वे भारतीय संस्कृति को सबसे प्राचीन सभ्यता मानते है जो हजारों हजार वर्षो से अपने दर्शन के साथ सतत् प्रवाहमान है। वे भारतीय सभ्यता को श्रेष्ठ प्राचीन सभ्यताओं में मानते हैं जो आज तक अपना अस्तित्व बचाए हुए देश और दुनिया में अपना परचम फहरा रही है भारतीय संस्कृति का दर्शन और उसकी आध्यत्मिकता ही इसके केन्द्र बिन्दु रहे हैं जिससे यह संस्कृति विभिन्न विदेशी संकटों के बावजूद अपने अस्तित्व को बचाए हुए है। वे अपने एक निबंध 'भारतीय संस्कृति और राष्ट्र' में इसके जीवित रहने के कारणों की

व्याख्या करते है ''यह सभ्यता बोध यदि इतिहास के असंख्य और असह्य प्रहारों के बावजूद जीवित रहा तो सिर्फ इसलिए कि भारत में आदि जीवन के दर्शन – सूत्र महज पोथियों के भीतर नहीं समकालीन भारतीय की स्मृति में प्रवाहमान हैं। स्वप्न की तरह हर स्मृति की अपनी बिम्ब भाषा होती है, वह कहीं से भी उत्प्रेरित हो सकती है, वैदिक ऋचाओं, पौराणिक कथाओं अथवा महाकाव्यों से . ... भारतीय सभ्यता की यह अद्भुत विशेषता रही है जो उसके जीवंत होने की मर्यादा है कि वह 'अतीत को व्यतीत न मानकर उसे समकालीन भारतीय जीवन की ऐसी प्रतीक व्यवस्था में संयोजित कर पाई है जो आज भी उतनी अर्थवान और संस्कार सम्पन्न है जितनी पहले कभी थी।''[1]

भारत के क्रम में संस्कृति संबंधी अपने विचारों को अभिव्यक्त करते हुए वे स्वतन्त्रता से पूर्व के कई पक्षों को उठाते हैं। जिसमें भारतीय संस्कृति और उसकी सभ्यता की एक लम्बी कहानी उभर कर आती है। अंग्रेजी शासन के दो सौ वर्षों में किस तरह भारतीय संस्कृति और सभ्यता तथा भारतीय जनमानस की क्षति हुई है उसे वे भारतीय संस्कृति के संकट के रूप में परिभाषित करते है। हमारा अपनी जड़ों से पलायन करना, अपनी संस्कृति और परम्पराओं को भूलना, पश्चिम की अन्धी नकल करते हुए अपने जातीय संस्कारों को भूलना ही उनकी नजर में संस्कृति का सांस्कृतिक संकट है। वे संस्कृति को सभ्यता से जोड़ते हुए विश्लेषित करते है ''स्वतन्त्रता प्राप्ति के पश्चात् हम भारत को एक राष्ट्र एक राज्य तन्त्र मानने के इतने अभ्यस्त हो चुके है कि यह विश्वास करना मुश्किल लगता है कि इन सबसे पहले वह एक सभ्यता का परिवेश रहा है, जिसके भीतर मनुष्य अपने जीवन के कुछ मूलभूत और मूल्यवान सत्यों को मूर्तिमान कर सकें। इसलिए मैंने इस 'सभ्यता' शब्द का इस्तेमाल करना अधिक उपयुक्त समझा''।[2]

भारत की आध्यात्मिक शक्ति और उसके दर्शन ने ही ''भारतीय संस्कृति'' को बचा रखा है, नहीं तो अंग्रेजों के आक्रमण और 200 वर्षों की गुलामी ने भारतीय जनमानस को मानसिक और शारीरिक रूप से दुर्बल ही बना दिया था। 'बहुवचन' के एक लेख में निर्मल वर्मा के इस केन्द्रीय भाव को रमेश चद्र शाह ने स्वीकार किया है। 'सांस्कृतिक ऋणशोध का अनूठा सबक : निर्मल वर्मा का सैबन्धिक कृतित्व' में रमेश चन्द्र शाह ने पं0 विद्यानिवास मिश्र और निर्मल वर्मा के विचारों की समानता को संस्कृति विषयक चिन्तन के रूप में रेखांकित किया है।

भारतीय संस्कृति के हजारों वर्षो से जीवित रहने के क्रम को आध्यात्मिकता से जोड़ते हुए शाह ने मिश्र जी के और निर्मल वर्मा के विचारों को समाहित किया है उन्होंने अपने इस लेख में लिखा है कि ''निर्मल जी बगैर किसी लाग–लपेट के, इस सत्य को स्वीकारते और बलपूर्वक दोहराते हैं कि यदि भारत का सभ्यता–बोध और सांस्कृतिक परम्पराएँ आज भी मौजूद है तो उसका मुख्य कारण यह केन्द्रीय आध्यात्मिक तत्व है, जिसमें इतनी क्षमता और ऊर्जा थी कि इतिहास के निर्मम थपेड़ों के बावजूद वह समस्त प्रभावों को अपने भीतर समाहित कर सका। मुझे यहाँ प्रसंगवश स्व0 पं0 विद्यानिवास मिश्र की कही एक बात याद आ रही है कि 'हमारी ट्रैजेडी यह है कि भारत की सामाजिक संस्कृति के नाम पर भारत की मुख्यधारा को उपेक्षणीय मान लिया गया है। निर्मल जी निश्चय ही इस ट्रेजेड़ी के प्रति संवेदनशील थे और जैसा कि अभी–अभी हमने उनके निबंधों के हवाले से देखा, उन्होंने अपने स्वानुभवों और अर्जित विवेक से इस विडम्बना को अपने ढ़ंग से रेखांकित किया है। विद्यानिवास जी की ही एक दूसरी मर्मोक्ति भी यहाँ मुझे बरबस याद आ रही है कि 'पाश्चात्य संस्कृति को सबसे ज्यादा प्रतिरोध भारत ने ही दिया, किन्तु उसे सबसे अधिक सहानुभूति के साथ देख–परख सकने वाले भी भारतीय ही हुए।' निर्मल वर्मा इससे भी पूरी तरह संवेदित और सहमत होते हैं क्योंकि वे स्वयं अपने आप में इस बात में निहित सत्य के जीते–जागते दृष्टान्त थे।''[3]

संस्कृति विषयक चिन्तन के साथ ही वे एक बात और उठाते रहे है और वह है सांस्कृतिक संकट का प्रश्न जो उन्हें हमेशा से ही बेचैन करता रहा है। उन्होंने अपने संबंधों में जहाँ–जहाँ भारतीय संस्कृति का चित्रण किया है वहाँ–वहाँ सांस्कृतिक संकट और विदेशों के कारण आए हुए दबावों को रेखांकित किया है। इनका यह स्पष्ट मानना है कि भारत में जो सांस्कृतिक ह्रास हुआ है उसका मुख्य कारण अंग्रेजी शासन रहा है। उपनिवेश काल में भारतीय संस्कृति और सभ्यता को विदेशी शासन ने जड़–मूल से उखाड़ने का प्रयत्न किया। अंग्रेजों ने भारतीयों का अपने ढंग से पुनः निर्माण किया जो शारीरिक, मानसिक, सामाजिक, आर्थिक और सांस्कृतिक रूप से अंग्रेजों के अनुकूल हो।

''भारतीय इतिहास में यह अभूतपूर्व घटना थी जब जीवन के सहज प्रभाव को इतिहास के चौखटों मे परिभाषित किया जाने लगा। भारत में अंग्रेजी राज का सबसे अधिक दुखदायी प्रभाव यह नहीं था कि हम आर्थिक और राजनैतिक रूप से गुलाम हुए, बल्कि यह कि इतिहास ने हमारी चेतना को पहली बार अतीत, वर्तमान और भविष्य जैसे कटघरों में परिभाषित किया।''[4]

भारत पर आए हुए इस सांस्कृतिक संकट की घड़ी में हमारे बुद्धिजीवी वर्ग की जो नैतिक जिम्मेदारी बनती थी उनकी भूमिका पर भी निर्मल वर्मा ने प्रश्न चिह्न लगाया है जो हमारे देश के सांस्कृतिक संकट के लिए जिम्मेदार है उनका मानना है कि भारतीय बुद्धिजीवियों ने इतिहास से आक्रान्त होकर पश्चिम के आगे घुटने टेक दिए। वे भारत की मुक्ति का रास्ता पश्चिम की राजनीतिक, सामाजिक संस्थाओं में ढूंढ़ने लगे। वे बुद्धिजीवी थे भूल गए कि ये संस्थाएँ भी अंग्रेजों की नीतियों को पूरा करने के लिए ही बनायी गई है। इनका हमारी समानता स्वतन्त्रता और जीवन पद्धति से कोई लेना–देना नहीं है।

इसके दूसरी तरफ ही निर्मल वर्मा ने रामकृष्ण परमहंस, विवेकानन्द, बंकिम चन्द्र चटर्जी, भारतेन्दु, सरदार बल्लभ भाई पटेल, वीर सावरकर आदि के उदाहरणों द्वारा यह भी प्रस्तुत किया है कि इन बुद्धिजीवियों ने भारतीय संस्कृति पर आए हुए संकट को पहचाना और उस संकट से भारतीयों को उबारने का प्रयत्न भी किया। वे अपने एक लेख 'शताब्दी के ढलते वर्षो में' इस संकट की और इशारा भी करते है कि ''हजारों साल पुरानी भारतीय संस्कृति को एक ऐसी संहारी ध्वंसात्मक लोलुप सभ्यता का सामना करना पड़ा है जो प्रगति और पश्चिमीकरण के नाम पर भारत की परम्परागत दृष्टि को नष्ट कर रही थी ....। धर्म और समाज के छद्म, आधुनिकीकरण और ईसाई धर्म के प्रति एक बचकाने सम्मोहन के आगे सिर्फ एक रामकृष्ण परमहंस, बंकिम चटर्जी, विवेकानन्द हिन्दी भाषी क्षेत्र में भारतेन्दु ये कुछ साहित्यकार और उत्तरी भारत में दयानन्द सरस्वती, लेकिन इन गिने–चुने अपवादों को छोड़कर हिन्दू–मुसलमानों का समूचा एलिट वर्ग पश्चिम की आधुनिकता और ईसाई धर्म की तथाकथित उन्मुक्तता के आगे घुटने टेके बैठा था।.......... भारत के संकट की यह शुरूआत थी।''[5]

सांस्कृतिक संकट की जड़ों को तलाशते हुए वे कई जगह भारत में पूर्व में हुए सांस्कृतिक ह्रास और वर्तमान तक उसके परिणामों के भुगतान को स्पष्ट करते हैं स्वतन्त्रता से पूर्व के हालातों को उन्होंने बड़े ही बेबाकी ढंग से प्रस्तुति दी है। उनका मानना है जब अंग्रेजो का शासन भारत में स्थापित नहीं हुआ था उस समय तक हमारा देश जिसे 'सोने की चिड़ियाँ' कहा जाता था आर्थिक सामाजिक और सास्कृतिक रूप से बहुत समृद्ध था। उस समय जातीयता, प्रान्तीयता, औद्योगिकीरण, साम्राज्यवाद, अस्पृश्यता, गरीबी, छुआछूत, भेदभाव, लिंगभेद, असमानता जैसी समस्याएँ नहीं उपजी थीं। अंग्रेजो के भारत आगमन के साथ ही इन समस्याओं ने सिर उठाना शुरू कर दिया जो कि पश्चिमी अवधारणाएँ थी। इन विखण्डित अवधारणाओं ने भारत में अपनी जड़े जमा

ली जिसके परिणाम हम आज तक आंतकवाद और नक्सली हमले के रूप में भोग रहे है। इन कुत्सित विचारधाराओं को लार्ड मैकाले, मुहम्मद अली जिन्ना, जॉन स्टुअर्ट मिल आदि ब्रिटिश नेताओं ने भारत में जहर की तरह घोल दिया।

जिन्ना के भारत पाकिस्तान विभाजन और लॉर्ड मैकाले की शिक्षा पद्धति के परिणाम हम भारतीय आज भी भुगत रहे हैं। अंग्रेज चले गये लेकिन उनकी नीतियाँ आज भी यहीं हैं। इससे बड़ा दुर्भाग्य और क्या किसी देश का होगा कि आज हमारी संसद भी उन्हीं ब्रिटिश नियमों की तरह चल रही है जिसे ब्रिटिश शासन ने अपने लिए बनाया था। आज हम वैचारिक रूप से अपनी भाषा अपने साहित्य के प्रति भी पंगु ही हैं। हमारी भाषा पर अंग्रेजी भाषा का वर्चस्व स्थापित होता जा रहा है। इन सभी समस्याओं पर निर्मल वर्मा ने हमारा ध्यान दिलाया है और उसे वे एक शब्द में कहें तो सांस्कृतिक संकट के रूप में परिभाषित करते हैं।

ब्रिटिश शासकों की हैवानियत का अन्दाजा हम इस बात से लगा सकते हैं कि 2 फरवरी, 1835 को ब्रिटिश संसद में लार्ड मैकाले ने एक सम्बोधन दिया था जिसमें उन्होंने भारत की सांस्कृतिक परम्परा को कैसे विखण्डित किया जाए और भारत को कैसे जीता जाए इस बात की ओर इशारा किया था। भारत के स्वाभिमान और उसकी संस्कृति से उसे कैसे उन्मूलित किया जाए, इस घृणित कार्य को कैसे अन्जाम तक पहुँचाया जाए इसकी विशद् व्याख्या 2 फरवरी, 1835 की ब्रिटिश संसद की तारीख में आज भी दर्ज है। लार्ड मैकाले ने अपने इस सम्बोधन में कहा कि– ''मैं पूरे भारत में घूमा हूँ और मैंने ऐसा एक भी व्यक्ति नहीं देखा, जो चोर, भिखारी हो। मैंने इस देश में इतना धन, ऐसे उच्च नैतिक मूल्य, ऐसे उच्च कलेवर के लोग देखे हैं कि मैं नहीं समझ पाता कि हम कभी भी इस देश को जीत सकेंगे, जब तक की हम इस देश की रीढ़ की हड्डी न तोड़ दें, जो उसकी आध्यात्मिक और सांस्कृतिक विरासत हैं, और इसलिए मेरा सुझाव है कि हमें उसकी प्राचीन शिक्षा पद्धति और संस्कृति पर अपनी शिक्षा पद्धति व संस्कृति प्रतिस्थापित करनी होगी क्योंकि यदि भारतीय जन यह सोचने समझने लगेंगे कि जो कोई चीज विदेशी और विशेष रूप से अंग्रेजी है, वह उनकी अपनी चीजों से बेहतर और बड़ी है, तो वे अपने स्वाभिमान और स्वसंस्कृति को खो देंगे ओर वे वैसे ही बन जायेंगे जैसा कि हम उन्हें बनाना चाहते हैं। अर्थात् सही मायने में हमारे आधिपत्य वाला राष्ट्र।''[6]

जैसा अंग्रेज हम भारतीयों को बनाना चाहते थे वैसे ही हम तब से लेकर आज तक बने हुए हैं। ब्रिटिश शासकों ने अपनी इस घृणित मानसिकता को हम पर थोप दिया और हम आज तक सामाजिक सांस्कृतिक, आर्थिक और शैक्षिक रूप से उस घृणा उस पीड़ा के परिणामों को भोग रहे हैं। अंग्रेजी भाषा का भारत की अन्य हिन्दी व क्षेत्रीय भाषाओं के ऊपर हो जाना इसका स्पष्ट उदाहरण हैं। इस बात को निर्मल वर्मा बड़ी कड़ाई से प्रस्तुत करते हैं। प्रेम कुमार से बातचीत के सन्दर्भ में वे भाषा के इस प्रश्न को उठाते हैं और हमारे बुद्धिजीवी वर्ग पर इसकी नैतिक जिम्मेदारी को सौंपते हैं। ''भाषा का प्रश्न केवल साहित्य तक ही सीमित नहीं है। एक पूरी संस्कृति के मर्म और अर्थों को सम्प्रेषित करने की सम्भावना उसके भीतर अन्तर्निहित है। भारत में एक समय में समूची संस्कृति के सार्वभौमिक सत्य को संस्कृत भाषा में व्यक्त किया जाता था। उन्नीसवीं सदी में जब यह प्रश्न अंग्रेजी शासकों के समक्ष आया कि कौन सी भाषा शासकीय हो तो उनमें से कुछ लोग संस्कृत को शासकीय भाषा बनाना चाहते थे, पर फिर कुछ औपनिवेशिक शासकों ने कुछ स्वार्थों के कारण अंग्रेजी को ही शासकीय बनाना सही समझा क्योंकि वे भारत के शिक्षित वर्ग को अपनी परम्परा से उन्मूलित करके पश्चिम की वैचारिक दासता से मुक्त नहीं करवा सके हैं। इसके बारे में समूचे बुद्धिजीवी वर्ग और हमारे शासक वर्ग को गम्भीरता से सोचना चाहिए। यदि हम वैचारिक रूप से स्वयं अपनी भाषा में सोचने, सृजन करने की सामथर्य नहीं जुटा पाते, तो हमारी राजनीतिक स्वतन्त्रता का क्या मूल्य रह जायेगा?''[7]

