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“Modern World – Threats and Challenges”

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It has been a herculean task to invite, collect and edit the various research papers, case studies and articles related to the main theme “**Modern World – Threats and Challenges**” for our research journal. As this edition is multi-disciplinary; various research papers, case studies and articles on various related themes have also been included to cover all the ocean of knowledge, thoughts and research around us. This special edition of Journal Global Values Feb. 2022 include research papers, case studies and articles on the topics like unemployment, black money, money laundering, global warming, pollution, cyber-crimes, Corona pandemic, education system, library science, foreign trade, external debts, Non-performing assets of Banks, women empowerment, capital market, digitalisation and privatisation etc. Articles related to the Management field like Green Marketing, Green Advertising, Rural Marketing, Recruitment Risks and Employee Engagement are also the attraction of this edition. Research papers having scientific base like effect of crackers on air quality and pollution absorbing plants; articles & research papers related to the field of art; and some articles related to literature exhibiting problems & status of society; are additional attraction of this special edition of Journal Global values.

We have taken up this task to get published these research papers, case studies and articles, in a Multi-disciplinary, Refereed and Peer Reviewed International Research Journal. We are highly thankful to Mr. Vishal Mithal, Anu Books, Meerut (U.P.) who gave his consent to publish these papers as a special edition on “**Modern World – Threats and Challenges**” in his Reputed, Refereed, Peer-reviewed & Multi-disciplinary International Research Journal ‘**Journal Global Values**’. We highly thank & appreciate the work of Anu Books, Meerut.

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And all of the above, I extend a vote of thanks to all the subject experts, professionals, academicians and research scholars for their contribution in form of their various research papers, articles and case studies etc.

During this course, despite all the possible efforts, some errors must have crept inside, please ignore.

Thanks everybody.

Dr. Abhai Kumar Mital

Chief Editor

PREFACE

The modern world has achieved the significant heights of development, prosperity and progress but still there are a lot of threats and challenges to the modern world which are yet to be overcome keeping in view the long term interests of the humanity living on this planet Earth. Some Threats and Challenges, we can correlate with natural environment like global warming, ecological disbalance, ozone layer depletion, climate change and natural disasters etc. Most of the threats and challenges to the modern world are due to human activities happening on this Earth. These man-made threats and challenges arise due to excessive development, industrialisation, urbanization, deforestation, over exploitation of resources etc. Human greed, selfishness, aggression, expectations and ambitions are also the cause of various threats and challenges to the modern world. Also most of the threats & challenges pertaining to natural environment are also the result of human activities.

At present, the most furious challenge before the different economies of the world is Corona Virus and its various variants. This virus has disturbed each & every country of the world due to its various phases. Despite all the Govt. & Non-Govt. possible efforts at domestic as well as international level; this virus has not yet been fully controlled. It has also resulted into various other threats and challenges like unemployment, decreased GDP growth rate, inflation, labour migration, shortage of labour, decrease in mental & physical health of the people etc.

Besides the above, the countries are facing now the problems like political disturbances, border disputes, threats of wars & world wars, race to nuclear & bio weapons. International Groupism is at its peak resulting in security threats for smaller and weaker nations of the world. The problems of corruption, parallel economy, terrorism, cyber-crimes, religious fanaticism & aggression still exist in the global environment. Too much liberalization, privatization and globalization are also posing various threats and challenges.

Though we can say the modern society a highly advanced civilization but the fact is that there is significant degradation of moral and ethical values in the society. Crime rate is increasing. Excessive Marketing of Goods & Services has captured the normal life in all the aspects. Too much consumerism is also a threat to the humanity. Man has become the enemy of the man and also of the nature. Resources are being spent aimlessly on luxuries rather than essentials. Mental and Physical Stamina of the people has significantly reduced to a serious concern.

The current Special February 2022 Edition of Journal Global Values is a humble attempt through which the various academicians, subject experts, professionals and research scholars have discussed the various Threats and Challenges to the Modern World through their articles, research papers and case studies.

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NEED AND UTILITY OF VOCATIONAL AND PROFESSIONAL EDUCATION IN INDIA

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Abstract

Our education system provides degrees not the skills, it provides theoretical knowledge of the subject but lacks the practical, vocational and professional skills and training which are necessity to seek the jobs in real life. This is the real picture of our education system in India. Vocational education is the need of our and we have to adopt it vastly and thoroughly if we want to provide jobs to our youth, if we want to provide degree to our students with skills and practical training so that they can meet the basic & social requirements for them and their family. So Govt. as well as private sector should come forward honestly to establish a sound and strong vocational education structure in India. It will be better step that complete vocational education structure should be put under the single ministry or governing body rather than running in different modes under the leadership of several different governing agencies. Strict action must be initiated against unauthorized, unrecognized and forged institutes to restrict them.

Key Words - vocational education, vocationalisation, governing agencies, professional skills, training.

Introduction

The education system of India has been orthodox, traditional, out of modern trends, non-professional, non-vocational since independence of our country. Hence the result is also as it should be; the scenario of employment is too poor; the unemployment problem is in its huge form in India. Our youth are too depressed because after getting the education and degree they have to fight unemployment because of lack of practical knowledge and vocational training. Even in our professional education like in Engineering, Management and Medicines, there is thirst of practical training; students feel helpless when they come in the real ground and battle of life, they find that practical life practices are so different and far away from their theoretical bookish knowledge. They don't know the real, practical and technical know-how. In 1966, The Indian Education Policy emphasized that vocationalisation of education can bring education into closer relationship with production and technology. Earlier in 1952-53, the Secondary Education Commission also recommended the need and importance of vocationalisation of education to improve productivity and vocational efficiency of the students at school level. Again in 1986 the education policy of Govt. of India laid stress on the introduction of systematic vocationalisation. But in a nutshell, since colonial India, the education system of India hasn't changed much and not get improved according to the modern needs of the employment. Our education system provides degrees not the skills, it provides theoretical knowledge of the subject but lacks the practical, vocational and professional skills and training which are necessity to seek the jobs in real life. This is the real picture of our education system in India.