निर्मल वर्मा का यह स्पष्ट मत है कि भले ही हम राजनैतिक दृष्टि से अंग्रेजों से स्वतन्त्र हो गए हैं लेकिन वैचारिक दासता के शिकंजे में हम आज तक जकड़े हुए हैं। हम भारतीयों को अपनी शासन व्यवस्था, कानून व्यवस्था और अपनी जीवन–पद्धति के समूचे औपनिवेशिक ढाँचे में परिवर्तन लाकर शुद्ध रूप से उसे भारतीय बनाना होगा।

इन प्रखर विचारों और उत्तेजक प्रश्नों के कारण ही सुधीश पचौरी उन्हें आधुनिक भारत का 'नीश्ते' कहते हैं। नीश्ते को तो किसी महामानव का इन्तजार था लेकिन निर्मल वर्मा को तो हर महामानव पर एक भारतीय की तरह ही सन्देह है। सुधीश पचौरी अपने एक लेख 'निर्मल : पवित्र परिवेश का निर्माण'' में लिखते हैं कि क्या हम नीश्ते के निहित पावर डिस्कोर्स और उसकी अप्राप्यता की गहरी छटपटाहट निर्मल में नहीं देख सकते ? क्या हम निर्मल में ताकत का कोई आवाहन नहीं देख सकते जो दो सौ साल से कुचली जा रही संस्कृति के भीतर कराह की तरह होना ही चाहिए। निर्मल हमें बार–बार इस इस ताकत के केन्द्र की ओर ले जाना चाहते हैं बार–बार वे अथक है। और उनकी जिद बहुत गहरी है जो किसी आपात स्थिति में नहीं बनी है। यह उनका स्थायी मन है। हमारी स्मृतियों में अंग्रेज और पश्चिम और योरोप को लेकर जो कुछ घृणा प्यार संचित होता रहता है जिससे योरोपीय आधुनिकता ही बनती बिगड़ती रहती है। उसका सत्व है निर्मल में, जो अपील करता है और इसीलिए वे सम्मोहित करते हैं।''[8]

अपनी बेबाक बयानी और विचलित कर देने वाले प्रश्नों की बौछार करने के कारण ही हिन्दी साहित्य में वे के चिन्तन की बहुत आलोचना भी हुई है और उन पर विदेशीपन के कई आरोप, प्रत्यारोप भी लगते रहे हैं। कई बार तो उन्हें पश्चिम का 'एजेण्ट' तक कहा गया, लेकिन वे इन आलोचनाओं और आक्षेपों से विचलित हुए बिना लगातार अपना सृजन कर्म करते रहे और उन प्रश्नों को लगातार उठाते रहे जिन पर हिन्दी लेखकों का कभी ध्यान ही नहीं गया।

निर्मल वर्मा के इसी प्रखर चिन्तन को ओम निश्चल ने नया ज्ञानोदय' के एक लेख भूलने के विरूद्ध' में उद्धत किया है। 'निर्मल जी भारतीय संस्कृति संबंधी चिन्तन को लेकर आलोचकों की चर्चा के केन्द्र में रहे हैं। भारत का अतीत उनके लिए केवल गौरवगान का विषय नहीं था, बल्कि भारतीय परम्पराओं के बरक्स पश्चिम उत्तर्द्वन्द्वों को समझने का शास्त्र भी था। अपने विश्वासों और चिन्तन के बल पर वे अपने आलोचकों के सवालों से अन्त तक भिड़ते रहें। उनके सनातनी रूझानों को सामने रखते हुए उनकी विचारधारा पर आक्रमण होते रहे हैं, पर निर्मल को इसकी कतई चिन्ता नहीं थी। उनका रचना संसार जितना भावप्रवण और सत्वग्राही है, उनके चिन्तन की दुनिया भी उतनी ही शुद्ध, स्वाभिमानी और मानवीय है। मानवीय मूल्य बचे रहें, हमारी सांस्कृतिक पहचान बनी रहें, हम अपनी परम्परा से विमुख न हों, यह कामना उनके कथा और वैचारिक संसार दोनों में समुज्जवलता के साथ प्रतिबिम्बित हुई है।''[9]

निर्मल वर्मा की निबंध–यात्रा के ये सांस्कृतिक विमर्श है जो हम भारतीयों के सामने यक्ष प्रश्न के रूप में उपस्थित है कि क्या हम सही मायने में भारतीय हैं ? और क्या हम अपनी संस्कृति और सभ्यता को आज भी उसी तरह जीवित रख पा रहें हैं जैसी वह प्राचीन काल में थी ? हम सभी को एक बार फिर इस पर विचार करना होगा और अपनी स्वविवेक से निर्णय लेना होगा।

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सन्दर्भ सूची

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राजस्थान का जलियाँवाला – ''नीमूचणा काण्ड'' (कृषक आंदोलन)

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13 अप्रेल 1919 को घटित 'जलियाँवाला बाग हत्याकाण्ड'–इतिहास का एक ऐसा मंजर जिसे कोई पत्थर दिल इन्सान भी याद कर सिहर उठता है। यह दिन किसी भी भारतीय के लिए एक न भूलने वाला दिन है। इसी तरह का एक और काण्ड जिसे महात्मा गांधी ने उक्त काण्ड से भी अधिक हृदय विदारक कहा था'निमूचणा काण्ड', 14 मई, 1925 को राजस्थान की अलवर रियासत के नीमूचणा गाँव में घटित हुआ जिसने जलियाँवाला बाग को भी पीछे छोड़ दिया।

हमारे देश में जब ग्राम्य प्रजातंत्र का विकेन्द्रित स्वरूप राज्यों में केन्द्रीकृत होने लगा तो सामन्तवाद का उदय हुआ। इसके आगाज का निश्चित समय तो नहीं बताया जा सकता, किन्तु मौर्यकाल से इसका आरम्भ माना जा सकता है। 'सामन्त' राज्य के शक्ति–सम्पन्न लोग थे, जो राजा और प्रजा के बीच की एक कड़ी होते थे। इन सामन्तों के राजा व प्रजा से संबंधों को ही 'भारतीय–सामन्तवाद' माना जाता है। राजस्थान में सामन्त–प्रथा का जन्म राजपूत–राज्यों की स्थापना के साथ हुआ और यही सामन्त–प्रथा किसानों के शोषण का कारण बनी।

देश की अन्य रियासतों की तरह अलवर रियासत के जागीर क्षेत्र में भी सामन्तों का निरकुंश शासन था। सामन्तों द्वारा किसानों पर अमानवीय अत्याचार किये जाते थे। किसानों की यह दयनीय दशा तीन कारणों से थी– (1) लगान वसूली बहुधा जिन्स (अनाज) के रूप में होती थी तथा जागीरदार को लगान बढ़ाने का पूर्ण अधिकार था। (2) लागतों और बेगारों के कारण जागीदारों द्वारा अपने आसामियों का दोहन। (लाग–बाग–जागीर क्षेत्र में होने वाली आय में वृद्धि करने के उद्देश्य से यहां की जनता से अनेक प्रकार की वसूली की जाती थी। यह एक अस्थायी एवं अनिश्चित कर होता था, जो अपनी प्रजा पर कुछ विशेष परिस्थितियों यथा युद्ध के समय या युद्ध की समाप्ति पर पुनर्निर्माण के लिए या ठिकाने के वित्तीय संकट के समय में लगाया जाता था अथवा स्वयं प्रजा राज्य की आवश्यकताओं को समझकर देना स्वीकार करती थी।)[1] (3) शासकों द्वारा जागीर क्षेत्र के मामलों में प्रायः हस्तक्षेप नहीं किया जाता था। ब्रिटिश अधिकारियों द्वारा हस्तक्षेप प्रायः विशेष राजनीतिक परिस्थितियों में ही किया जाता था। अतः जागीर क्षेत्र में लोगों का असंतोष अपने सामन्तों के विरूद्ध था। 20वीं शताब्दी के प्रथम तीन दशकों में किसानों का यह शोषण अपनी चरम सीमा पर पहुँच गया था। ऐसी परिस्थितियों में किसानों द्वारा आंदोलन की राह पकड़ना स्वाभाविक था। अतः सर्वप्रथम राजपूताना के मेवाड़ के बिजौलिया ठिकाने में कृषक–आंदोलन हुआ। इसके बाद धीरे–धीरे अन्य जागीरों में भी कृषक–जागृति का सूत्रपात होने लगा और जागृति की यह आग फैलती ही गई। कालान्तर में इस फैलती हुई आग ने एक प्रचण्ड किसान–आंदोलन का रूप धारण कर लिया। किसानों ने पहले अपने जागीरदार और फिर शासकों से न्यायोचित सहायता की मांग की, लेकिन जब इन दोनों ही स्थानों से उन्हें कोई सहायता नहीं मिली तो उन्हें अपने ऊपर ही निर्भर रहना पड़ा। वे आंदोलित हुए और उन्हें अपने आंदोलन कोबल प्रदान करने के लिए बाह्य सहायता तथा जातीय एकता का सहारा लेना पड़ा।

अलवर रियासत में प्रथम नियमित बंदोबस्त सन् 1876 में किया गया, जिसमें लगान को 6 प्रतिशत बढ़ा दिया गया। द्वितीय बंदोबस्त सन् 1900 में सम्पन्न हुआ जिसमें आय वसूली की दर 1/2 व 2/5 रखी गई। अधिक उपजाऊ या मौके की जमीनों की आधी पैदावार लगान के रूप में ली जाने लगी। वहीं कुछ विशेषाधिकार प्राप्त श्रेणियों के आसामियों यथा राजपूतों के कुछ परिवारों, ब्राह्मणों, कानूनगो व किलेदार आदि को वसूली में 1/4 की छूट प्रदान की गई या उनसे वसूली की दर उपज के 1/4 के बराबर ही रखी गई। बानसूर में भी यही दरें प्रभावित की गईं लेकिन थानागाजी में आम कृषकों से और राजपूतों, कानूनगों और किलेदारों से 1/4 या 1/3 भाग ही उपज

का लगान के रूप में तय किया गया।[2]

भू–राजस्व की दरों में तीसरा संशोधन सन् 1923–24 में किया गया। इस बार भू–राजस्व की दरों को पुनः बढ़ा दिया गया और राजपूतों को कोई रियायत नहीं दी गई। बानसूर व थानागाजी निजामतों में भूमि की पैमाइश कर लगान की नई बढ़ी हुई दरें लागू कर दी गई। यह स्वाभाविक रूप से राजपूत कृषकों को उचित नहीं लगा, क्योंकि अब तक वे लगान में छूट प्राप्त करते आये थे। अतः बानसूर व थानागाजी के राजावत व शेखावत राजपूत कृषकों ने यह निर्णय किया कि वे लगान बढ़ी हुई दर पर न देकर पुरानी दरों पर ही देंगे। इसके लिए अक्टूबर 1924 में एक आंदोलन शुरू किया गया, जिसका नेतृत्व माधोसिंह व गोविन्द सिंह नामक राजपूतों ने किया। कई स्थानों पर सभाएं की गईं और प्रस्ताव पारित किये गये। इनमें सर्वसम्मति से नई दरों पर लगान न देने और अलवर सरकार को पुरानी दरों पर ही लगान वसूली के लिए बाध्य करने के संकल्प व्यक्त किये गये।[3] अलवर में भी एक सभा का आयोजन किया गया जिसमें अन्य राजपूत स्त्रोतों से भी सहायता प्राप्त करने का निर्णय लिया गया। अलवर के करीब–करीब 200 राजपूतों ने दिल्ली में 'क्षत्रिय–महासभा' के सत्र में भाग लिया और सभी को अपनी परेशानियों से अवगत कराया। उन्होनें 'पुकार' के नाम से एक इश्तिहार भी निकाला और इसे सभा के सदस्यों के बीच वितरित किया।[4]

इसके बाद राजपूतों ने और भी कई सभाओं का आयोजन किया, जिनमें आस–पास के गाँवों यथा बानसूर व थानागाजी व रियासतों यथा जयपुर के राजपूतों व अग्रणी ठाकुरों ने भाग लिया। इनमें आयोजकों ने अपनी परेशानियों को आगुन्तकों के समक्ष विस्तार से रखा। माधोसिंह ने 22 परेशानियों की एक सूची भी तैयार की।[5] इन सभाओं में उनकी परेशानियों को अलवर सरकार द्वारा दूर न किए जाने पर मालगुजारी न चुकाने व इन समस्याओं को ब्रिटिश सरकार के सम्मुख रखने के भी निर्णय लिए गये।[6]यह आंदोलन दिन पर दिन आगे बढ़ता गया। सभाएँ आयोजित की जाती रहीं और चन्दा वसूली की जाती रहीं। चन्दा न देने वालों का जाति से बहिष्कार किया गया। यह भी निर्णय लिया गया कि सभाओं में भाग लेने वाले सभी लोग भली प्रकार शस्त्रों से सुसज्जित होकर आएं। धीरे–धीरे आयोजकों का रूख कठोर होता गया। एक संघ की स्थापना का निर्णय लिया गया और सरकार को बढ़ा हुआ लगान न चुकाने व उसके नियमों व उप–नियमों की अवज्ञा करने के भी निर्णय लिये गये। खेड़ा नामक स्थान पर एक सभा का आयोजन किया गया, जिसमें भली प्रकार शस्त्रों से सुसज्जित करीब 200 ठाकुरों ने भाग लिया।[7]राजपूत कृषकों ने लगान देना बंद कर दिया। इस पर सरकारी अधिकारियों द्वारा उनकी उपज को खलिहानों में सीज कर दिया गया। लेकिन किसान इसे बिना सरकार का हिस्सा दिए ताकत के बलबूते पर घर ले गये। ठाकुरों और राजपूत कृषकों ने सरकार का सामना करने हेतु तलवारों, बंदूकों व आग्नेय हथियारों का संग्रह भी प्रारम्भ कर दिया।

नीमूचणा काण्डः–उपर्युक्तानुसार बिगड़ते हुए हालात में अलवर के प्रधानमंत्री ने 6 मई 1925 को एक आदेश जारी कर अधिकृत व्यक्तियों के अलावा किसी को भी बानसूर, नारायणपुर, थानागाजी, राजगढ़, मालाखेड़ा व बहरोड़ पुलिस स्टेशनों के क्षेत्राधिकार में तलवारें, भाले, आग्नेय–अस्त्र व अन्य किसी भी प्रकार के अस्त्र–शस्त्र लेकर चलने पर एक माह के लिए रोक लगा दी।[8] जब स्थिति और बिगड़ी तो अलवर के महाराजा ने स्थान पर जांच करने हेतु एक कमीशन को भेजा, जिसमें शिक्षा विभाग के महानिरीक्षक रामभद्र ओझा को अध्यक्ष व बानसूर के पुलिस महा–अधीक्षक व तहसीलदार को सदस्य मनोनीत किया गया। यह कमीशन 7 मई 1925 को नीमूचणा पहुँचा, जहाँ राजपूतों की एक विशाल सभा हो रही थी। कमीशन ने राजपूतों से बातचीत की। उनकी समस्याएँ सुनी और प्रतिवेदन सरकार को प्रस्तुत कर दिया, लेकिन सरकार ने राजपूतों को किसी प्रकार की राहत देने के बजाए उनके आंदोलन को सख्ती से दबा देने का निर्णय लिया।[9] इस पर राजपूतों ने माँ दुर्गा के नाम पर आस–पास के सभी ठाकुरों व राजपूतों को पत्र भेजकर नीमूचणा में

एकत्र होने का आह्वान किया। करीब 600 से 800 के बीच ठाकुर शस्त्रों से भली प्रकार सुसज्जित होकर नीमूचणा पहुँचे और सेना का सामना करने का निर्णय लिया। उन्होंने किसी भी न्यायालय, थाने या तहसील मुख्यालय में उपस्थित न होने का भी निर्णय लिया।[10]

दिनांक 31 मई 1925 को सेना की एक टुकड़ी नीमूचणा (तहसील बानसूर) पहुँची और सारे गाँव को घेर लिया। सभी कुओं को अपने कब्जे में ले लिया। 14 मई 1925 को सेना की इस टुकड़ी ने कमाण्डर छाजूसिंह के आदेश पर मशीनगनों से गोलियां चलाई। सारा गाँव धू–धू कर जल उठा। परिणामस्वरूप 144 घर जल गये। करीब–करीब 50 व्यक्ति और 60 मवेशी मारे गये। 100 के करीब व्यक्ति घायल हो गये और हजारों की सम्पत्ति जल कर राख हो गई। घटनास्थल पर एक ह्रदय विदारक दृश्य उपस्थित हो गया।[11]

इस काण्ड की चारों और भर्त्सना की गई। महात्मा गांधी ने इसे जनरल डायर (जलियाँवाला–बाग काण्ड) के कारनामों से भी दुगुना करार दिया।[12] ''राजस्थान सेवा संघ, अजमेर'' व ब्रिटिश भारत के कुछ राजनेताओं ने अलवर महाराजा के इस निर्णय की कटु आलोचना की। दिल्ली से प्रकाशित दैनिक 'रियासत' के सम्पादक ने इसकी तुलना 'जलियाँवाला–बाग' नरसंहार से की।[13] दैनिक 'प्रताप' के प्रतिनिधि को नीमूचणा में प्रवेश की भी इजाजत नहीं दी गई। 39 व्यक्तियों को गिरफ्तार कर जेल भेज दिया गया। 3 जून 1925 को अलवर जेल के अधीक्षक पं. हरबक्ष को विशेष न्यायाधीश नियुक्त कर गिरफ्तार व्यक्तियों के मामले सुनने हेतु उन्हें सत्र न्यायालय की शक्तियाँ प्रदान की गई।[14] महाराजा (जयसिंह) ने इस घटना की सम्पूर्ण जाँच हेतु जनरल छाजू सिंह की अध्यक्षता में एक कमीशन की भी नियुक्ति की, जिसमें सिविल न्यायाधीश लाला रामचरण व नाहरपुर के ठाकुर सुल्तान सिंह को नियुक्त किया गया।

नियुक्त विशेष न्यायाधीश ने इस मामले की सुनवाई एक माह में पूर्ण कर गिरफ्तार 39 व्यक्तियों में से 9 को पर्याप्त सबूतों के अभाव में दोष मुक्त करार दिया व शेष 30 को दिनांक 8 जुलाई 1925 को भिन्न–भिन्न अवधि की जेल की सजा सुनाई।[15] जिन लोगों को व्यक्तिगत नुकसान हुआ था, उनको अलवर सरकार ने 128 रू. की सहायता प्रदान की। सम्पत्ति के नुकसान हेतु 63 व्यक्तियों को 11,000 रूपये का नकद भुगतान किया गया। अगस्त 1925 को इस काण्ड के 13 अभियुक्तों को भविष्य में किसी राजनैतिक आंदोलन या राजद्रोह, दंगे आदि में भाग न लेने के लिये लिखकर देने पर महाराजा के आदेशों के अर्न्तगत छोड़ दिया गया। शेष में से 13 को दिनांक 25 सितम्बर 1925 व 4 को दिनांक 3 जनवरी 1926 को छोड़ दिया गया। 18 नवम्बर 1925 को महाराजा जयसिंह स्वयं नीमूचणा गए और लिखित में नये भूमि–बंदोबस्त की अवधि तक पुरानी दरों पर ही भू–राजस्व की वसूली हेतु आदेश जारी किए।[16] इस प्रकार सभी मांगे मान लिए जाने पर यह राजपूत कृषक आंदोलन समाप्त हो गया।

कुछ लेखकों ने उपर्युक्त काण्ड की कुछ भिन्न तस्वीर भी पेश की है, जिसमें गोली चलाने से पूर्व किसानों को समझानें–बुझानें हेतु पर्याप्त समय देने की बात कही गई है व मृतकों व घायलों की संख्या मात्र 3–3 ही बताई गई है।[17] लेकिन देश में जिस प्रकार इस काण्ड की गूंज हुई और जिस प्रकार इसकी आलोचना व भर्त्सना की गई, उसे देखते हुए यह अविश्वसनीय लगता है। यह एक ऐतिहासिक सत्य है कि यह गोली काण्ड हुआ, कृषक मारे गए, घायल भी हुए और राजनीतिक व अन्य क्षेत्रों में इसकी भरसक आलोचना की गई। यह काण्ड यह भी सिद्ध करता है कि राजस्थान के राजपूत एक बार ज़िद पर आने के बाद किस प्रकार अपनी जान की बाजी लगा देते है।

***व्याख्याता (इतिहास)**
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जयपुर।

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श्रीमद्भगवद् गीता – सर्वधर्मसामंजस्य एवं सम्पूर्ण मानव जाति का कल्याणमार्ग

*डॉ. सुमन यादव

भारतीय परम्परा में गीता को दर्शन ग्रंथ की अपेक्षा धर्मग्रंथ के रूप में अधिक मान्यता मिली है। धर्म एक ऐसी प्रबल कड़ी है जो किसी भी राष्ट्र के नागरिकों की भावनाओं को एक सूत्र में पिरोती है। सामान्य लोगों को आप्तवचन की अधिकांश अपेक्षा रहती है परंतु बौद्धिक स्तर पर उन्नत, मानसिक चिंतनशील व्यक्तियों को तर्क युक्तियों के विश्लेषण द्वारा प्रतिपादित एवं प्रतिष्ठापित वस्तुतत्व की गवेषणा लगी रहती है। परंतु उससे भी परे जो अलौकिक तत्व है उसमें न किसी प्रामाणिकता की आवश्यकता रहती है और न किसी तार्किक पद्धति की। क्योंकि उसके साक्षात् एवं सम्पूर्ण निरूपण के लिये तो उपनिषदों तक ने अपनी असमर्थता प्रकट की, अतः उसी अनिर्वचनीय रूप को मानते हुये भारतीय लोगों का गीता के प्रति दृष्टिकोण सम्पूर्ण रूप से धार्मिक है।

यदा किंचितज्ज़ोऽहं द्विप इव मदान्धः समभवम्,
तदा सर्वज्ञोऽस्मत्यिभवदवलिप्तं मम मनः।
यदा किंचिततिंकविद् बुधजनसकाशादवगतम्:
तदा मूर्खोऽस्मीति ज्वर इव मदो मे व्यपगतः।।

अर्थात् जब मैं कुछ–कुछ जानने लगा तो मदान्ध हाथी की भाँति होकर स्वयं को सर्वज्ञ मानने लगा, परंतु जैसे–जैसे प्रबुद्धतर व्यक्तियों के पास जाना शुरू हुआ तो ज्वर की भाँति मेरा गरूर (अभिमान) टूट गया और पता चला कि मैं तो मूर्ख हूँ।

गीता के अंतर्गत प्रकृति (परा, अपरा), पुरूष आत्मा मन इत्यादि शब्दों के अर्थ स्वतंत्र रूप में परिणत होते हैं, यही कारण है कि द्वैतादिमत प्रवर्तको को उनमें अपने–अपने अर्थ की प्रतिपादकता दिखाई देती है तथा वे स्वमत निरूपण में गीता की प्रामाणिकता का उपस्कार करते जाते हैं। आचार्यों ने गीता में अपने–अपने आशयानुसार–ज्ञानमार्ग, भक्तिमार्ग, कर्ममार्ग एवं योगमार्ग का अन्वीक्षण किया, परंतु गीता किसी एक मार्ग विशेष की ही प्रतिपादिका नहीं है। वह चारों पहलुओं को लेकर चलती है। ''ज्ञान की नाव के द्वारा व्यक्ति पापपुण्य के पार पहुँच जाता है। तथा ज्ञान रूप अग्नि सभी कर्मो को भस्मतात् कर देती है''–इस प्रकार कहकर कृष्ण साथ के साथ योग की महिमा बताते है कि – योग के परिपाक द्वारा मनुष्य ज्ञान को प्राप्त कर लेता है। किंतु योग की महिमा का बखान करते ही कर्म के बारे में तथा उसकी प्रबलता को बताते है कि – ''कर्मण्येवाधिकारस्ते'' तथ यह भी बताते है कि कर्म तो अवश्यंभावी है। इन तीनों के बारे में कहते ही भक्ति के बीज रूप श्रद्धा का भी उपन्यास करते हैं कि – श्रद्धावान् ज्ञान को प्राप्त करता है। परमशक्ति को पाता है। इतना सब कुछ व्यामोहक रूप से कह देने के बाद निश्चित है कि – जिज्ञासु लोग इन सबमें अन्योन्या भाव सम्बन्ध का निष्कर्ष निकाल लेंगे, परन्तु ऐसा भी नहीं है क्योंकि कृष्ण ने योगी की महिमा का उत्कृष्टतम वर्णन किया है कि तपस्यिों में, ज्ञानियों में तथा कर्मपरायणों में इन सबमें योगी बड़ा माना जाता है। अब यदि प्रकृति प्रत्यवादि के दृष्टान्त का आश्रय लेकर ज्ञानयोग, कर्मयोग एवं भक्तियोग का विभाकर कर दिया जाये तो इतने पर भी कृष्ण कौतूहल को और अधिक बढ़ा

देते है कि – 'योगः कर्मसु कौशलम्' अर्थात कर्मों में योग – कौशल रूप है। फिर अन्यत्र कहते है कि – मैं भक्तों के ह्रदयों में ही निवास करता हूँ।

भारतीय ग्रंथ होने के कारण यह भारतीयों के ही कल्याण का मार्ग है। ऐसा नहीं है; क्योंकि इसमें प्रतिपादित सिद्धांत एवं सत्य एक देशी नहीं है अपितु सार्वभौमिक है। सार्वभौमिकता वह दृष्टि है जो दूर स्थिति को भी समानिकटता में परिवर्तित कर देती है। शाश्वत जीवन–दर्शन के अंतर्गत मानव–कल्याण के जो साधन बताये गये हैं उन्हीं का नाम विद्वानों ने पराविद्या अध्यात्मविद्या अथवा ब्रह्मविद्या रख दिया। गीता उसी विद्या का प्रत्यङनिर्देशन करते हुये सम्पूर्ण मानव जाति का कल्याण मार्ग प्रस्तुत करती है। विख्यात विदेशी विद्वानों ने भी गीता में दार्शनिकता एवं आधयात्मिकता का जो दर्शन सुख प्राप्त किया, वह इस तथ्य की पृष्टि के लिये पर्याप्त प्रमाण है। जर्मन धर्म के अधिकृत भाष्यकार Sir J.W. Hower ने गीता से प्रभावित होकर मुक्तकण्ठ से इसकी अनश्वरताको स्वीकार करते हुये विश्वकल्याण की प्रतिपादिनी बताया है। Cristopher Ishirwood ने भी ऐसे ही विचार रखे हैं।

अब वर्तमान परिप्रेक्ष्य में, इसके बारे में थोड़ा स्वतंत्र चिंतन करते हैं कि –मानव जाति का कल्याण मार्ग क्या है? आज जहाँ विश्व में विश्वयुद्ध की आशंका के बादल घिरे हैं – वहां विश्व के धर्मगुरूओं सत्य, अहिंसा, प्रेम एवं विश्वबधुंता को परकल्याण एवं सुरक्षा का मार्ग बताया है और इस मार्ग को सभी ने एकमत से माना भी है। स्पष्ट शब्दों में कहा जाये तो विश्वयुद्ध को टालने के भरसक प्रयास किये जा रहे है तथा धर्म की शिरोमान्यता की ओट लेकर अनेक विश्व सम्मेलन भी आयोजित हो रहे है। दूसरी ओर दृष्टि डाले तो हमें महाभारतकाल का स्मरण होगा। जब अर्जुन रणभूमि में रणोद्यत होकर उतरा तो उसके मन में आत्मीयों के प्रति प्रेम उमड़ा, उनके वद्य को करने में उसने हिंसा के दर्शन किये, इससे बड़ी उदारता और क्या होगी कि वह राज्य तक छोड़ने को तैयार हो गया, क्योंकि युद्ध में भावी महाविनाश उसकी परिकल्पना से परे नहीं था, वह जानता था कि युद्ध होगा तो विनाश भी अवश्य होगा। यदि उसे डरपोक कहा जाये तो भी बात ठीक नहीं क्योंकि उसे अपने मरण की चिंता नहीं थी वह तो आत्मीयों की भावी मृत्यु से भीरू बन गया था। उसने बिना युद्ध स्वयं निःशस्त्र होकर, प्रतिक्षियों के द्वारा मारे जाने वाली परिकल्पना को भी सहज ढंग से स्वीकार करते हुये भय नहीं खाया। स्पष्ट है कि यदि अर्जुन युद्ध छोड़ने के विचार को बाद में भी न छोड़ता तो युद्ध होता भी नहीं। किसी भी प्रकार की समर्पण संधि आदि से सारा उपक्रम शांत हो जाता। यह बात भी बिल्कुल स्पष्ट है कि गीता का उपदेश कृष्ण ने अर्जुन को जिस प्रयोजन से दिया था वह प्रयोजन केवल और केवल युद्ध के लिये उसे प्रेरित करना था। 'युद्ध की अपेक्षा ज्ञान (आध्यात्मिकादि) देने के लिये आदेश दिया' यह बात भी उचित नहीं जान पड़ती क्योंकि आज के प्रचण्डगतिशील मनोवैज्ञानिक युग में यह तथ्य स्पष्ट हो चुका है कि जो जितना बुद्धिमान होता है उसकी बुद्धि को स्थिराश्रय के लिये उतनी ही तर्कशक्ति से उसे समझाना पड़ता है। अर्जुन ने युद्ध न करने हेतु प्रबल तर्क–निमित्तादि उपस्थित कर दिये थे, कृष्ण यदिइतना उपदेश न करते तो अर्जुन की बुद्धि का स्थिराश्रित होना सम्भव न था। अर्थात् गीता के उपदेश का मुख्य प्रयोजन युद्ध की प्रेरणा देना था। 'वीर भोग्या वसुन्धरा' से अधिक प्रबल प्रमाण इतिहास नहीं दे सकता।

अब हम अपने वर्तमान बिंदु पर आते है कि –युद्ध का प्रकरणचलने पर अहिंसा प्रेम आदि की चर्चा का औचित्य

कहाँ तक है? एक अत्यन्त कटु सत्य यह भी है विश्व एंव प्रकृति का संतुलन बनाये रखने के लिये युद्ध की महत्वपूर्ण भूमिका है। हम केवल स्वयं की ओर ही दृष्टि जमाये हुये सम्पूर्ण विश्व के दृष्टान्तों से अनभिज्ञ होने का स्वाँग नहीं रच सकते है स्पार्टा एवं स्थेन्स की विश्व प्रसिद्ध संस्कृति एवं सभ्यता प्रमाण है–जहाँ पर कृशता के नाममात्र को भी कलंक माना जाता था। राष्ट्र के प्रति जन्म से ही यह समर्पण प्रशसंनीय है आदिकााल से चले आ रही शक्ति–संक्रान्ति का नियम यदि आज भी लागू हो तो क्या आश्चर्य? मानव आज भले जितना भी सुसभ्य शिक्षित एंव सुसंस्कृत क्यों न हो दूसरे पर प्रभावी होने की उसकी प्राकृतिक प्रवृत्ति का अंत भला कौन करेगा।? स्पष्ट शब्दों में कहा जाये तो प्राणी (विशेषकर मानव) अपने अस्तित्व को कायम रखने के लिये क्षण–प्रतिक्षण संघर्ष करता है इतिहास बनाता है और चला जाता है। प्रत्येक के स्वाभाविक क्षेत्र विभिन्न होते है, जिनमें यदि उत्कृष्टतम लक्ष्य पा लिया जाये तो दूसरे लोगों के लिये यह मानव प्रेरणा बन जाता है।

गीता बिल्कुल सरल सीधे शब्दों में कहती है कि – किसी अन्य के गुण धर्मों के साक्षेप होने के होड़ में स्वयं के गुणधर्म को कदापि–कदापि नहीं छोड़ना चाहिये। क्योंकि उभयविधमार्ग अनिष्टकारी होता है। गीता ने जितनी भी ज्ञान की बाते एवं तथ्य बताये है वे सब इस स्वधर्मनिष्ठा के निरूपण के पश्चात् ही कहे गये है।

आशय यह है कि गीता का प्रतिपाद्य जटिल तत्त्वों के विश्लेषण से आक्रांत नहीं है जो केवल धुरन्धराचार्यों द्वारा ही ग्रहणीय हो अपितु सम्पूर्ण मानव जाति का कल्याण मार्ग हैं, शर्त यह है कि व्यक्ति ज्ञानवंदुर्विग्ध न होना चाहिये।