Need and Importance of Vocationalization of Education

First, we have to understand the goal and aims of education. Any person needs a job, business or professional assignment to secure his or her bread and butter or for the survival of his or her family. This is the basic and ultimate objective of any education system. Unfortunately Indian Education System was too far from this objective and goal. We provide education not knowledge, we provide degree not skills, and we provide theoretical bookish knowledge not the practical, vocational and professional training which is necessary for any Education system. Hence the vocationalisation of ours education system is the need of hour and demand of the present time. In our country, academic Degrees and academic achievements are given more importance and credits but in real world it is our skill, competence and practical knowledge that makes and proves us competent and help us to seek a job or to run a successful business. Vocational education can be defined as the education based on practical and professional training which is useful to seek the jobs; it is based on such type of education so that the youth can get the job, occupation and employment after the completion of their education. The vocationalisation of education or vocational education is also known with popular theme as career and technical education (CTE) or technical and vocational education and training (TVET). It involves various practical and useful activities which help in real field of work; it prepares people for practical jobs, specific trades and business, crafts and careers at different levels in relevant fields. It involves practical and vocational training at institution level and at industrial level too. Vocational education emphasized on social development of a person rather than the theoretical knowledge only, it develops a student for normal, actual and real field and challenges of life which one has to face after completion of his education. It trains the students for their practical life and links their education structure with practical training of relevant field which provides them a great career in future life, so that they could meet their original needs of bread and butter and; in upgrading their standard of living. Hence the relevance, importance and need of the vocational education is more and more important in today's life. Vocational education provides a student his degree with practical knowledge of the subject or field which support them to seek a job after completion of education. It grows person from secondary education to higher studies according to his interest and provides technical knowledge of field with academic certificate or degree. Many part time vocational programs are also run by several vocational and technical institutes so men in job could also get degree and knowledge of their field in which the persons are interested to develop their skills for future.

Scenario of Vocational Education in India

Education system is the key factor for any nation to frame or build a sound and solid economy. In India there were some problems in our education system as we were providing degrees and certificates not the technical knowledge, practical training and skills for relevant field which should have the basic motto of any education system. But now time has been changed and we are moving very fast towards vocational education system in India. Nowadays it is also a well-accepted truth and we are realizing that practical and technical knowledge and development of skills in relevant field of education can ensure the all-round development of our country; it will help in our nation building, economic growth and national progress in all respects. So we are changing our educational system traditional to vocational in a very rapid mode. We are accepting the importance of vocational education and so many institutes are in the field now to provide full time and part time vocational courses and degrees to our youth. The Ministry of Labour, Ministry of HRD are the governing bodies of Govt. of India to manage and control our vocational education system. The Technical and Vocational Education and Training (TVET) system in India, which is in under of Ministry of Labour of Govt. of India, is managing and developing human resources through a three-tier system of vocational education:

- I. At initial level in certificate level education for higher secondary students; is vocational education system. People of different streams are trained in ITIs as well as through apprenticeships and practical training as semi-skilled and as skilled workers.

- II. At second level, polytechnics are working to train graduates as supervisor and technicians. There are so many branches and streams for different areas. Govt. Sector institutions as well as Private Sector institutions are working for the betterment of our vocational education in this field.
- III. Finally at higher education level other than formal graduates; IITs, NITs, IIMs, Private Management Institutes, Private Engineering Colleges, Medical Institutes, Fashion Designing Institutes and many more are working in different specialized areas to provide vocational education and prepare doctors, engineers, Lawyers, Technologists, Scientists and many others skilled and trained personnel in different areas of education. AICTE, NCTE, NCVT, VET, UGC, Bar Council of India, IMA and so many other state and central Govt. bodies are there to control and manage education at this level.

Implementation Problems of Vocational Education in India

Uniformity of vocational education is the major problem in India. Despite of Govt. And private recognized institutes, so many unrecognized institutions are working in this field. Some of them are forged, imposter and they are not providing proper education; they are not following the norms, and they do not have sufficient infrastructure. Most of them are working in backward and remote areas where the people could be fooled easily. There are so many recognizing agencies, so many controlling bodies at state and central level but the lack of co-ordination among them is creating lots of problem in vocational education field. Implementation of policies is another big problem in our system. We make so many huge plans but at the time of their practical applicability; we lack. At grass root level, there are no norms in practical. So many paper works, formalities, Govt. office barriers are there to hurdle in application. In proportion to our population there are not adequate number of recognized vocational educational institutes in our country. Still there is the keen thrust of qualitative institutes and education. Lack of qualified and skilled faculty members in educational field is another big problem of vocational educational institutes. Qualified and skilled people prefer industrial sector instead of teaching because of insufficient payment in private sector. Lack of transparency, lack of monitoring, lack of control by governing and controlling body is the serious problem. Inappropriate infrastructure, inappropriate payment to staff, inappropriate vocational training in particular streams etc. are the common problems in our vocational institutes.