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संदर्भ ग्रंथ

1 धर्मो धारयते प्रजाः–मनुस्मति
2 The Nature of Human Intelligence - J.P.Guilford
The Structure of Intellect-M.N. Meeker
Intelligence and Its theories- From Advanced psychology By. Dr. S.S. Chauhan
3 यत्रददृश्यमग्राह्ममगोत्रमवर्णम्, अचक्षुःश्रोत्रं तदपाणिपादम्। नित्यं विभुं सर्वगतं सुसूक्ष्मं तदव्ययं तद्भूतयोनिं परिपश्यन्ति धीराः। –मुण्डकोपनिषत् 1.16
4 नीतिशतमकम्–भर्तृहरिः
5 प्रकृतिरिकत मूल प्रकृतिर्लक्षणया–शंकराचार्यः
प्रकृतिः पराऽपरेति रूपद्वयोपाश्रया भिन्ना–रामानुजाचार्यः
पुरूषः इतिह क्षराऽक्षराऽव्यरूपः–विद्यावाचस्पतिमिश्रः

मनस एवं प्रकृतिग्राईया–मधुसूदन सरस्वती
6 सर्वज्ञानप्लवेनैव वृजिनं संतरिष्यसि–गीता 4.36
ज्ञानाग्निः सर्वकर्माणि भस्मसात् कुरूते तथा–4.37
7 तत्स्वयं योगसंसिद कालेनाम्तनि विन्दति।–गीता 4.38
8 श्रद्धावान् लभते ज्ञानं तत्परः प्रयतेन्द्रियः।
ज्ञानं लब्ध्वा परां शान्ति माचिरेणाधिगच्छति।।
9 तपस्विभ्योऽधिको योगी ज्ञान भ्योऽपि मतोऽधिकः।
कर्मिभ्यश्चाधिको योगी तस्माद्योगी भगर्जुन।गीता–6.46
10 नापिकेवलना प्रकृतिः प्रयोक्तव्या नापि केवलः।–पातंजल महाभाष्यम्
11 गीता हमें सब कालों एवं सब धर्मों एवं धार्मिक जीवन के लिए प्रमाणिक, गम्भीर अंतर्दृष्टि प्रदान करती है। गीता में कर्मदर्शन आत्मा के दर्शन के रूप में निरूपित है। Sir J.W. Hower Hibbert Gernal P. 341
12 गीता शाश्वत जीवन के कभी भी रचे गये सबसे स्पष्ट और सबसे सर्वाग्ड़पूर्ण सारांशों में से एक है, इसलिए न केवल भारतीयों के लिये अपितु समपूर्ण मानव जाति के कल्याण के लिये इसका स्थायी मूल्य है। Cristopher of Shirwood and Swami Pronanand Geeta-Preface.
13 एतान्न हन्तुमिच्छामि ध्नतोऽपि मधुसूदन।
अपि त्रैलोक्यराज्यस्य हेतोः किं तु महीकृत।। गीता 1–35
स्वजनं हि कथं हत्वा सुखिनः स्याम माधव। गीता 1–37
14 न चैतद्विद्यः कतरन्नो गरीयो यद्वा जयेम यदि वा नो जयेयुः।
यानेव हत्वा न जिजीविषामस्तेऽचस्थिताः प्रमुखे धार्तराष्ट्राः।। गीता 2.6
15 धर्म्याद् हि युद्धात श्रेयोडन्यत् क्षत्रियस्य न विद्यते। गीता–2.31
16 A Super proficient mind requires thorough elaboration-Essentials of Psychological Testing : J, Lee Croanbach.
17 Wars play in important role to maintain the natural process-Population Explosion : Dr. V. Sudhonshuman.
18 History of Greek and Rome : - Larrish Dominiqunan
Viz Weck infants were killed in the name of native power.
19 Humanbeing initially, however desires to lord everyone into its indulgence. frued.
20 Darwinism.
21 यद्यदाचरतिश्रेष्ठस्तत्तदेवेतरोजनः–गीता
22 स्वधर्मे निधनं श्रेयः परधर्मो भयावहः। गीता 3.35
23 अज्ञः सुखमाराध्यः सुखतरमासध्यते विशेषज्ञः।
ज्ञानलवदुविग्धं ब्रह्मापि तं नरं नरंजयति।।– नीतिशतकम्ः भर्तृहरि

समाज में स्वास्थ्य के प्रति जागरूकता में कच्ची बस्तीयों की भूमिका

*डॉ अंजुबाला शर्मा

''स्वस्थ शरीर में ही स्वस्थ मस्तिष्क का निवास होता है (Healthy mind resides in Healthy mind)। यह कहावत काफी पुरानी एवं प्रचलित होने के साथ–साथ शत प्रतिशत सही भी है। स्वास्थ्य मानव का मूलभूत अधिकार है जिसके अभाव में व्यक्ति का आंतरिक एवं बाह्य विकास असम्भव है। जीवन की गुणवता एवं जीवन को सफल बनाने हेतु स्वास्थ्य का सही होना आवश्यक है। जैसा कि हमारे शास्त्रो एवं वेदों में कहा गया है कि 'पहला सुख निरोगी काया' यानि की स्वास्थ्य एवं तंदुरूस्त शरीर जिन्दगी की पहली जरूरत है। स्वास्थ्य के बारे में एक अन्य अंग्रेजी कहावत है, ''भ्मंसजी पे ॅमंसजी (स्वास्थ्य है तो धन है तथा धन है तो सुख है)। स्वास्थ्य, व्यक्तिगत जिम्मेदारी के अतिरिक्त राष्ट्रीय व अर्न्तराष्ट्रीय उत्तरदायित्व है तथा विश्वव्यापी सामाजिक लक्ष्य है।

स्वास्थ्य से अभिप्राय सिर्फ शारीरिक स्वस्थ से नहीं है, बल्कि मानसिक, सामाजिक, आध्यात्मिक तथा संवेगात्मक स्वास्थ्य से भी है। मनोवैज्ञानिक रूप से व्यक्ति तभी स्वास्थ कहा जा सकता है जब वह शान्त चित्त, चिन्ता–मुक्त, प्रसन्नचित तथा संयम से युक्त होकर संवेगात्मक सहनशीलता का गुण रखता है। इसी प्रकार से धार्मिक एवं सांस्कृतिक प्रभाव भी व्यक्ति को विभिन्न प्रकार के कार्य करने के लिये प्रेरित करते हैं।

यघपि स्वास्थ्य की सर्वमान्य परिभाषा का अभाव है, किंतु अधिकांश देश, विश्व स्वास्थ संगठन द्वारा स्वीकृत परिभाषा को मान्यता प्रदान करते हैं, जिसके अनुसार, ''स्वास्थ्य पूर्णतः शारीरिक, मानसिक एवं सामाजिक तंदुरूस्ती की स्थिति है, केवल रोग या अपंगता का अभाव नहीं''

आक्सफोर्ड शब्द – कोश के अनुसार – ''स्वास्थ्य मानसिक व शारीरिक दृढ़ता की वह आस्था है जिसके कारण शरीर के कार्य समय पर एवं प्रभावी रूप से निष्पादित होते है।''

स्वास्थ विज्ञानी बेवस्तर के अनुसार ''स्वास्थ्य शरीर मस्तिष्क अथवा आत्मा से दृढ़, विशेषकर शारीरिक रोगो अथवा दर्द से मुक्त होने की अवस्था है।''

जे.एफ. विलियम के अनुसार ''स्वास्थ्य जीवन का गुण है, जो व्यक्ति को अधिक समय जीवित रहने, सुखी रहने तथा सर्वोत्तम प्रकार से सेवा करने के योग्य बनाता है''।

इस प्रकार स्वास्थ्य की परिभाषा के बारे में दृष्टिकोणों में विभिन्नताऐं है, फिर भी विश्व स्वास्थ्य संगठन की परिभाषा की व्यापक स्वीकृति प्राप्त है। संक्षिप्त में रोगों की अनुपस्थिति, व्यक्ति की अपनी आयु, लिंग, समुदाय एंव भौगोलिक परिस्थितियों तथा सीमाओं के अन्तर्गत सामान्य क्रियाशीलता तथा व्यक्ति के अंगो की परस्परता एंव संतुलन के आधार पर स्वतः कार्य करने की अवस्था कह सकते है। विश्व स्वास्थ्य संगठन ने अब स्वास्थ्य की परिभाषा में आध्यात्मिक स्वास्थ्य को भी शामिल कर लिया है।

स्वास्थ्य की अवधारणाऐं

स्वास्थ्य को विभिन्न शिक्षाविदों, चिकित्सकों, मनोवैज्ञानिकों इत्यादि के द्वारा विभिन्न प्रकार से परिभाषित किया गया है।

एक साधारण व्यक्ति के लिये स्वास्थ्य का अर्थ होता है, वह व्यक्ति जिसका शरीर स्वस्थ हो, मन एवं मस्तिष्क स्वस्थ हो, परिवार स्वस्थ हो, तथा स्वस्थ वातावरण में रहता हो। परिवार स्वास्थ्य के विषय में अनेक दृष्टिकोण प्रचलित रहे है। इसलिए स्वास्थ्य के बारे में सर्वस्वीकृत अवधारणा का अभाव है किन्तु वैज्ञानिक एवं अनुसन्धान प्रवृति के कारण स्वस्थ व्यक्ति विषय से हटकर विश्व स्तरीय सामाजिक लक्ष्य तथा सम्पूर्ण जीवन की गुणवता के रूप मे ंप्रतिष्ठित होता जा रहा है। स्वास्थ्य के विषय में बदलती अवधारणाऐं निम्न प्रकार है –

जीव चिकित्सा अवधारणा –

इस अवधारणा के अंतर्गत रोगों की अनुपस्थिति ही स्वास्थ्य है। यह रोगों के जीवाणु सिद्धांत पर आधारित है जिसमें मानव शरीर को एक मशीन या यंत्र, रोग को यांत्रिक विफलता तथा चिकित्सा को यंत्र की मरम्मत करना माना गया है। किन्तु इस धारणा में मानव स्वास्थ्य को प्रभावित करने वाले पर्यावरणीय, सामाजिक, सांस्कृतिक तथा मनोवैज्ञानिक प्रभावों की अनदेखी की गई है।

प्रस्थिति अवधारणा –

इस अवधारणा में मनुष्य एवं पर्यावरण के मध्य गतिशीलता की उपकल्पना की गयी तथा रोग का कारण व्यक्ति एवं पर्यावरण के बीच असंतुलन माना गया। इस धारणा के अनुसार स्वास्थ्य का संबंध मानव एवं पर्यावरण की अपूर्णता या दोष से है। किन्तु अध्ययनों के आधार पर यह सिद्ध नहीं हो सकता है कि मात्र पर्यावरण के प्रति सामांजस्य से ही स्वास्थ्य का सम्पूर्ण लक्ष्य पाया जा सकता है।

मनोसामाजिक अवधारणा –

सामाजिक विज्ञानिकों के अनुसार स्वास्थ्य मात्र जीव–चिकित्सीय विषय नहीं है बल्कि यह समाज, मनोविज्ञान, सांस्कृतिक, आर्थिक एवं राजनैतिक कारकों से भी प्रभावित होता है। इस अवधारणा में स्वास्थ्य को जैविक व सामाजिक विषय माना है।

समन्वयकारी अवधारणा –

यह स्वास्थ्य को प्रभावित करने वाले सामाजिक, सांस्कृतिक, आर्थिक, राजनीतिक तथा पर्यावरणीय घटको को मान्यता प्रदान करती है। यह प्राचीन अवधारणाओं के साथ नवीनतम अवधारणाओं को भी स्वास्थ्य की सुरक्षा एवं सम्वर्द्धन हेतु आवश्यक मानती है। इसके अनुसार स्वास्थ्य का समाज के विभिन्न क्षेत्रों में महत्वपूर्ण संबंध है।

कल्याणकारी अवधारणा –

इस अवधारणा में कल्याण के अर्थ के विषय में स्पष्टता का अभाव है किंतु स्वास्थ्य के संदर्भ में इस विचारधारा का अर्थ जीवन स्तर तथा जीवन की गुणवत्ता में सुधार लाना है। यह अवधारणा प्रगतिशील विचारधारा की प्रतीक है। इसलिए स्वास्थ्य में सिर्फ शारीरिक स्वास्थ्य को ही महत्ता नहीं दी गई है बल्कि सामाजिक, मानसिक, अध्यात्मिक स्वास्थ्य का भी समावेश किया गया है।

1.1 : स्वास्थ्य के आयाम

जिस प्रकार परिभाषा एवं विचारधाराओं में बहुलता है, उसी प्रकार स्वास्थ्य के विभिन्न आयाम हैं। इनमें से कुछ

चिकित्सीय न होने के उपरांत भी स्वास्थ्य को प्रभावित करते हैं। स्वास्थ्य के विभिन्न आयाम हैं –

1. शारीरिक	2. मानसिक
3. सामाजिक	4. भावनात्मक
5. व्यवसायिक	6. पर्यावरणीय
7. सांस्कृतिक	8. आर्थिक
9. दार्शनिक	10. आध्यात्मिक
11. पोषण या आहार संबंधी	12. निरोधात्मक
13. उपचारात्मक	14. शैक्षणिक

शारीरिक आयाम –

शारीरिक स्वास्थ्य सम्पूर्ण स्वास्थ्य का एक प्रमुख अवयव है। इसका अर्थ शरीर के सभी बाहरी एवं आन्तरिक अंगो की सम्पूर्ण क्रियाशीलता से है अर्थात् शरीर की प्रत्येक कोशिका एवं अंग पूर्ण सामंजस्य के साथ अपनी सर्वोतम क्षमता से कार्य करते रहना चाहिए तथा स्वस्थ एवं निरोग रहना चाहिए। शारीरिक तौर पर स्वस्थ व्यक्ति की त्वचा साफ, नैत्र व बाल चमकदार, सांस की गंध प्रिय, अच्छी भूख, गहन निद्रा, शरीर की गतिशीलता सामान्य ज्ञानेन्द्रिया पूर्ण क्रियाशील, शरीर के अंगों का आकार, आयु, लिंग के अनुसार सामान्य एवं पुष्ट वजन तथा उंचाई के अनुरूप होना चाहिए। जब आदमी अस्वस्थ रहता है या बीमार रहता है तो उसे खुलकर भूख नहीं लगती है। व्यक्ति को चक्कर आना, जी मिचलाना, नींद न आना, खिन्नता आदि भिन्न–भिन्न लक्षण दिखाई देने लगते हैं, जिससे वह क्रोधित, उदास, निराश, चिड़चिड़ा इत्यादि रहने लगता है।

मानसिक आयाम –

मानसिक स्वास्थ्य सम्पूर्ण स्वास्थ्य का एक महत्वपूर्ण अवयव है। मानसिक स्वास्थ्य, व्यक्ति एवं उसके आसपास के वातावरण, स्वयं एवं अन्य व्यक्तियों के बीच संतुलन, तथा स्वयं की वास्तविकताओं वातावरण एवं अन्य व्यक्तियों के मध्य सह अस्तित्व की अवस्था है। मानसिक अस्वस्थता समस्त प्रकार के रोगों को आमंत्रित कर सकती है। मानसिक तौर पर स्वस्थ व्यक्ति आंतरिक संघर्षो से मुक्त, पूर्ण स्व–प्रतिष्ठा के प्रति सतर्क, स्वयं की क्षमताओं, सीमाओं, उद्देश्यों को जानकर आत्म नियंत्रित तथा समस्याओं का सामना करने वाला होना चाहिये। स्वास्थ्य के विभिन्न आयामों में मानसिक पक्ष, सम्पूर्ण एवं स्र्वोत्तम स्वास्थ्य प्राप्ति की कुंजी है। मानसिक रूप से स्वस्थ व्यक्ति शान्त, सन्तुष्ट, प्रसन्न एवं हमेशा ही आन्नदित रहता है। उसके स्वयं के भीतर में किसी भी प्रकार का द्वन्द्व या संघर्ष नहीं होता। वह भीतर–बाहर एक सा रहता है। स्वयं को कभी नहीं धिक्कारता है तथा न तो अपनी योग्यता को ज्यादा करके अथवा ना ही कम करके आकता है, अतः वह स्वयं से पूरी तरह सन्तुष्ट रहता है।

सामाजिक आयाम –

मानव एक सामाजिक प्राणी है। अगर किसी व्यक्ति को समाज द्वारा उत्पीड़ित किया जाता है तो इसका प्रभाव उस व्यक्ति के मानसिक स्वास्थ्य पर पडता है। सामाजिक पृष्ठभूमि का स्वास्थ्य से प्रत्यक्ष संबंध है। स्वास्थ्य के सामाजिक आयामों में सामाजिक स्तर, कुशलता, क्रियाशीलता तथा स्वयं को वृहत्, समुदाय का एक सदस्य

समझने की भावना शामिल है। सामाजिक आयामों में वैवाहिक जीवन तथा मानवीय पर्यावरण की श्रेष्ठता आवश्यक है जो कि व्यक्ति की सामाजिक संरचना से संबंधित है।

व्यवसायिक एवं आर्थिक आयाम –

वित्त एवं व्यवसाय, मानवीय जीवन के आनिवार्य घटक हैं। कार्य संतुष्टि का भाव शारीरिक एवं मानसिक स्वास्थ्य में महत्वपूर्ण भूमिका निभाता है। आर्थिक कुप्रबंधन से व्यक्ति, के परिवार एवं समुदाय का स्वास्थ्य नष्ट हो सकता है।

आध्यात्मिक आयाम–

अध्यात्म का संबंध शुद्ध मन या आत्मा से है। आत्मा और मन हमें बुरे कार्यो को करने से रोकते है बल्कि अच्छे कार्यो को करने के लिये प्रेरित भी करते है। शरीर का नियन्त्रण हमेशा ही मन से या आत्मा के द्वारा होता है, परन्तु अगर आत्मा ही बुरी हो तो वह बुरे कार्य करने के लिए प्रेरित करती है और व्यक्ति बुरे कर्म कर बैठता है। आध्यात्मिक एवं पवित्रता के भाव स्वास्थ्य के महत्वपूर्ण आयाम है। इसमें जीवन का उद्देश्य, धर्म, उच्चसत्ता या शक्ति एवं समर्पण, सिद्धान्त, आचरण एवं नैतिक मूल्य शामिल है।

1.2 स्वास्थ्य संकेतक एवं प्रकार

स्वास्थ्य को निर्धारित करने वाले कई तत्व एवं कारक हैं। इनमें से कई कारक ऐसे हैं, जो व्यक्ति विशेष की शारीरिक संरचना एवं वातावरण पर निर्भर करते है। जिन्हें प्रत्यक्ष कारक कहते हैं। जबकि अप्रत्यक्ष कारक सामाजिक मूल्यों एवं आर्थिक मूल्यों के आधार पर स्वास्थ्य के स्तर को निर्धारित करते हैं। स्वास्थ्य का आंकलन जिन संकेतकों के आधार पर किया जा सकता है, उन्हें स्वास्थ्य संकेतक कहते है। इनके द्वारा परिवर्तनों को मापा जा सकता है। अतः इन्हें सदिश राशि भी कह सकते हैं। स्वास्थ्य संकेतकों के आधार पर स्वास्थ्य सूचकांक तैयार किया जाता है। स्वास्थ्य संकेतकों का विश्वसनीय, वैद्य, संवेदनशील तथा विशिष्ट प्रकृति का होना आवश्यक है।

स्वास्थ्य संकेतकों के प्रकार

स्वास्थ्य बहुआयामी अवधारणा है। अतः स्वास्थ्य निर्धारण हेतु विभिन्न संकेतकों का सहारा लेना होता है। प्रचलित स्वास्थ्य संकेतकों को 2 वर्गो में रख सकते है।

प्रत्यक्ष अथवा विशिष्ट संकेतक –

स्वास्थ्य संबंधी वे संकेतक, जिनका प्रत्यक्ष संबंध चिकित्सा विज्ञान व स्वास्थ्य सेवाओं से होता है। इनमें मुख्य हैं –

अ. मृत्यु संख्या संकेतक
ब. रूग्णता संकेतक
स. अपंगता दर
द. स्वास्थ्य सेवा सम्प्रदाय संकेतक

य. स्वास्थ्य नीति संकेतक
र. उच्च रक्तचाप
ल. रंग अंधता
अप्रत्यक्ष अथवा सामान्य संकेतक –
यह अप्रत्यक्ष तरीके से व्यक्ति एवं समुदाय के स्वास्थ्य को प्रभावित करते हैं। इनमें मुख्य हैं –
अ. सामाजिक एवं मानसिक स्वास्थ्य संकेतक
ब. सामाजिक– आर्थिक संकेतक
स. पोषण स्तर संकेतक
द. उपभोग दर संकेतक
य. पर्यावरणीय संकेतक
र. जीवन गुणवत्ता संकेतक
ल. संवेगात्मक एवं व्यावसायिक संकेतक
व. सांस्कृतिक एवं शैक्षणिक संकेतक
स. निरोधात्मक एवं वातावरणीय संकेतक
श. व्यक्तिगत संकेतक

1.3 स्वास्थ्य वृद्धि

स्वास्थ्य वृद्धि से आशय है व्यक्तियों के स्वास्थ्य में सुधार एवं स्वास्थ्य नियंत्रण की क्षमता को बढ़ाना व्यक्ति के स्वास्थ्य में निरन्तर वृद्धि होने पर ही स्वास्थ्य अधिकतम बिन्दू को प्राप्त होता है, जिसे स्वास्थ्य वृद्धि कहते हैं। इसका मुख्य लक्ष्य व्यक्तियों के सामान्य स्वास्थ्य स्तर को उंचा रखना है। ताकि व्यक्ति रोगों से बचाव कर सके। इस हेतु निम्न उपायों का सहारा लिया जा सकता है। स्वास्थ्य शिक्षण के माध्यम से व्यक्तियों में रोग के बारे में जागरूकता बढ़ाई जा सकती है। तथा व्यक्ति से लेकर, समूह, वर्ग अथवा जन सामान्य तक रोग निवारण का लक्ष्य प्राप्त करना संभव है। व्यक्ति की आदतों, व्यवहार तथा जीवन शैली में परिवर्तन कर रोगों से सुरक्षा तथा स्वास्थ्य स्तर में वृद्धि की जा सकती है। भोजन की आदतों में सुधार, संतुलित भोजन, दुर्बल व्यक्तियों के पोषण स्तर में वृद्धि, आहार कार्यक्रमों तथा पोषण शिक्षा के माध्यम से स्वास्थ्य स्तर में सकारात्मक परिवर्तन लाया जा सकता है।

दूषित पर्यावरण के रहते स्वास्थ्य वृद्धि कठिन है अतः स्वच्छ वायु, स्वास्थ्यवर्धक जल की आपूर्ति, भवनों में सुधार, कचरा निपटारा, मलमूत्र निस्तारण, कीट नियंत्रण इत्यादि विधियों से पर्यावरण में सुधार कर स्वास्थ्य उन्नति की जा सकती है।

प्रतिरक्षण :–

प्रतिरक्षण शरीर की वह क्षमता है जो बाहरी जीवाणुओं एवं विषाणुओं से लड़कर व नष्ट करके उसकी रक्षा करती है। यह जन्मजात तथा अक्वायरड दो तरह की होती है। कुछ लोगों में जन्म से ही रोग प्रतिरोधक शक्ति विद्यमान

होती है। इस तरह के व्यक्तियों में रोगों से लड़ने की क्षमताएं बहुत अधिक होती है तथा रोग होने की सम्भावनाएं बहुत ही कम होती है या नहीं होती है। यह जन्मजात प्रतिरक्षण है जो मॉ से बच्चे में आती है। अक्वायरड बाद में वैक्सीनेशन के द्वारा प्रदान की जाती है। अक्वायरड प्रतिरक्षण की प्राप्ति सक्रिय एवं निष्क्रिय प्रतिरक्षण के द्वारा होती है।

टीकाकरण –

टीकाकरण के द्वारा बच्चों को बहुत से रोगों से निजात दिलाई जा सकती है जैसे टी.बी., चेचक, खसरा, पीलीया, पोलियों, पीत ज्वर, डिफ्थीरीया, हैजा इत्यादि। बच्चे में पहले ही रोग से लड़ने वाली एण्टीबॉडिस उत्पन्न करने के लिए उसे एण्टीजन के टीके लगाये जाते हैं जिसे वैक्सीनेशन कहते हैं जैसे टी.बी. के लिए बी.सी.जी. वैक्सीन, चेचक के लिए स्माल पोक्स वैक्सीन, खसरा के लिए एम.एम.आर. वैक्सीन एवं टिटनेस के लिए डी.पी.टी. वैक्सीन इत्यादि। वैक्सीन दो तरह की होती है, जीवित एवं मृत। जीवित वैक्सीन जीवित जीव से जैसे बैक्टीरिया एवं वायरस से प्राप्त किये जाते है। उदाहरण के लिए बी.सी.जी. वैक्सीन, चेचक वैक्सीन, प्लेग वैक्सीन, जीवित वैक्सीन हैं। हैजा वैक्सीन, रेबीज वैक्सीन, मृत वैक्सीन हैं। कुछ जीव विष पैदा करते हैं, उस विष का प्रयोग करके टीका तैयार किया जाता है, जैसे डिफ्थीरिया एवं टिटनेस टॉक्सोइडसक। इसके अलावा एण्टी टॉक्सिन एवं गामा ग्लोबुलिन का भी प्रयोग किया जाता है।

1.3 सामुदायिक स्वास्थ्य

स्वास्थ्य व्यक्ति की अमूल्य निधि है। प्रत्येक व्यक्ति की यह हार्दिक इच्छा होती है कि उसका स्वास्थ्य उत्तम हो परन्तु इसके लिए व्यक्ति को प्रयत्न एवं श्रम करने की आवश्यकता है। स्वास्थ्य के प्रति जागरूक रहकर ही एक व्यक्ति स्वस्थ रह सकता है। सामुदायिक स्वास्थ्य एक व्यापक अवधारणा है। ''सामुदायिक स्वास्थ्य' दो अलग–अलग शब्द हैं समुदाय तथा स्वास्थ्य। ऐसे लोगों का समूह जो एक स्थान पर रहते हों, आपस में मिलते हों, जिनके हित समान हों तथा सामूहिक प्रतिक्रिया करते हों समुदाय कहलाता है। स्वास्थ्य का अर्थ, विश्व स्वास्थ्य संगठन के अनुसार, ''स्वास्थ्य रोग या निर्बलता का मात्र अभाव हीं नहीं है, बल्कि शारीरिक, मानसिक तथा सामाजिक हित की पूर्ण अवस्था है''। एक स्वस्थ व्यक्ति में ही शारीरिक, मानसिक तथा सामाजिक कुशलता पायी जाती है।

इस तरह 'सामुदायिक स्वास्थ्य' का अर्थ है – समुदाय में रहने वाले प्रत्येक सदस्य का स्वास्थ्य उत्तम होना। इसके अन्तर्गत समुदाय के सदस्यों का स्वास्थ्य, स्वास्थ्य संबंधी समस्याएं एवं समुदाय को दी जाने वाली स्वास्थ्य सेवाओं का समावेश होता है। इससें प्रत्येक व्यक्ति का, जन–जन का जीवन सुखी एवं सुरक्षित होता है। वर्तमान में इस शब्द को जन स्वास्थ्य, निरोधक चिकित्सा एवं सामाजिक चिकित्या के समानार्थक प्रयुक्त किया जाने लगा है। इस धारणा के अनुसार समुदाय मे ंसमस्त सुविधाएं उपलब्ध होनी चाहिए, जिससे सभी नागरिकों को निरोधात्मक चिकित्सा, उपचार तथा देखभाल सुलभ हो सके।

डब्ल्यूएचओ के अनुसार –

''सामुदायिक स्वास्थ्य से तात्पर्य समुदाय के सदस्यों की स्वास्थ्य स्थिति, उनके स्वास्थ्य को प्रभावित करने वाली समस्याएं एवं समुदाय में उपलब्ध स्वास्थ्य देखभाल की समग्रता से है।''

सामुदायिक स्वास्थ्य मात्र व्यक्ति पर ही नहीं निर्भर करता है बल्कि इसके लिए सरकार एवं शासन दोनों ही जिम्मेदार है। सरकार जन—स्वास्थ्य विभाग द्वारा समुदाय के लोगों को रोगमुक्त बनाने वाले साधनो पर विचार विमर्श करती है। तथा प्रयत्नशील रहती है, जैसे पर्यावरण की स्वच्छता, जल एवं मल का निष्कासन की व्यवस्था, पेयजल उपलब्ध करवाना, हवादार मकान की व्यवस्था करना, संक्रामक रोगों की रोकथाम, भोजन उपलब्ध करवाना, स्वास्थ्य के प्रति जागरूकता पैदा करना, बढ़ती जनसंख्या को रोकना, स्वास्थ्य परीक्षण एवं निरीक्षण करना, वृद्धों की देखभाल एवं पुर्नवास की व्यवस्था करना, शिशु के लिए पालना घर की व्यवस्था, रोग मुक्ति के बाद रोगी को पुर्नवास की व्यवस्था करना एवं नशा मुक्ति केंन्द्र की स्थापना करना इत्यादि कार्य सरकार एवं जन—स्वास्थ्य विभाग द्वारा कराये जाते हैं। सामुदायिक स्वास्थ्य सेवाओं की सफलता एवं पूर्णता के लिए इन पर ध्यान देना आवश्यक है।

सामुदायिक निदान

सामुदायिक उपचार

1.5 : सामुदायिक स्वास्थ्य का उत्तरदायित्व

नवीन अवधारणा के अनुसार सामुदायिक स्वास्थ्य अन्तर्राष्टीय उत्तरदायित्व यद्यपि स्वास्थ्य काफी सीमा तक व्यक्तिगत विषय है। समुदाय के प्रत्येक व्यक्ति का उत्तरदायित्व हो ना चाहिए कि वह सामाजिक स्वास्थ्य की उन्नति के लिए श्रम करें। स्वास्थ्य शिक्षा के प्रचार—प्रसार में सरकार को सक्रिय सहयोग देना चाहिए लुट—पाट, तोड़—फोड़ जैसे विध्वंसक या नकारात्मक कार्य नही करें। ऐसा करने से व्यक्ति के स्वंय का स्वास्थ्य तो सुधरेगा ही साथ ही समुदाय का स्वास्थ्य भी उन्नत होगा। स्वस्थ समुदाय में कार्य करनें की प्रवृति बढ़ेगी, आर्थिक विकास होगा एंव रहन—सहन के स्तर के साथ—साथ जीवन का स्तर भी बढ़ेगा किन्तु इसका प्रत्यक्ष एंव महत्वपूर्ण संबंध, समुदाय के स्वास्थ्य अर्थात जनस्वास्थ्य से है। अतः स्वास्थ्य को व्यक्तिगत जिम्मेदारी पर ही नही छोडा जा सकता है। सामुदायिक स्वास्थ्य को उन्नत बनाने के लिए सरकार समाजसेवी संस्थाओं के साथ मिलकर विभिन्न प्रकार के कार्यक्रम चलाती है। जो स्वास्थ्य सुधार में बहुत सहायक होते है।

स्वास्थ्य के लिए उत्तरदायी प्रमुख घटक हैः—

1.व्यक्ति 2. समुदाय

3.राष्ट्र अथवा शासन 3. अन्तर्राष्ट्रीय समस्याएं

5. समाजसेवी संस्था एवं संगठन

स्वास्थ्य देंखभाल :

स्वास्थ्य सुविधा, नागरिकों का मौलिक अधिकार है परन्तु इसकी रक्षा करना व्यक्ति की स्वंय की जिम्मेदारी एंव कर्त्तव्य है अथक परिश्रम से वे विवेकपूर्ण कार्य द्वारा वह अपने स्वास्थ्य को सुस्वास्थ्य की ओर ले जा सकता है।

मूलतः स्वास्थ्य,सुविधा का आशय सेवा से है अर्थात स्वास्थ्य के लिए निदान, उपचार, सहायता,पुर्नवास एंव शिक्षा संबंधी सेवाएं प्रदान करना।

स्वास्थ्य सुविधा की विशेषताएं

प्रासांगिकता —

स्वास्थ्य सुविधा, स्वास्थ्य आवश्यकताओं प्राथमिकताओं तथा नीतियों के अनुसार होनी चाहिए।

व्यापकता —

इसमें निवारण, उपचारात्मक एंव सुधारात्मक सेवाओं का उचित समन्वय होना चाहिये।

उपलब्धता एंव पर्याप्तता —

स्वास्थ्य सुविधा, जनसंख्या के अनुसार तथा आवयशकताओं के अनुपात में उपलब्ध तथा पर्याप्त होनी चाहिए।