Suggestions to Overcome the Problems of Vocational Education in India

No one can discard the need and importance of vocational education in India but present structure of vocational education in our country is not up to the mark due to several shortcomings and problems faced by this sector. We should need all-round efforts to overcome if we really want to remove these shortcomings.

Uniformity of education system is the prime need for which co-ordination between different governing and controlling bodies is must. On the other hand the co-ordination between central and state govt. is also essential on this issue. Governing and controlling agency should monitor all the basic norms time to time so that the lack of infrastructure, minimum facilities, appropriate salary to staff, availability of quality staff could be improved. Especially the proper monitoring of institutions run in private sector; is must. In Govt. sector proper and appropriate funding should be maintained by the concern ministry or agency.

In my opinion it will be better step that complete vocational education structure should be put under the single ministry or governing body rather than running in different modes under the leadership of several different governing agencies. Strict action must be initiated against unauthorized, unrecognized and forged institutes to restrict them.

Conclusion

In the end, we can conclude easily that vocational education is the need of our and we have to adopt it vastly and thoroughly if we want to provide jobs to our youth, if we want to provide degree to our students with skills and

practical training so that they can meet the basic & social requirements for them and their family. Through the vocationalisation of our education system we can be able to reduce or may be able to remove the unemployment problem of India. Vocational, Technical training with educational degree will help our youth to seek employment or in establishing a business in the relevant field. So Govt. as well as private sector should come forward honestly to establish a sound and strong vocational education structure in India.

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INDIAN EDUCATION SYSTEM – PROBLEMS AND SOLUTIONS

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Abstract

The economic development of the country depends upon the education system of the country. Education plays an important role to groom a person. It may be on the part of social, cultural, ethical, morality, financial & national. Person should be provided with proper skill of his area of interest. But in India there are large number of problems in the education system which have been discussed here. Solution to the problem and some suggestions have also been provided with regards to Indian Education System.

Key Words - Education, System, Problems, Technology, Funds, Teaching Tools.

Introduction

Indian Education System is designed in such a way that students should be acquainted with Nation's history, culture, customs and values. Our education policy is designed to provide education to all children irrespective of caste and religion. In this paper we are evaluating the actual facts, problems and solutions of education system in India. It has been tried to provide education in such a manner that student's thirst for knowledge might be quenched. But, in our system still there are various issues and challenges which need to be resolved. The purpose is to improve system and to provide better education to students in such a way that they might be able to serve the nation.

The economic growth of the country depends upon the quality of manpower. Quality of manpower means productivity and efficiency of the work force. The main factors affecting the quality and efficiency of manpower are education, training, health, nutrition and healthy environment. Although all factors are important but education plays an important role. Knowledge improves their life style and they are able to know about other factors. To accelerate the economic development process, well-educated and properly trained persons are required.

History of Pre Era of Education System

The ancient education system of education in India was Gurukul around 5000 BC. It was residential system of schooling in that era. Under this system all students either rich or poor lived together and develop their personality and knowledge skills while residing in the Gurukul. They were emotionally attached with the teachers. Under this system students were developed mentally, physically, spiritually and cognitively. The subjects were philosophy, statecraft, warfare, medicine, religion and many more. They were developed according to the interests of students. The emphasis was to develop the sensitivity in the students with emotions, self-reliance, high moral, ethical behavior and creativity. The purpose of grooming was to implement the theoretical knowledge into practical real-life solutions of the problems.

The Objectives of Gurukul Education

1. **Development of Character:** With the help of Vedas; will-power was developed among the students so that good character can be developed. With the help of positive attitude and outlook, students were able to live a decent life.
2. **Development of Knowledge:** The purpose was to give knowledge and faith in God. Of course the subjective knowledge was also provided. The inner working of mind was developed so that they could perform their various duties in Gurukul and after Gurukul in their life.
3. **Cultural Education:** Cultural Values were developed in them so that they could understand the social and religious duty.
4. **Social Values:** The student were inspired to speak truth and refrain from falsehood with the help of trained and pious mind, body and heart. They were encouraged to believe in charities. By doing this, they made themselves socially efficient in their life.

Present Pyramidal Structure of Indian Education System

1. **Pre-Primary Level:** It is for the age group of 5–6 years.
2. **Primary Level:** It is for the age group of 6-14 years. Here education to all is guaranteed under Sarva Shiksha Abhiyan under Right to Education Act.
3. **Secondary Level:** It is for the age group of 14–18 years. This is under the extended programme of Sarva Shiksha Abhiyan with the naming Rashtriya Madhyamik Shiksha Abhiyan.
4. **Higher Education:** It is above the age group of 18 years. It includes the undergraduate, post graduate and research. To cater and higher the achievements in higher education, the Government has introduced the programme named as Rashtriya Uchhatar Shiksha Abhiyan.

Problems of Present Education System in India

1. **Lack of Infrastructure:** There are lot of lacks on the part of educational infrastructure in India. Infrastructure includes proper functional toilets, drinking water, electricity, sitting facilities, class room facilities, advanced lab-library facilities, digital/online educational facilities and; maintenance of such infrastructure.
2. **Poor Global Ranking:** Ranking of educational institution is very important. Both the of qualitative achievements & quantitative achievements provide rank to that institute. It is lower on all parameters. It also depends upon the infrastructure. In addition high faculty student ratio is also a main cause of poor ranking.
3. **Improper System of Education:** Our education is information based but in depth knowledge is required. Our focus is to cram the subject information but the purpose should be to understand, to analyze it and subsequently its applicability. There is need to give information with practical orientation.
4. **Gender:** In India, the society is facing discrimination among boys and girls. There are so many hurdles in education of girls. In addition due to economic constraints, girls are not able to take education. In Indian society, the problems of dowry is there in some sections. It has created a prejudice that even after education to girl child, dowry is also required. It created a hurdle in education of girl child.
5. **Gap:** In practical life, a large number of skills are applicable to our industry. In practical there is need to have practical knowledge about these. But the education system is providing only theoretical knowledge to the person but its practical approach is not provided to the students. Such situation is not suitable to the industry and there is gap between demand and supply of skills & knowledge. A lot of funds are being wasted by the Corporates to provide practical knowledge and training to the unskilled human resource. This practical knowledge and training should have been there in the Education System itself.
6. **High Cost of Education:** In India higher education is costly particularly the professional and technical education. Subsidy/scholarship to intelligent students are not available. It is available on the basis of caste.

It should be provided to economically weaker section also. Even financial resources provided to the institutes are not optimally utilized due to various factors. In India technical and professional education is costly. Government as well as Private; both sectors are charging high fees and others charges. This is also the main cause of lack of education to economical weaker section students.

7. **Discrimination:** The problem are also faced by those students who score more but fail to get admission of their choice. It creates demoralization among such students. Our criteria should be to provide the admission on the basis of their area of interest. In addition; financial facilities and public education facilities like Library facilities are also required. It will help to boost the morale of unprivileged sections of the society.
8. **Neglected Indian Languages:** The medium of teaching in professional areas is English. The basic problem with these students is that they started their study in regional language. Throughout the schooling life they are taught in regional language and they are not expert in English language. So they are always unable to understand the subject in English language. Particularly those who are in rural areas; are the most sufferers. The good study material is also not available in regional languages.
9. **Problem of Brain Drain:** In India the basic problem is brain drain due to Government Policies. Those who are intelligent and deserving are not able to get the admission in professional and technical courses. They are also deprived from suitable jobs. That's why they always prefer to go to abroad either for study or jobs. India is facing this and good talented candidates are not getting opportunity to develop the Indian Economy.
10. **Low Literacy:** India is also facing low literacy rate. Out of total population almost 35% are illiterates. Actually literacy does not mean degree holders. It means people should be able to write, understand and be logical in all respect. While taking decision making they should be able to argue the facts and understand the facts with suitable reasoning.
11. **Wastages of National Resources:** Our education system is teaching in such a way that drop out ratio of students is high. The reason of this is poor population. Due to financial constraints, the family is not able to provide education to their children. Although our education system is very good but there is need to upgrade the same with skill development. Since the students are not studying seriously so they are just wasting the financial and human resources of the Government. There is need to provide vocational and technical education to the students.
12. **Poor Primary Education:** Our primary education system is very poor. It has very serious problems. A large number of schools are not having buildings according to the international norms. Basic facilities are not provided to teachers and students. These are like drinking water, toilets, electricity, and furniture for sitting of students, teaching facilities– blackboards, study materials etc. The numbers of teachers in comparison of students are less. Teachers are not dedicated towards their profession. They are not upgraded with training. Education system is expanding in quantitative manner not in qualitative manner.
13. **Quality of Teaching Staff:** It is another problem of education system. Trained and skilled teachers are not available to provide better education to the students. They are not skilled with tackling of students according to the situation. The behavior of every student is different and the teaching is also a skill to communicate the text according the need of students. In addition teachers are overburdened with non-academic work. This destructs the attention of teachers from teaching. According to a survey conducted by National Institute of Education Planning and Administration- “The teachers are not spending 100% time to teaching. They are engaged in non-teaching activities which results wastage of 81% time.”
14. **Lack of Funds:** Funding in the education infrastructure is important. In India the funds are not allocated in sufficient quantity. Outflow of funds to education sector is continuously decreasing relatively. Funds are important factor to develop infrastructure in all aspects. Since there is lack of funds hence targeted results are not achieved.

Solutions

- 1. More Spending Budget:** To achieve the target, the Government should spend on education more amount. The amount should be spent in such a way that money should be used to improve the system without wasting the funds. Performance of the education system can be enhanced by improving infrastructure as well as to provide highly qualified teachers. If we are providing persons dedicated to provide education; then system can improve and education of the students can also be enhanced with practical orientation.
- 2. Teacher Training Programs:** It is also an important factor. The persons who are involved in education system, they should be trained. Training should be part of journey throughout. It is just like that in all other sectors continuous training programs are available to employees to enhance the skills. It has been neglected by the Government in all segments i.e. primary, secondary, senior secondary and higher level. In university system; resources become wastage in research work in humanities. Research work is important in university system. Whereas in teaching the new innovative ideas should be implemented in colleges so that students might be groomed. When students are entering in university system, there is need to guide them about their carriers. Here research work improves the faculty carriers. There is need to give guidance to students. The skill and personality development of students are to be improved according to the requirement of industry and society.
- 3. Low Cost of Education:** The Government should provide Technical and Professional education at low cost. The fee structure should be low particularly in MBA, B.Tech., MBBS, Technical Courses etc. The numbers of colleges are also less and there is need to increase the seat capacity of the existing system. Privatization of education ignites the hike in fee structure. Private entrepreneurs are always interested to earn more profits by entering in the Education Field.
- 4. Provide English Language Education Simultaneously:** There is need to provide education of English language from primary level. It is need of the hour. Since the best literature is available in English language only hence there is need to provide knowledge of this language. Globally, it is necessary to have knowledge of English language in addition of regional languages.
- 5. Optimum Utilization of Human Resources:** There is need to change the role of Government in utilizing human resources. Government provides various other tasks to teaching human resource. The basic work of teaching is neglected. The teachers should not be engaged in other non-academic work. They should be closely watched about their teaching and they should be encouraged to improve with more teaching skills and innovations.
- 6. Improvement in Competencies of Teachers:** There is need to improve the competencies among the teachers on the front of proper knowledge, educational qualifications, attitude towards students, interest in improvement of teaching, use of modern teaching tools etc. If competencies of teachers are improved then the goal can be achieved easily.
- 7. Small Size of University and Class with Proper Student Teacher Ratio:** There is need to have proper student teacher ratio. Small size of class will definitely increase the interaction between teacher and student. To give full advantage of teacher there is need to give proper assignment to students which should be evaluated property through online mode also which will help to give plagiarism free work done by the students.
- 8. Use of Technology:** There is need to use of technology by the teachers. For this purpose proper tools should be provided and training programmes should be there. Tools should be equipped with proper latest software etc.
- 9. Improvement in Skills and Method of Teaching:** Institutes should be provoked to use latest and new teaching learning process. This can be done only when teachers are engaged only in teaching work. New skills should be added in courses. This has been done in New Education Policy 2020.