व्यवहार्यता —

स्वास्थ्य सुविधा के दक्षतापूर्ण संचालन के लिए यह तार्किक,समय, श्रम एंव सामग्री आदि संसाधनों के अनुरुप होनी चाहिए।

सुलभता —

स्वास्थ्य सुविधाएं भौगोलिक एंव आर्थिक सीमाओं के अन्तर्गत होनी चाहिये। सांस्कृतिक मूल्यों तथा वास्तविकताओं का ध्यान रखते हुए, यह नागरिक की पहुंच में होनी चाहिये।

1.6 : स्वास्थ्य देखभाल की मुख्य समस्यांए

नवीं पंचवर्षीय योजना के विकासात्मक लक्ष्यों तथा क्षेत्रीय कार्यक्रमों के अनुसार स्वास्थ्य देखभाल एंव सुविधाओं में निम्न समस्याएं प्रमुख है।

अधोसंरचना का मानवशक्ति के मध्य बढता हुआ अंतराल

अधोसंरचना का पूरी क्षमता से कार्य न करना

कमजोर रेफरल सेवाएं

राज्यों एंव जिलों के मध्य स्वास्थ्य सेवाओं की उपलब्धता एंव पूर्ति में बड़ा अन्तर होना, सबसे गरीब तथा आवश्यकता वाले जिलों में इन सुविधाओं की उपलब्धता नही के बराबर होना।

स्वास्थ्य देखभाल प्रदान करने वाले विभिन्न क्षेत्रों में समन्वय की कमी।

स्वास्थ्य देखभाल की कीमतों में वृद्धि होना, बजट में बढोंतरी न कर पानें की स्थिती में राष्ट्रीय क्षमता तथा उपलब्ध संसाधनों के मध्य दूरी तथा विसंगतियों बढ़ना।

स्वास्थ्य देखभाल के बारे में जनता की जागरुकता तथा आशाओं का बढ़ना।

खाद्य पदार्थों में मिलावट एंव नकली दवाओं की बिक्री पर रोक नही लगाना।

स्वास्थ्य देखभाल की प्रभावशीलता बढ़ाने के उपाय

1. व्यावसायिक दक्षता वाले व्यक्तियों या मानव शक्ति में बढो़तरी के लिए विश्वसनीय एंव सतत् प्रशिक्षण

की व्यवस्था करना।

2. स्वास्थ्य प्रबंधन सूचना प्रणाली की व्यवस्था करना।
3. सतत् शिक्षण के माध्यम से सभी श्रेणियों के स्वास्थ्य कर्मियों की कुशलता में बढ़ोतरी करना।
4. स्वास्थ्य सेवाओं में अनुसंधान को बढ़ावा देकर, संचालनात्मक दक्षता में सुधार करना।
5. स्वास्थ्य शिक्षा के माध्यम से समुदाय में स्वास्थ्य देखभाल के प्रति सकारात्मक जागरुकता बढ़ाना।
6. स्वास्थ्य के लिए अति आवश्यक दवाओं के अनुसंधान को बढावा देकर, सस्ती दर पर दवाएं उपलब्ध करवाना।
7. स्वास्थ्य के स्तर को गिराने वाले कारकों को रोकना जैसे मद्यपान,धूम्रपान,भांग,गांजा, वेश्यागमन इत्यादि में लिप्त रहने वाले व्यक्तियों के उससे होनें वाले कुप्रभाव के बारें में समझाने को प्रयत्न करना।
8. विभिन्न स्वास्थ्य कार्यक्रमों एंव सेवाओं के क्रियानवन में सक्रिय सहयोग देना। खाद्य पदार्थों में मिलावट एंव नकली दवाओ की बिक्री के समय कानून की सहायता लेकर रोकने का प्रयास करना।

सबके लिए स्वास्थ्य

सबके लिए स्वास्थ्य अन्तर्राष्ट्रीय अवधारणा है यह प्रस्ताव सन् 1977 में विश्व स्वास्थ्य सभा के समक्ष प्रस्तुत हुआ जिसे विश्व स्वास्थ्य संगठन द्वारा स्वीकृति प्रदान की गयी। इसका लक्ष्य सन् 2000 तक सबके लिए स्वास्थ्य रखा गया। मुख्यतः नागरिकों एवं देशों के स्वास्थ्य स्तर में समानता पर आधारित यह प्रस्ताव स्वास्थ्य संसाधनों के उपयुक्त एवं समान वितरण पर लाभ देता है।

सबके लिए स्वास्थ्य की परिभाषा डब्ल्यू.एच.ओ. के सदस्य देशों के द्वारा अनुमोदित की गयी है, जिसके अनुसार –

''सबके लिए स्वास्थ्य का अर्थ स्वास्थ्य का ऐसा स्तर प्राप्त करना है जो प्रत्येक व्यक्ति को सामाजिक एवं आर्थिक रूप से उपयोगी जीवन व्यतीत करने योग्य बना सके।''

–भारत में सबके लिए स्वास्थ्य नारे की समयावधि सन् 2021 तक बढ़ा दी गई है।

भारतीय संदर्भ में सबके लिए स्वास्थ्य

घोषणा का भारत भी हस्ताक्षरकर्ता सदस्य है। अतः भारत सरकार सबके लिए स्वास्थ्य के लक्ष्यों के प्रति वचनबद्ध है। प्राथमिक स्वास्थ्य केन्द्र को स्वास्थ्य सेवा की आधारभूत इकाई बनाया गया है तथा इस केन्द्र के माध्यम से विभिन्न योजनाओं का क्रियान्वयन भी किया जा रहा है। 30,000 जनसंख्या आबादी पर एक प्राथमिक स्वास्थ्य केन्द्र 'पी.एच.सी.' की स्थापना की गई है। प्रत्येक केन्द्र पर एक चिकित्सा अधिकारी, स्वास्थ्य कार्यकर्ता, एक महिला स्वास्थ्य कार्यकर्ता, एक स्वास्थ्य सहायक नियुक्त किये जाते हैं। इसके अतिरिक्त एक मिडवाइफ या दाई और महिला सामाजिक कार्यकर्ता की भी नियुक्ति की जाती है। चिकित्सा अधिकारी की देखरेख व संरक्षण में प्राथमिक चिकित्सा एवं उपचार की अन्य सुविधाएं उपलब्ध कराई जाती है। प्रत्येक प्राथमिक केन्द्र में परिवार

नियोजन हेतु सुविधाएं उपलब्ध रहती है। शिशु टीकाकरण हेतु वैक्सीन व अन्य उपयोगी दवाईयॉ व सामान उपलब्ध रहते है। संक्रामक रोगों के निवारण के लिए दवाईयां उपलब्ध कराई जाती हैं। इस लक्ष्य की प्राप्ति हेतु भारतीय संसद में राष्ट्रीय नीति 1983 में घोषित की गई तथा लक्ष्य निर्धारित किये गये, उनमें से कुछ निम्न प्रकार है :–

शिशु मृत्यु दर को वर्ष 2000 तक 60 के निचे करना
जीवन प्रत्याशा 64 तक बढ़ाना
सकाम मृत्यु दर को प्रति 1000 जनसंख्या तक घटाना।
सकल जन्म दर को प्रति 1000 ..... 21 तक घटाना।

नवीन स्वास्थ्य नीति

स्वास्थ्य एवं परिवार कल्याण मंत्रालय ने 1983 में निर्मित प्रथम स्वास्थ्य नीति को संशोधित कर सन् 2000 तक सबके लिए स्वास्थ्य नारे की समय अवधि बढ़ाकर 2021 कर दी है।

सबके लिए स्वास्थ्य : एक समीक्षा

सबके लिए स्वास्थ्य के संदर्भ में कतिपय आधारभूत सामाजिक जनसांख्यिकी संकेतकों की उपलब्धियों के वर्तमान स्तर पर दृष्टि डालने से पता चलता है कि कुछ सफलताएं तो प्राप्त हुई हैं। किन्तु सुधार की गति धीमी एवं विषमतापूर्ण रही है। उपलब्धियों एवं परिणामों के संदर्भ में राज्यों के बीच पुरुष–महिला, ग्रामीण–शहरी क्षेत्रों के बीच व्यापक विभिन्नताएं है। इन विभिन्नताओं के प्रमुख कारण हैं :–

1. निर्धनता
2. निरक्षरता
3. स्वास्थ्य एवं परिवार कल्याण सेवाओं की अपर्याप्त सुलभता
4. जनसंख्या घनत्व
5. गरीबी रेखा से नीचे जीवन बिताने वाली जनसंख्या 'बी.पी.एल.' परिवारों का अधिक होना।
6. श्रम शक्ति में महिलाओं की सहभागिता
7. उच्च शिक्षा एवं स्वास्थ्य शिक्षा का अभाव

कच्ची बस्ती

कच्ची बस्तियां विश्व के प्रत्येक छोटे बड़े शहर में बसी होती हैं। वह शहर चाहे औघोगिक नगर हो, या व्यापारिक नगर हो या फिर महानगर हो। साधारणतया देखा गया है कि कतिपय नगरों में उनकी आबादी का एक बहुत बड़ा हिस्सा ऐसे स्थानों पर निवास करता है। इस प्रकार की बस्तियां विश्व के प्रत्येक भाग के नगरों में मिलती है। परन्तु विकासशील देशों में यह समस्या अधिक गम्भीर है।

आकड़ों के अनुसार संयुक्त राज्य अमेरिका में एक करोड़ 56 लाख व्यक्ति कच्ची बस्तियों में निवास करते है।

लेटिन अमेरिकी देशों में तो स्थिति और भी बदतर है। वेनेजुएला की राजधानी कस्तकेन में ऐसी बस्तियां शहर के अन्दर व आस–पास बड़ी संख्या में देखी जा सकती है। एक सर्वेक्षण के अनुसार जकार्ता में 25 प्रतिशत जनसंख्या ऐसी बस्तियों मे ंरहती हैं। इसी प्रकार सिंगापुर में 26 प्रतिशत व केनिया में 23 प्रतिशत जनसंख्या इन स्थानों पर रहती है।

भारत के समस्त महानगरों की बहुत बड़ी जनसंख्या कच्ची बस्तियों में निवास करती हैं। 1971 की जनगणना के अनुसार मुख्यतः मुम्बई में 28 लाख 70 हजार से अधिक व्यक्ति 6 लाख 27 हजार झोपड़ियों में निवास करते थे, यह संख्या अब करोड़ों में बदल चुकी है। कोलकत्ता जैसे महानगर में 25 लाख व औघोगिक शहर अहमदाबाद की 45 प्रतिशत जनसंख्या कच्ची बस्तियों में निवास करती है। ऐसा मानते हैं कि भारत की कुल शहरी आबादी का पांचवा हिस्सा कच्ची बस्तियों में निवास करता है।

हाल ही में केन्द्र सरकार ने कच्ची बस्तियों के लोगों को गदंगी बीमारी, असुरक्षा और अपराध के जीवन से बचाने के लिए अगले पांच सालों में शहरों को पूरी तरह से झुग्गी–झोपड़ियों से मुक्त कराने का लक्ष्य घोषित किया है। वर्ष 2016–17 के बजट में भी कहा गया है कि शहरों में विशेष आवासीय योजनाऐं शुरू करके कच्ची बस्तियों को निर्मल बस्तियों में परिवर्तित किया जाएगा। देश में शहर की कच्ची बस्तियों में रहने वालों की संख्या तेजी से बढ़ रही है। इस समय देश भर में 6 करोड़ से भी ज्यादा लोग कच्ची बस्तियों में रहते है। 2011 की जनगणना के अनुसार 50 हजार और उससे भी अधिक जनसंख्या वाले 640 शहरों में रह रहे लोगों की भी पहली बार अलग से जनगणना की गई। इस गिनती से पता चलता है कि इन शहरों में 4 करोड़ 26 लाख लोग कच्ची बस्तियों में रहते हैं। यह संख्या इन शहरों की कुल आबादी के 23 प्रतिशत से भी कुछ अधिक है।

केन्द्रीय आवास एंव शहरी गरीबी उन्मूलन मंत्रालय के सूत्रों का कहना है कि 2011 की जनगणना के बाद महानगरों व छोटे–बड़े शहरों में कच्ची बस्तियों का फैलाव बढ़ा है। इन कच्ची बस्तियों में मूलभूत सुविधाओं और अन्य इन्फ्रास्ट्रक्चर का पूरी तरह अभाव है, रहने को प्लास्टिक के तिरपाल से ढ़की झुग्गियां हैं। यकीनन शहरों में कच्ची बस्तियों की स्थिति भयावह होती जा रही है। नवीनतम आंकडों के अनुसार वर्ष 2015 में देश के शहरों में रहने वाले 30 करोड लोगों में से आठ करोड लोग गरीब हैं। इनमें से चार करोड़ से अधिक लोग 52 हजार कच्ची बस्तियों में जीवन जीने के लिए मजबूर हैं। इन कच्ची बस्तियों को देश में कहीं तंग कच्ची बस्ती, कहीं झोपड़–पट्टी, तो कहीं झुग्गी बस्तियों के नाम से जाना जाता है। नाम भले ही अलग अलग हों, लेकिन इनकी पीडाऐं, इनकी समस्याऐं एवं स्थिति देश शहरों में एक जैसी है। नेशनल सैंपल सर्वे आर्गेनाइजेसन में कच्ची बस्तियों की स्थिति पर रिपोट में कहा गया है कि देश के नगरों महानगरों की कच्ची बस्तियों में कदम कदम पर कठिनाईयों और बदतर हालत में बीच नरकीय जीवनयापन के लिए विवश है। ये जीवन की मूलभूत सुविधाओं से भी वंचित हैं। उन्हें न तो रहने की पर्याप्त जगह मिल पाती है और न ही उन्हें पीने के लिऐ स्वच्छ पानी मिल पाता है। स्थिति इतनी विकट है कि तीन चौथाई कच्ची बस्तियों में शौचालय और लगभग एक तिहाई जल निकास व

जल मल निकास की सुविधाओं का पूर्णतः आभाव है। इन कच्ची बस्तियों में प्रतिदिन निकलने वाले कूड़े–करकट को हटाने और ठिकाने लगाने की व्यवस्था नहीं है। इन कच्ची बस्तियों में रहनेवाले परिवार में बाल मृत्यु दर, स्वच्छ आवास एवं पर्यावरण में रहने वाले शहरी परिवारों के मुकाबले तीन गुनी है। कच्ची बस्तियों में रहने वाले लोग गंदगी, बिमारी, भूख और अन्य हादसों में बड़ी संख्या में अकाल मौत के शिकार हो जाते हैं। बिडम्बना यह है कि इनमें से लगभग आधे से ज्यादा सरकारी आंकडों में शामिल नहीं है। इसी कारण बहुत सी सरकारी विकास योजनाओं का लाभ इन कच्ची बस्तियों में रहने वालों को नहीं मिल रहा है। इतना ही नहीं कच्ची बस्तियों की सुविधाओं के लिए कार्यरत बहुत सी एंजेसियों और योजनाओं के बीच समन्वय नहीं होने के कारण इन कच्ची बस्तियों की दयनीय स्थिति में सुधार नहीं आ पाता। हालांकि केन्द्र सरकार कच्ची बस्ती को शहर के हिस्से के तौर पर स्वीकार करते हुए वहां बुनियादी सुविधाओं के विकास के लिए मानस कर रही है। केन्द्र सरकार ने राज्यों के सहयोग से मास्टर प्लान में बदलाव की मुहिम मॉडल को बदले। शहरों में बढ़ती कच्ची बस्तियों की संख्या को रोकने के लिए जरूरी है कि विस्थापन को रोका जाए, साथ ही मूल स्थान पर रोजगार उपलब्ध कराने के लिए नरेगा को और व्यापक व कारगार बनाना होगा। शहर के आसपास नये रोजगार के अवसर पैदा करने होगें। हमारे देश में शहरों के मास्टर प्लानों में संशोधन करके गरीबों को शहरी विकास प्रक्रिया का अंग बनाकर गरीबों के कदमों को कच्ची बस्तियों में जाने से रोका जा सकता है।