Suggestions

We have to develop the children in such a way that they become skilled. They should be prepared such that the community can take the services of these children. The education should be granted as a right to help them in such manner that they can benefit the society and nation. They can be groomed with personality development which help them to improve in all respects. Education always helps the nation, high growth of economy, reduction of inequality. There are certain parameters which should be considered-

1. The right of education should be legally granted to all without any type of discrimination.
2. The Government should honor all human resources like Teachers who are providing best education and also the meritorious Students. It will boost the morale of both.
3. The cost of not only Primary but Degree and Professional should be low and should be subsidized by the Government.
4. The Education should be provided without any discrimination of any caste bar. All those who are interested to study should be provided with best education by the Government. It should be monitored at every stage with an independent agency. Such agency should evaluate honestly both the teacher and the pupil.

Conclusion

India bears extensive difficulties in education system. The requirement of skilled work force is main problem. Although degree holders are more and more but the knowledge level of educators is less. They are not able to handle the situations. Perhaps the people are coming in education just because of high pay and easy entry in the system. In addition relaxation in work and time is also main cause. The Indian Education System needs appropriate course curriculum, financial support to the needy students, quality teachers, continuous training programmes, and adequate education facilities. There is need to improve the course and skills according to the regional, geographical and international conditions. The education system should be such that they are able to do something which helps the society. Innovation and fluidity in education is required in new education system. It should develop the better strategy to achieve the better goals. In last it is not possible to eliminate completely the education system problems but there is a great need of political and social will to decrease these problems.

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3

ROLE OF ENFORCEMENT DIRECTORATE WITH SPECIAL REFERENCE TO PREVENTION OF MONEY LAUNDERING ACT 2002

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Abstract

Keeping in view the seriousness of the problem of Money laundering, the Govt. of India has enacted the Prevention of Money Laundering Act 2002 (PMLA 2002). Main feature of this act is to attach/seize/freeze the tainted money arising out of Scheduled Offences mentioned in this act. Imprisonment and fine is also there in the provisions of PMLA 2002. Both inside India and cross-border activities of money laundering have been considered in this act. The Directorate of Enforcement under Department of Revenue, Ministry of Finance has been made the nodal agency to investigate the matter related to money laundering. In this paper, a study of the role of Enforcement Directorate (ED) had been made with special reference to PMLA 2002. ED is fully supported by various agencies like FIU-Ind, RBI/SEBI/Registration Authorities/Banks/Business Entities, Police, NCB, CBI etc. In the fight against parallel economy, PMLA 2002 has proved itself a milestone. The working of the Enforcement Directorate as the nodal authority for enacting the PMLA has made a huge effect on the money launderers' activities.

Key Words – ED, PMLA, FEMA, Money Laundering, Tainted Money, FEO, COFEPOSA.

Introduction

Money Laundering is the process through which the money earned through illegal means is pretended to be originated through legal sources and; it is made to flow into the legalized economic channels. This a major cause for worry for the Government. By various ways this tainted money is made 'White Money' and thus depriving the Government revenue arising out of such transactions. The source of such 'Tainted' money may be Corruption, Organized Crime, Narcotics Trade, prostitution, arms trade, real estate etc. keeping in view the seriousness of the problem of Money laundering, the Govt. of India has enacted the Prevention of Money Laundering Act 2002 (PMLA 2002). Main feature of this act is to attach/seize/freeze the tainted money arising out of Scheduled Offences mentioned in this act. Imprisonment and fine is also there in the provisions of PMLA 2002. Both inside India and cross-border activities of money laundering have been considered in this act.

PMLA came into force with effect from 1st July 2005. There were amendments in it in 2009 and 2012. It applies to the whole India including the state of J&K. The Directorate of Enforcement under Department of Revenue, Ministry of Finance has been made the nodal agency to investigate the matter related to money laundering. In this paper, a study of the role of Enforcement Directorate (ED) had been made with special reference to PMLA 2002.

Objectives of the Paper

- To have a brief idea of the PMLA 2002.
- To have knowledge about the basic terms of PMLA.
- To have a brief idea about the profile of Enforcement Directorate abbreviatedly called ED.
- To have a quantitative view of the performance of ED.
- To derive some conclusions and suggestions regarding Money Laundering in India and for the better functioning of ED.