इस परिप्रेक्ष्य में टाउन प्लानिंग, अरबन डवलपमेंट और म्युनिसिपल एरिया से जुड़े कानूनों में जरूरी सशोधन करने होगें। साथ ही शहरी गरीबों के लिए नरेगा की तरह ही रोजगार योजना शुरू करके कच्ची बस्तियों के लोगों को भी नये रोजगार के अवसर उपलब्ध कराने होगें। यह अति आवश्यक है कि केन्द्र और राज्य सरकारे मिलकर बेहतर सोच, दृढ़ इच्छाशक्ति और सुनियोजित रणनीती अपनाकर शहरों को झुग्गी–झोपडियों से मुक्त कराएं। मंत्रालय अधिकारियों का कहना है कि जवाहर लाल नेहरू नेशनल अरबन रिन्यूवल मिशन के तहत देश के 65 शहरों की कच्ची बस्तियों में नगरीय सुविधाएं उपलब्ध कराने और इन्फ्रास्ट्रक्चर डवलप करने की योजना है। जो शहर इस योजना के तहत शामिल नहीं हैं उन्हें इन्ट्रगेटिड हाउसिंग एंड स्लम डवलपमेन्ट प्रोग्राम के तहत लाया गया है, इस मिशन का टारगेट 2021 रखा गया है। केन्द्र के जे.एन.एन.यू.आर.एम. में शामिल जयपुर, जोधपुर कोटा सहित प्रदेश के पांच शहरों में से एक भी इस योजना के पुरस्कार की कसौटी पर खरे नहीं उतरे। इन पांच वर्षो के दौरान इन शहरों में 930 करोड़ रूपये खर्च हो गये, लेकिन एक भी काम इनाम के योग्य नहीं पाया गया। शहरी विकास के लिए बनने वाली नितियों में शहरी गरीबी के जीवन स्तर को बेहतर बनाने की बात हमेशा की जाती हैं, लेकिन नीतियों के क्रियान्वयन के स्तर पर गरीबों के हित में अधिकांश प्रावधान दस्तावेजों तक ही सीमित हो जाते है। 2011 के अनुसार राजधानी जयपुर में 1.52 लाख लोग कच्ची बस्तियों में निवासरत हैं। राज्य सरकार के अध्ययन अनुसार जयपुर में 4.75 लाख झुग्गीवासियों की संख्या हैं, जबकि स्वयंसेवी संस्था द्वारा वर्ष 2014 में कराये गये सर्वे के अनुसार जयपुर में 10.62 लाख लोग शहर की 455 कच्ची बस्तियों में रहते हैं जो शहर की कुल आबादी का 40 प्रतिशत है। राष्ट्रीय गंदी बस्ती विकास कार्यक्रम के अंतर्गत भारत सरकार को

70 प्रतिशत ऋण और 30 प्रतिशत अनुदान प्राप्त होता हैं। इस कार्यक्रम के तहत कच्ची बस्तियों में मूलभूत सुविधाओं का विकास जैसे –जल आपूर्ति, सामुदायिक स्नानगृह, सीवीरलाईन, सामुदायिक शौचालय, सड़के, आदि की व्यवस्था की जाती है। राज्य की पर्यावरण सुधार योजना के तहत कच्ची बस्तियों के शहरवासियों को पेयजल, नाली, सड़क, बिजली और सार्वजनिक शौचालय की सुविधा देने की व्यवस्था हैं। यदि हम ऐसा कर पाएं तो ही कच्ची बस्तियों में लाखों लोगों को अच्छे जीवनयापन की खुशीयां और शहरों को स्वास्थ्य विकास की नई दिशाएं मिल पाएंगी।

,शहरों की बढ़ती आबादी एवं औद्योगिकरण के कारण हाल के वर्षो में कच्ची बस्तियों का विस्तार बहुत अधिक हो गया है। जब भी नगरों का विकास होता है चाहे आर्थिक रूप से हो अथवा औद्योगिक रूप से, श्रामिकों की आवश्यकता होती है। वे श्रमिक छोटे बड़े स्थानों पर बिना सुविधाओं के रहने लगते हैं जिससे कच्ची बस्तियों का विकास होता है।

भारत में इन बस्तियों को विभिन्न स्थानों पर विभिन्न नामों से पुकारा जाता है। जैसे उत्तरी भारत में झुग्गी झोपड़ी, महाराष्ट्र में जाम अथवा झोपड़पट्टी, कानपुर में अहाते, दिल्ली में कटरा, मद्रास में घेरी आदि। जयपुर में ऐसी बस्तियों को कच्ची बस्ती कहते है।

कच्ची बस्तियों में अपने नाम के अनुरूप कच्चे मकान होते हैं जिनकी दीवारे ईट अथवा पत्थर पर मिट्टी का लेप कर बनायी जाती है। जिन पर सरकण्डो का छप्पर डाल दिया जाता है जो छत का कार्य करता है। इसका आंगन मिट्टी व गोबर से लीप कर बनाया जाता है। इन बस्तियों का विकास बिना किसी योजना के होता है। सड़क, नल, बिजली आदि जन सुविधाओं का अभाव, स्वास्थ्य एवं शिक्षा की व्यवस्थाओं की अज्ञानता इनका प्रमुख कारण है।

इन क्षेत्रों में सामाजिक एंव आर्थिक विकास की सम्भावनाएं लगभग शून्य होती है। इससे न केवल उसी बस्ती के पर्यावरण पर बुरा असर पड़ता है। बल्कि सम्पूर्ण शहर का पर्यावरण दूषित हो जाता है, परिणामस्वरूप वहां अकेलापन, आत्महत्याएं, बाल अपराध, वैश्यावृत्ति आर्थिक अपराध गुण्डागर्दी आदि पनपते है।

लेकिन अब स्थिति बदल रही है। विकास के साथ–साथ बस्तियों की सुविधाएं बढ़ रही हैं। पक्के घर बन रहे हैं। बिजली, पानी शिक्षा, रोजगार की व्यवस्था की जा रही है।

कच्ची बस्ती की परिभाषा –

हार्टन व हण्ट ''के अनुसार कच्ची बस्तीयां वो स्थान हैं, जहां मकानों की हालत बहुत खराब है व निम्न स्तर के है, जिनमें स्वास्थ्य सुरक्षा, नैतिकता एवं यहां के निवासियों का कल्याण, कुछ भी सुरक्षित नहीं है''।

वार्ड ''के अनुसार कच्ची बस्तियां उन स्थानों को कहते है जहां पुराने अथवा बर्बर अवस्था में या निम्न स्तर के अव्यवस्थित मकान होते हैं, जिनमें स्वास्थ्य एवं सफाई संबंधित पर्यावरण दूषित हो जाता है जिससे वहां के निवासियों के स्वास्थ्य पर बुरा असर पड़ता है''।

भारत सेवक समाज के सर्वेक्षण ''के अनुसार भारत मे ंउन स्थानों को कच्ची बस्तियां कहा जा सकता है जो रहने

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के योग्य न हो और वहां बहुत ही पुराने व खराब हालत में मकान हो जिनमें अधिक व्यक्ति निवास करते हो और मरम्मत करने योग्य न हो अथवा वह स्थान जहां स्वास्थ्य सुविधाएं बिल्कुल ही न हो''।

कच्ची बस्तियों का विकास एवं वर्गीकरण

जयपुर की जनसंख्या में वृद्धि के साथ–साथ कच्ची बस्तियों की संख्या भी बढ़ती गयी। इस शताब्दी के प्रारम्भ में जयपुर शहर में इस प्रकार की कोई बस्ती नही थी, जिसे कच्ची बस्ती कहा जा सकता हो। आजादी के समय 1947 में लगभग 2 लाख शरणार्थियों ने जयपुर में शरण ली। इसके अतिरिक्त 1961 व 1971 में जनसंख्या में क्रमशः 4 लाख वं 6 लाख की वृद्धि हुई। 2001 में जहां देश की जनसंख्या 1,028,737,436 थी वहीं 2011 में यह वृद्धि दर 1,210,193,422 हो गई।

कच्ची बस्तियों का विकास साधारणतया आधुनिक बस्तियों के निकट होता है, इसका कारण यह है कि नयी बस्तियों के निर्माण के लिए श्रमिकों की आवश्यकता होती है। जिससे कार्य की सुगमता के कारण वे लोग वहीं निकट ही खाली स्थानों पर बस जाते हैं। जयपुर शहर में इन आधुनिक बस्तियों के निकट खुले स्थान आसानी से सुलभ हैं। वहां इन बस्तियों को विकास एवं विस्तार का पूरा मौका मिल जाता है। इस प्रकार की कच्ची बस्तियों का सर्वोत्तम उदारण जवाहर नगर कच्ची बस्ती है जो हमारे अध्ययन का क्षेत्र भी है।

जयपुर परकोटे के अंदर जनसंख्या घनत्व अधिक होने के कारण विस्तार के लिए जगह उपलब्ध नहीं हो पाती है। अतः पुराने जयपुर में कच्ची बस्तियां गंदे नालों के किनारे या परकोटे के निचे बनी हैं। जैसे गंगापोल, पुरानी बस्ती, तोपखाना आदि।

परकोटे के बाहर के जगह जो मार्गो व टीलों के कारण अनउयुक्त समझी जाती थी, वहां कच्ची बस्तियों का निर्माण हुआ है। जैसे जवाहर नगर कच्ची बस्ती, शास्त्री नगर बट्टा बस्ती व नाहरगढ़ कच्ची बस्ती।

शमशान घाट व कब्रिस्तानों के आस–पास भी कच्ची बस्तियों का विस्तार हुआ जहां लोग रहना पंसद नहीं करते जैसे घाटगेट व लालकोठी कच्ची बस्ती।

भीड़ भरी जगहो पर जाहं मागंने के लिए अधिक लोग हों जैसे रेलवे स्टेशन, बस स्टेण्ड, रेड लाईट आदि जगहों पर जाहं जगह मिलती वहीं बस गये जैसे जालुपुरा कच्ची बस्ती।

कच्ची बस्तियों का विकास राष्ट्रीय राजमार्गो व औद्योगिक क्षेत्रों के निकट हुआ है। क्योंकि बाहर के लोग व श्रमिक इन्हें अपने निवास के लिए उपयुक्त समझते हैं। जैसे मालवीय नगर औद्योगिक क्षेत्र के पास झालाना डूंगरी कच्ची बस्ती एवं जगतपुरा के पास मनोहरपुरा कच्ची बस्ती।

***व्याख्याता, समाज शास्त्र विभाग**
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नासिरा शर्मा की कहानियों में मुस्लिम नारी की स्थिति का चित्रण

***डॉ. शैलजा भट्ट**

शोध–पत्र सार

आधुनिक महिला कहानीकारो में नासिरा शर्मा ही ऐसी कहानीकार है, जिन्होनें मुस्लिम परिवेश को अपने साहित्य में स्थान दिया है। नासिराजी ने अपने लेखन में मुस्लिम नारी को स्थान दिया है।

नासिरा शर्मा ने अपने साहित्य में अधिकांशतया मुस्लिम परिवेश की सामाजिक व्यवस्था में आये परिवर्तनो में नारी के व्यक्तित्व के विकास कें कतिपय आधार तो बदले है किन्तु पारिवारिक दृष्टि से नारी आज भी परिवार का केन्द्र बिन्दु है, और पुरूष परिवार का अधिकारी।

एक मुस्लिम परिवेश की नारी को जन्म से लेकर निकाह तक तथा उसके बाद किन–किन समस्याओं से जूझना पड़ता है, इसका चित्रण इन्होनें अपनी कहानियों में किया है।

इन्होनें कहा है कि ''अपने अधिकारों के लिए लड़ना चाहिए, विद्रोह न करे तो कम से कम गलत बात का विरोध करना जरूरी है।''

शोध–पत्र

वर्तमान परिवेश में साहित्य का क्षितिज अत्यन्त विस्तृत हो गया है, पाश्चात्य साहित्य से भारतीय साहित्य प्रवृत्तियाँ भी प्रभावित हुई,तथा इनमें कुछ परिवर्तन होने लगे।

आज जीवन की छोटी से छोटी नितान्त व्यक्तिगत घटनाएँ भी साहित्य का रूप ले चुकी हैं। वर्तमान हिन्दी कहानी भी इस प्रभाव से अछूती नहीं रही है। नासिरा शर्मा एक ऐसी कहानीकार हैं, जिन्होनें अपनी कहानियों में समाज को खासतौर से मुस्लिम समाज को नई दिशा देने का प्रयास किया है।

स्वतंत्रता के इतने वर्षों बाद तथा घर से बाहर निकलकर सामाजिक, राजनीतिक, आर्थिक क्षेत्रों में भाग लेने के बाद भी नारी परम्परागत संस्कारों से पूर्णतया अलग नहीं हो पायी हैं।

नासिरा शर्मा ने अपने साहित्य में अधिकांशतया मुस्लिम परिवेश की सामाजिक व्यवस्था में आये परिवर्तनों में नारी के व्यक्तित्व के विकास में कतिपय आधार तो बदले हैं, किन्तु पारिवारिक दृष्टि से नारी आज भी परिवार का केन्द्र बिन्दु है, और पुरूष परिवार का अधिकारी।

इस्लाम धर्म की सबसे बड़ी खूबी यह है कि वह जिस देश में फैला उसने वहाँ के रीति–रिवाजों में अपने को ढाल लिया, इसलिए अरब, चीन, ईरान, अफगानिस्तान, पाकिस्तान की मुस्लिम औरतों से भारतीय मुसलमान औरत न केवल पहनावे में और रहन–सहन में बल्कि सोच–विचार में भी अलग है।

इस्लाम में तलाकशुदा, विघवा औरत का दूसरा विवाह लगभग जरूरी है, परन्तु भारतीय मुसलमान स्त्री इस छूट के बावजूद दूसरा विवाह करने में आज भी झिझकती हैं।

बँटवारे के बाद अधिकतर पढ़ा–लिखा वर्ग पाकिस्तान चला गया, जो बचे उनमें से बहुत कम उच्च शिक्षित लोग थे, बाकी कारखनदार, दस्तकार तथा कलाकार थे।

इतने बड़े पैमाने पर फसाद और बंटवारे की त्रासदी से निकला मुसलमान समाज स्वयं को असुरक्षित महसूस करने लगा, जिससे उसका ध्यान विशेष रूप से अपनी औरतों की और चला गया। इस सुरक्षा का अतिरिक्त भाव आगे चलकर औरतों के लिए हानिकारण साबित हुआ।

कड़ा पर्दा, धार्मिक रूढ़ियाँ अपनी पहचान का संकट कई तरह की गैर जरूरी बातें यहाँ उसकी दिनचर्या में शामिल हो गई, वहीं पर अनजाना भय उसके दिमाग में फन काढकर बैठ गया। इस मानसिकता का फायदा उठाया सियासी नेताओं और जाहिल मौलवियों ने जिनकों वोट और रोजी की आवश्यकता थी। इन्होनें अपनी इच्छाओं के चलते मुसलमान समाज को अनपढ़ पिछड़ा और भयभीत बनाये रखा। जरा सी बात पर इस्लाम खतरे में है का नारा लगाया। इससे उनके संघर्ष करने की शक्ति क्षीण होने लगी और वे अनेक तरह की कुंठाओं में जीने लगे जिसका प्रभाव उनकी औरतों पर गहराई से पड़ा।

मुसलमान औरतें चारों तरफ से घिर गई, एक तो वह अपने धर्म के बारे में जानती नहीं थी क्यों कि वह अरबी भाषा में था ओर दूसरा जो उर्दू में था तो वह इतनी शिक्षित नहीं थी कि उर्दू पढ़ सके, सो वह पूरी तरह पति पर व मौलवी पर निर्भर हो गयी।

मुम्बई की एक शोध संस्था ने जो शोध किया है, उसमें यही बताया है कि बड़े से बड़े और पढ़े–लिखे खानदानों में भी कानून और इस्लाम के नियम का पालम होता है।

उच्चवर्गीय मुस्लिम औरतों की स्थिति ठीक है, परन्तु जैसे–जैसे निम्न स्तर की और हम देखें तो औरत की हालत बद से बदतर दिखाई देती है। क्यों के उस वर्ग के मर्दों का न तो कोई अपना व्यक्तित्व है, और न सोच। वह अपनी सारी कुंठा, क्रोध, अपमान औरत पर डालता है। घर ही उसका रणक्षेत्र है, बाहर की दुनिया में उसकी स्थिति शून्य है।

शोध द्वारा यह साबित हुआ है कि मुसलमान वर्ग हरिजनों से भी कम शिक्षित है, उसका एक कारण और भी है कि वे लोग अधिकतर दस्तकार होते हैं और उनकी शिक्षा, वह हुनर है, जो अपने माँ–बाप से बचपन में ही सीखना शुरू कर देते हैं, जो आगे चलकर उसे रोजी–रोटी का सहारा देती है।

इससे यह साबित होता है कि ऐसी स्थिति में औरत एक मजदूर व बच्चा पैदा करने की मशीन भर रह जाती है। मुसलमान स्त्री पहले भारतीय है, फिर मुसलमान। (नासिरा शर्मा ने कहानी संग्रह 'खुदा की वापसी' में मुस्लिम महिलाओ ंकी स्थिति को दर्शाया है)। इस्लाम ने औरतों को कई तरह के अधिकार दे रखे हैं, किन्तु मुस्लिम महिलाओं को अपने अधिकारों के बारे में जानकारी नहीं है।

नासिरा शर्मा ने गाँवों की मुस्लिम महिलाओं की और ज्यादा ध्यान दिया है। उन्होनें गाँवों की अशिक्षित और अधिकार विहीन महिलओं की स्थिति के बारे में लिखा है कि भारत में औरत मर्द दोनों मिलकर फसल का कार्य करते हैं। उस औरत का विकास क्या होगा, जब उस किसान मर्द का ही विकास नहीं हो पा रहा है, वह नए उपकरणों का प्रयोग नहीं कर पा रहा है, जो कि उपलब्ध तो है, मगर उसके लिए नहीं बल्कि मालिकों के खेतों के लिए।

वैसे तो नासिराजी ने अपनी समस्त कहानियाँ ईरानी सभ्यता व संस्कृति से संबंधित लिखी हैं, परन्तु फिर भी उनकी अधिकतर कहानियों में मुस्लिम नारी को एक विशेष स्थान दिया है।

मुस्लिम समाज में मेहर एक ऐसी धनराशि है, जिसकों पत्नी विवाह के प्रतिफल के रूप में पति से प्राप्त करने के लिए अधिकारिणी होती है। नासिरा शर्मा ने अपने कहानी संग्रह 'खुदा की वापसी' की प्रथम कहानी 'खुदा की वापसी में इसका बहुत ही सुंदर वर्णन किया है।

'खुदा की वापसी' को दो अर्थों में लिया जा सकता है, एक तो यह कि यह सोच अब जा चुकी है कि पति एक दुनियानी खुदा है ओर उसके आगे नतममस्तक होना पत्नी का परम धर्म है, और दूसरा है, उस खुदा की वापसी, जिसने सभी इन्सानों को बराबर माना है और औरत मर्द को समान अधिकार दिये हैं।

खुदा की वापसी की कहानियों में ऐसे सवालों पर भी दृष्टि डाली गई है– जो हमें उपलब्ध हैं, उसे भूलकर हम उन मुद्दों पर क्यों लड़ते हैं, जिन्हे धर्म, कानून, समाज परिवार ने हमें नहीं दिया है। जो अधिकार हमें मिले हैं, जब हम उसी को अपनी जिन्दगी में शामिल नहीं कर पाते और उसके बारे में लापरवाह रहते हैं, तब किस अधिकार और स्वतंत्रता की अपेक्षा हम खुद से कर सकते हैं।

खुदा की वापसी कहानी में यह बताने का प्रयास किया है कि लड़की को उन सभी बातों की तालीम देनी चाहिए जिस पर उसकी जिन्दगी के महत्त्वपूर्ण मुद्दे टिके हुए हैं। औरत को अपनी लड़ाई खुद लड़नी है तो फिर अपने लिए बनाये शरियत कानून का पूरा ज्ञान और देश देश के अन्य धर्म कानूनो ंकी भी जानना जरूरी है, तभी वह अपनी लड़ाई लड़ सकती है।

यह कहानी एक लड़की के संघर्ष की कहानी है, इसमें नायिका फरजाना एक तालीमदार परिवार की लड़की है तथा जब उसका विवाह जुबैर से होता है तो वह शादी के दिन ही बातों–बातों में उससे 'मेहर' की राशि माफ करवा लेता है, जिससे फरजाना के दिमांग पर एक डर सा छा जाता है, जब वइ अपने पति से इस विषय पर बात करती है तो उसका पति कहता है कि उसने तो मजाक किया था तथा वैसे भी औरत को अपने शोहर व मौलवी की बात को सच मानना चाहिए तभी वह सुखी रह सकती है।

अपने पति के इन शब्दों को सुनकर वह अपने मायके वापस लौट आती है तथा यह कहकर आती है कि जब तक

उसके पति को उसकी गलती का अहसास नहीं होगा वह वापस नहीं आयेगी।

पूरी दुनिया में अनेक औरतों ने अपनी–अपनी लड़ाई अलग–अल्ग तरीके से लड़ी है इस कहानी में यह देखने में आया है कि शरीयत के नाम पर जुल्म ढहाकर औरतों को उनके अधिकारों से वंचित किया जाता है, जबकि विवाह के समय मेहर के मामले में उसे पूरी स्वतंत्रता है कि वह अपना मेहर तय करे उसे पति से वसूल करें या माफ कर दे।

मुसलमान इस बात पर बहुत गर्व करते है कि उन्हें चार शादियाँ करने का अधिकार प्राप्त है।

मुसलमानों का यह कथित अधिकार मुस्लिम स्त्री के लिये त्रासदी बन गया है नियम पुरूष की भोग्या के अतिरिक्त कुछ भी नहीं है। वैसे आमतौर से हजार में से एकाध मुसलमान ही ऐसा करता हैं मगर इस अधिकार की समाप्ति को मुस्लिम पुरूष अपनी पहचान समाप्त होने से जोड़ता है।

इस्लाम के आरम्भकाल में उसके विरोधियों की संख्या बहुत थी। विरोधियों को परास्त करने के लिये उस समय बद्र, उहुद, खंदक, रखैबर, मक्का, तबूक आदि स्थानों पर अनेक युद्ध लड़ने पड़े थे। युद्धों में पुरूषों की जान अधिक जाती थी। अतः इन युद्धों में भी अनेक स्त्रियां विधवा एवं बेसहारा हो गयी थी तथा समायोजन की विकट समस्या आ गई थी इस विशेष परिस्थिति मे ंमुसलमानों को विशेष सुविधा दी गयी कि वे चार शादियाँ कर सकते है, तथा चार पत्नियाँ रख सकते हैं।

नासिरा शर्मा की 'दूसरा कबूतर' इसी प्रकार की कहानी है। इसमें एक पत्नी के होते हुए भी पति दूसरा विवाह करता है, तथा दोनों पत्नियों को इस बात से बेखबर रखता है।

''सादियां का विवाह सऊदी अरब में रह रहे बरकत से होता है, तथा विवाह के कुछ समय बाद ही उसे मालूम होता है कि उसकी एक पत्नी और है, रूकइया जिसके तीन बच्चे भी हैं।

रूकइया को भी जब सच्चाई का पता चलता है तब दोनो अपने पति से इस बात की शिकायत करती है तब उनका शौहर उनसे कहता है कि कानून के अनुसार तो उसे चार विवाह करने का अधिकार है, उसने तो दो ही विवाह किये हैं, इसके बाद दोनो औरतें हिम्मत से काम लेती है तथा दोनो ही उससे तलाक ले लेती है।

मुस्लिम समाज में पुरूष को तो चार शादियाँ करने का अधिकार मिला हुआ है परन्तु स्त्रियों को आज भी यह अधिकार नहीं मिला हुआ है, यदि किसी मुस्लिम स्त्री का पति मर जाता है तो यदि वह दूसरा विवाह करना चाहे तो भी समाज के डर के कारण नहीं कर पाती है, तथा उसे इस मामले में कोई आजादी नहीं दी गई है।

'बचाव' काहनी में 'बदली' एक ऐसी स्त्री है, जिसका पति दिमागी बुखार होने की वजह से मर गया है। बदली के दो बच्चे हैं तथा बदली के मकान पर उसके जेठों ने हक जमा लिया है और उसे धर से निकाल दिया है। बदली अपने घर वापस लौटकर आती है तथा जिस वकील ने बदली का केस लड़ा था उस वकील के बड़े भाई आरिफ

से बदली का दूसरा निकाह कर दिया जाता है, इस प्रकार बदली का जीवन फिर से सुधर जाता है।

नासिरा शर्मा ने इसमें यह बताने का प्रयाय किया है कि यदि पुरूषों को एक पत्नी के होते हुए भी दूसरी, तीसरी, चौथी शादी करने का अधिकार है तो स्त्री को भी विधवा होने के बाद कम से कम यह अधिकार मिलना चाहिए।

इन्होनें अपनी कहानियों में तलाक की समस्या को भी उठाया है। हाजरा का अपने पति अलताफ से विवाह के सत्ताइस वर्षों के बाद तलाक हुआ था, उसके पति ने बुढ़ापे में निकाह रचाया और जब हाजरा ने इसका विरोध किया तब उसके पति ने पहले तो उसे समझाया कि उसके व्यवहार में उसके प्रति कोई कमी नहीं आयेगी, परन्तु हाजरा को यह कबूल न था और उसने अपने पति से तलाक मांग लिया। ''तलाक चाहती हो तो लो ले लो तलाक.........तलाक..........तलाक............. । इतना कहकर अलताफ कमरे और लौट गया।

कहानी में यह बताने का प्रयास किया है कि मुस्लिम स्त्री किसी भी उम्र की दहलीज पर पहुँच जाये वह अपने को सुरक्षित महसूस नहीं कर पाती है, उसे हर समय यह भय लगा रहता कि कही उसका शौहर दूसरा निकाह न कर ले और उसे तलाक का सामना करना पड़े।

मुस्लिम समाज में स्त्रियों को दबाकर रखने के लिए पर्दे की अनिवार्यता कर रखी है तथा बुर्का पहनने पर जोर दिया जाता है। इस्लाम में पर्दा करने की व्यवस्था तो है, उसके कुछ ठोस कारण व परिस्थितियाँ है, जो कि आज एक कठोर बंधन बना दिया गया है।

इस बंधन से मुक्ति का उपाय सिर्फ मुसलमान स्त्रियों में जागृति लाना है, जहाँ यह जागृति आ रही है, मुस्लिम स्त्री पर्दे के बंधन से मुक्त हो रही है।

नासिराजी का कहना है कि मुस्लिम समाज की स्त्रियों को पर्दे–बुर्के में कैद रखा जाता है, उन्हें किसी प्रकार की कोई स्वतंत्रता प्राप्त नहीं है, शहरो ंमें तो फिर भी परिवर्तन आया है, किन्तु गाँवों में स्थिति वैसी ही बनी हुई है, जैसी पहले थी। गाँवों में मुस्लिम समाज की लड़कियों के मदरसों की कोई व्यवस्था नहीं है, छोटी उम्र में ही उनकी शादियाँ कर दी जाती है।

'दिलआरा' कहानी एक विधवा साजदा बेगम की है, जिनके शौहर का इन्तकाल होने के बाद वो इस संसार में एकदम अकेली रह गयी है, उनके कोई बाल–बच्चा नहीं है। साजदा बेगम मुस्लिम लड़कियों के लिये मदरसा खोल देती है तथा मुस्लिम कानून व इस्लाम में स्त्रियों को क्या–क्या अधिकार मिले हुए है बताती है लेकिन मौलवी साहब को ये सब पसन्द नहीं आता और वे कहते हैं कि साजदा बेगम लड़कियों को उकसाती है, स्वयं के आगे पीछे तो कोई है नहीं लड़कियों को और विद्रोही बना रही है।

साजिदा बेगम मौलवी साहब को इस प्रकार जवाब देती है – ''आप जहीन और पढ़े–लिखे शख्स है दीन और मजहब के बारे में अपासी मालूमात का मैं क्या मुकाबला करूँगी। उस इल्म की चौखट की मैं अदन जूती हूँ।

फिर भी जुर्रत कर अर्ज कर रही हूँ कि लड़कियों के दिमाग को रोशन करना और सही राह दिखना। मैं कर रही हूँ यह कोई बगावत या औरत की आजादी का पस्वम नहीं है बलिक मिली हुई आजादी पर जो गर्व व गुब्बार पड़ गया है, उसकी धूल झाड़ रही हूँ बात मुख्तसर यह है कि शर्म आँखों में होती है, उसी तरह जैसे ईमान की खुशबु दिल मे होती है।

स्पष्टया मुस्लिम स्त्रियों की दीन–हीन दशा के लिए इस्लाम नहीं वरन् इस्लाम की वे गलत व्याख्याएँ जिम्मेदार हैं, जो इस पुरूष–प्रधान समाज में धर्माधिकारियों ने अपने भावी पुरूषों के स्वार्थ के लिए की है।

''आज नारी ने जिस स्थिति को प्राप्त किया है, उसके पीछे शिक्षा ही प्रेरक तत्व है, शिक्षा स्त्रियों को आत्मविश्वास से युक्त, आर्थिक स्वालम्बन की क्षमता और परम्परागत स्थिति को परिवर्तित करने में योग देती है।

शिक्षा के कारण ही नारी अपने अधिकारों के प्रति सजग हुई है, उसने अपने आपकों जाना है।

नासिरा शर्मा ने अपने कहानियो में नारी की शिक्षा पर जोर दिया है, इनका कहना है ''आज समाज के अधिकतर वर्गों की नारियाँ शिक्षा की और प्रेरित है, परन्तु मुस्लिम समाज में गाँवो की महिलायें अभी भी उच्च शिक्षा से वंचित है। उन्हें शिक्षा के अच्छे साधन उपलब्ध नहीं है, जिस कारण वे अभी भी अपने शौहर व मौलवियों पर निर्भर है।''

नासिराजी ने 'दहलीज' कहानी के माध्यम से इस समस्या को दर्शाया है। यह तीन बहनो की कहानी है, इस कहानी में घरवाले इन तीनों लड़कियों को पढ़ाते लिखते तो है, परन्तु नौकरी करने के खिलाफ है तथा उनका विवाह कर देना ही उनका उद्देश्य है।

''यह काफी पढ़ चुकी है, और कितना पढ़ेगी......? जानती हो दादी, बी.ए. की पढ़ाई के लिए बस में धक्के खाते कितनी दूर जाना पड़ता है ? जूते पर पालिश करता जावेद बोला।

इस कहानी में शिक्षा बीच में ही रोक देने के कारण और जबदस्ती विवाह करने की वजह से शाहीन आत्महत्या कर लेती है।

इस कहानी के माध्यम से लेखिका ने यह दर्शाया है कि आज की नारी कितनी ही शिक्षित क्यों न हो जाये, परन्तु गलत बात का विद्रोह करने की शक्ति आज भी उसमें नहीं है।

नारी की स्थिति में परिवर्तन तो बहुत आया है, परन्तु आज भी गाँवों की मुस्लिम नारी को पर्दे की चारदीवारी में कैद रखा जाता है, उनकी शिक्षा हेतु कोई प्रावधान नहीं है।

'चार बहिने शीशमहल' की कहानी में लड़कियों की शिक्षा पर जोर न देकर उनके निकाह पर जोर दिया जाता है। लड़कियों को ज्यादा बाहर अपने–जाने की इजाजत नहीं है तथा उन्हें हर बात में यह अहसास दिलाया जाता है कि वे लड़कियाँ है, उन्हें घर गृहस्थी का कम सीखना चाहिए न कि पढ़ाई पर ध्यान देना चाहिए।

निष्कर्षतया हम कह सकते है कि मुस्लिम समाज एक ऐसा समाज है, जहाँ स्त्री आज भी पूर्ण रूप से स्वतंत्र नहीं हो पाती है, मुस्लिम वर्ग में बहुत कम परिवार ऐसे होगें जहाँ स्त्री की शिक्षा व स्वतंत्रता पर जोर दिया जाता है।

मुस्लिम स्त्रियों को सिद्धान्त रूप से तो सम्पत्ति में अधिकार, मेहर, तलाक आदि अनेक अधिकार प्रदान किये गये हैं, परन्तु वास्तविक जीवन और व्यवहार में देखा जाये तो ये अनेक सामाजिक, पारिवारिक और वैवाहिक समस्याओं से पीड़ित है। इनकी समाजिक स्थिति और वैवाहिक समस्याओं से पीड़ित है। इनकी सामाजिक स्थिति पुरूषों की तुलना में बहुत नीची है।

सामाजिक आर्थिक स्तर पर केवल वे मुस्लिम स्त्रियाँ जो अपेक्षाकृत रूप से शिक्षित है और उच्च–मध्यम आय वर्ग के आभिजात्य वर्ग से संबंधित है तथा जीवन के आधुनिक मूल्यों के प्रति कुछ सीमा तक सजग है, ऐसे वर्ग की स्त्रियों की संख्या मुस्लिम समाज में नगण्य है।

'हिन्दी व्याख्याता
एस.एस.जैन सुबोध, पी.जी. कॉलेज
रामबाग सर्किल, जयपुर

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Crowl, L.A., "How to Measure, Present, and Compare Parallel Performance", *IEEE Parallel & Distributed Technology* (now *IEEE Concurrency*), Vol. 2, No. 1, pp. 9-25, Spring 1994.

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