Sources of Data

Secondary sources of data have been used to describe and analyse the facts and to achieve the objectives of the paper. Data from the various websites of Govt. of India has been taken. These website include the website of Ministry of Finance and the website of Enforcement Directorate. Annual reports of Ministry of Finance has also been consulted regarding the Role of ED. Various non-govt. websites, articles published in newspapers, journal have also been explored through to summarize the facts.

Limitations of the Study

The main limitation of the study is being dependent on secondary data resources. But keeping in view the topic selected i.e. Role Of Enforcement Directorate With Special Reference To Prevention Of Money Laundering Act 2002; only the data published by Govt. websites and annual reports seems authentic to serve the objectives of the paper. Also, we have selected a time span of only 5 years to analyse the facts i.e. 2013-14 to 2017-18. After 2017-18, data has not been updated yet by the Govt. on its websites and in its annual reports regarding performance of ED.

Prevention of Money Laundering Act 2002

It is a criminal act to conduct investigations to identify, attach assets derived through scheduled offences mentioned in the Prevention of Money Laundering Act 2002. It also has powers of prosecuting money launderers, attachment/seizure/ freezing of the property/value of property involved and to arrest the offenders.

Meaning of Money Laundering

The goal of most no. of criminal activities is to generate profit for an individual or a group. Through the process of Money laundering, the criminals try to hide the illegal source of the amount recd. through criminal acts. The amount so derived through criminal acts is 'Tainted' and through money laundering it is being pretended as 'Legitimate Money'.

"Illegal arms sales, smuggling, and other organized crime, including drug trafficking and prostitution rings etc. can generate huge amounts of money. Embezzlement, insider trading, bribery and computer fraud schemes can also produce large profits and create the incentive to "legitimize" the ill-gotten gains through money laundering. The money so generated is tainted and is in the nature of 'dirty money'. Money Laundering is the process of conversion of such proceeds of crime, the 'dirty money', to make it appear as 'legitimate' money."^{2,3}

In the PMLA, 2002, money laundering has been defined as— "Any process or activity connected with proceeds of crime including its concealment, possession, acquisition or use and projecting or claiming it as untainted property".⁴

The Process of Money Laundering

The process of Money Laundering generally involve the following three stages : **(a) Placement:-** In this process the Money Launderer, introduces the tainted funds into the legalized financial systems by breaking up large amount of cash into less conspicuous smaller amounts deposited directly into different Bank Accounts or by purchasing banking instruments like Cheques, Bank Drafts etc. and then collected and deposited them into one or more accounts at another location.

(b) Layering:- In this stage the Money Launderer employs the tainted money in a series of continuous movements of funds, within the legalized financial or banking system by way of numerous accounts to hide their true source.

(c) Integration:- After successfully completing the above two stages, the proceeds of crime in this stage starts flowing in legitimate economy and tainted money gets mixed with legal money.

It is not necessary that the above three stages always follow each other.

Authority for implementation of the Act

- The Directorate of Enforcement under Department of Revenue, Ministry of Finance, will investigate the cases of money laundering offence under PMLA 2002.
- Financial Intelligence Unit–India (FIU-IND) under the Department of Revenue, Ministry of Finance is the central national agency for receiving, processing, analysing and disseminating information relating to suspected financial transactions to various enforcement agencies and foreign FIUs.
- Some Predicate Offences will be investigated by agencies like Police, Customs, SEBI, NCB and CBI etc. under their concerned Acts.

Definition of Offence of Money Laundering

“Whosoever directly or indirectly attempts to indulge or knowingly assists or knowingly is a party or is actually involved in any process or activity connected with the proceeds of crime including its concealment, possession, acquisition or use and projecting or claiming it as untainted property shall be guilty of offence of money laundering.” —Section 3 of PMLA 2002.

Definition of Proceeds of Crime

“Proceeds of crime means any property derived or obtained, directly or indirectly, by any person as a result of criminal activity relating to a scheduled offence or the value of any such property.” —Section 2(1)(u) of PMLA 2002

Scheduled Offence

“The offences listed in the Schedule to the Prevention of Money Laundering Act, 2002 are scheduled offences.” — Section 2(1)(y) of the PMLA 2002.

The scheduled offences comprise of two parts –

Part A Offences

“In part A, offences have been listed in 28 paragraphs and it comprises of offences under—

- Indian Penal Code,
- Narcotic Drugs and Psychotropic Substances,
- Explosive Substances Act,
- Unlawful Activities (Prevention) Act,
- Arms Act,
- Wild Life (Protection) Act,
- Immoral Traffic (Prevention) Act,
- The Prevention of Corruption Act,
- The Explosives Act,
- Antiquities & Arts Treasures Act etc.”⁴

Part C Offences

These offences include trans-border crimes. These trans-border crimes enables the tainted money flow across International Boundaries.

Every Scheduled Offence is a Predicate Offence.

Meaning of Attachment of Property

As per Sec 2 (1) (d) of PMLA 2002, Attachment means—

“Prohibition of transfer, conversion, disposition or movement of property by an order issued under the provisions of Chapter III of PMLA Act 2002”.

As per Sec 2 (1) (v) of PMLA 2002 —

“Property means any property or assets of every description, whether corporeal or incorporeal, movable or immovable, tangible or intangible and includes deeds and instruments evidencing title to, or interest in, such property or assets.”

“Property also includes property of any kind used in the commission of an offence under this Act or any of the scheduled offences.” – explanation to Sec 2(v) of PMLA 2002.

Powers of Investigating Officers under PMLA 2002

- “To provisionally attach any property derived or obtained, directly or indirectly, by any person as a result of criminal activity relating to a scheduled offence or the value of any such property” Section 5 of PMLA 2002.
- “To conduct survey/inspection of a place” by virtue of Section 16 of PMLA 2002.
- “To conduct search of building, place, vessel, vehicle or aircraft & seize/freeze records & property” — by virtue of Section 17 of PMLA 2002.
- “To conduct personal search “— by virtue of Section 18 of PMLA 2002.
- “To arrest persons accused of committing the offence of Money Laundering.” — by virtue of Section 19 of PMLA 2002.
- “To summon and record the statements of persons concerned.” — by virtue of Section 50 of PMLA 2002.

Penal Provisions under PMLA 2002

- Rigorous imprisonment upto 3 to 7 years along with the fine without any upper limit for all schedule offences.
- In case of money laundering offences pertaining to narcotics, rigorous imprisonment upto 3 to 10 years.
- Attachment of property.
- Seizure/freezing of property and records.
- The relevant authority can arrest a person if on the basis of material in his possession, that person has been guilty of an offence punishable under PMLA. The reason of arrest will be recorded in writing.

History of Enforcement Directorate (ED)

On 1st May 1956, ‘Enforcement Unit’ was formed under Department of Economic Affairs to have a check on Exchange control laws defaulters under Foreign Exchange Regulation Act 1947.

In 1957, Enforcement Unit was renamed as ‘Enforcement Directorate’. In 1960, the control of Enforcement Directorate was transferred to Department of Revenue. During the period of 1973 to 1977, it came under jurisdiction of Department of Personnel and Administrative Reforms.

After that since today. it is functioning under the Department of Revenue, Ministry of Finance.

Offices of ED

Its head office is in New Delhi with 5 regional offices at Mumbai, Chennai, Chandigarh, Kolkata and Delhi. Besides these, ED has a vast network of zonal offices and sub zonal offices all over India.

Functions of ED

- To investigate the matters related to the contraventions of Foreign Exchange Management Act 1999 (FEMA). ED can adjudicate these type of cases and has the power to impose penalties upto three times of the sum involved.
- To investigate the matters related to the contraventions of the Prevention of Money Laundering Act 2002. It identifies & locates the proceeds of crime arising due to the scheduled offences mentioned in the Act, attach and confiscate the properties acquired through scheduled offences. There have also been given the powers to prosecute the offenders.
- To look into the cases of Fugitives under The Fugitive Economic Offenders Act 2018. The Fugitive Economic Offenders (FEO) Act 2018 act has been made to have a check on the fugitive economic defaulters of the country from running away from India and the jurisdiction of Indian courts to hide their offences.
- To sponsor matters of preventive detention under Conservation of Foreign Exchange and Prevention of Smuggling Activities Act 1974 (COFEPOSA) with reference to the contraventions of FEMA 1999.
- Besides the implementation of the above laws, ED has been given an important task to co-operate with the international agencies/authorities in the matters related to money laundering and restitution of assets under Prevention of Money Laundering Act.

ED will perform the above functions keeping in view the concepts of ‘Integrity’, ‘Accountability’, ‘Commitment’, ‘Excellence’ and ‘Impartiality’. during its course of work.

Performance of ED with reference to PMLA 2002

Table 1
Year Wise Performance of ED with reference to PMLA 2002

Year	No. of Cases Registered	No. of Provisional Attachment Orders Issued	No. of Provisional Attachment Orders Confirmed	Value of Assets Under Attachments Crore Rs.	Value of Assets Under PAOs confirmed by Adjudicating Authority
2013-14	209	130	57	1773	1395
2014-15	178	166	138	3657	2151
2015-16	111	105	117	2001	2952
2016-17	200	180	118	11032	9189
2017-18	148	196	179	7432	5086

Source— Official Website of ED¹

Explanation—

The above table no. 1 shows the Performance of ED for the last 5 yrs. ending on 2017-18. This table describes the no. of cases registered to ED regarding contraventions of PMLA 2002, no. of Provisional Attachment Orders (PAOs) issued by ED and No. of Provisional Attachment Orders confirmed by ED. It also shows value of assets under attachment and value of assets under attachment confirmed by adjudicating authorities.

The Central Government will appoint an Adjudicating Authority having rights and powers mentioned under the act. In this Adjudicating Authority, there will be a chairperson appointed by Central Government and two other Members. Each member of Adjudicating Authority will have noticeable experience in the field of law, business, administration, finance or accountancy, foreign laws etc.

Table 2
Year Wise Performance of ED with reference to PMLA 2002

Year	No. of prosecution Complaints filed	No. of Persons Arrested
2013-14	55	7
2014-15	69	19
2015-16	74	32
2016-17	101	31
2017-18	103	38

Source— Official Website of ED¹

Explanation—

The above table no. 2 shows the Performance of ED for the last 5 yrs. ending on 2017-18. This table describes the no. of prosecution complaints filed regarding contraventions of PMLA 2002 and the no. of persons arrested.

Table 3
Overall Performance of ED (since 1st July 2005 to 31st March 2018)

No. of Cases Registered	881
No. of Provisional Attachment Orders Issued	973
No. of Provisional Attachment Orders Confirmed	769
Value of Assets Under Attachments Crore Rs.	29468
Value of Assets Under PAOs confirmed by Adjudicating Authority Crore Rs.	22060

Source— Official Website of ED¹

Explanation—

The above table no. 3 shows the overall Performance of ED from 01.07.2005 to 31.03.2018. This table shows the no. of total cases registered to ED regarding contraventions of PMLA 2002, total no. of Provisional Attachment Orders (PAOs) issued by ED and total No. of Provisional Attachment Orders confirmed by ED. It also shows total value of assets under attachment and total value of assets under attachment confirmed by adjudicating authorities.

Table 4
Overall Performance of ED (since 1st July 2005 to 31st March 2018)

No. of prosecution Complaints filed	451
No. of Persons Arrested	152

Source— Official Website of ED¹

Explanation—

The above table no. 4 shows the overall Performance of ED from 01.07.2005 to 31.03.2018. This table shows the no. of total prosecution complaints filed regarding contraventions of PMLA 2002 and the total no. of persons arrested.

List of Some Cases Handled by ED

INX Media Case, D. K. Shivakumar Case, Augusta Westland VVIP Chopper Case, Farooq Abdullah & Mehbooba Mufti Case, Infrastructure Leasing & Financial Services (IL&FS) Payment of Interests Case, PNB Scam, Vijay Mallya Case, Rahul Choksi Case, Nirav Modi case, Sharda Chit Fund Scam, Rose Valley Chit Fund Case, Allocation of Coal Blocks Scam, Aviation Scam, ICICI Bank Scam etc.^{6,7}

“The Centre informed the Supreme Court on Wednesday that 4,700 cases are being investigated by the Enforcement Directorate (ED) as on date, and only 313 people have been arrested for the alleged offences since the enactment of the Prevention of Money Laundering Act (PMLA) in 2002. The total amount covered by interim orders of no coercive action passed by the courts in such matters is approximately Rs 67,000 crore, the government told a bench headed by Justice A M Khanwilkar.” – The Economic Times News on Feb. 23, 2022

“Fourteen people, guilty of economic offences involving Rs 100 crore or more, have been listed as fugitive economic offenders by the Enforcement Directorate, which is speeding up efforts to bring back the fugitives. Of the 14 people, nine—Vijay Mallya, Nirav Modi, Nitin Sandesara, Chetan Sandesara, Dipti Chetan Sandesara, Hitesh Kumar Narendrabhai Patel, Hajra Iqbal Memon, Junaid Iqbal Memon and Asif Iqbal Memon— have already been declared fugitive economic offenders by the competent courts.” —The Week Magazine

The rest five who have not been declared fugitive economic offenders by the competent courts as yet are— Mehul Choksi, Zakir Naik, Nitish Thakur, Jatin Mehta and Sanjay Bhandari.

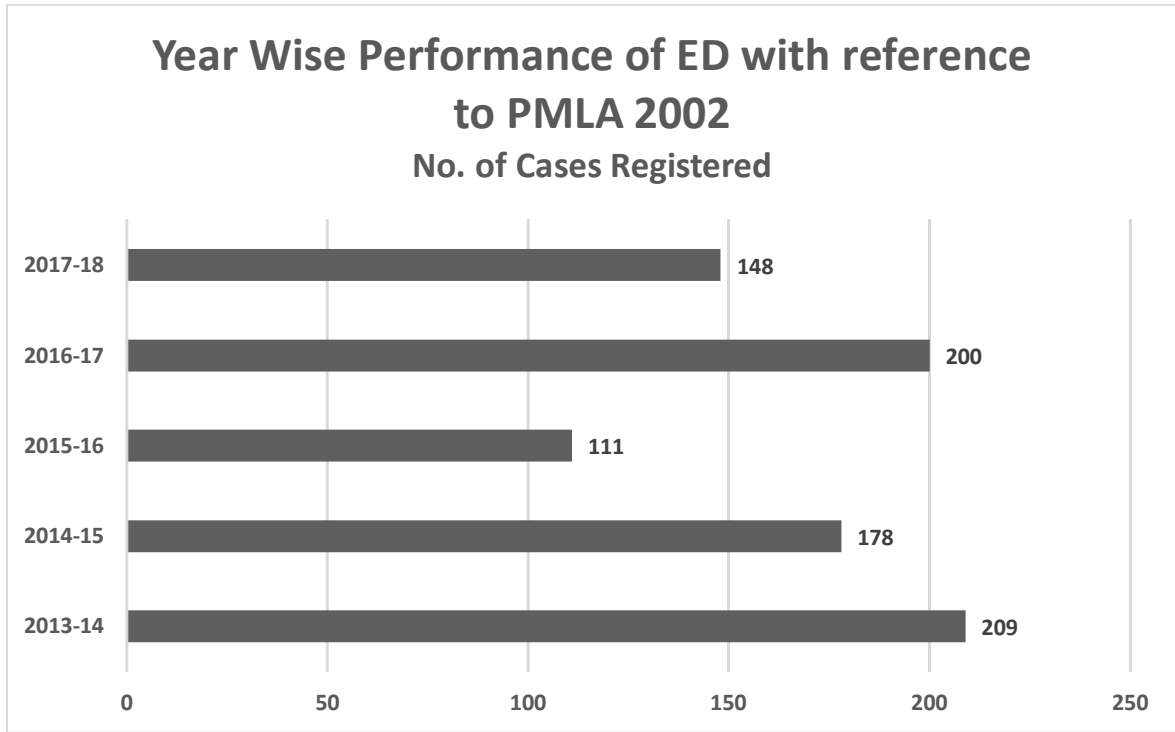
Suggestions & Conclusion

The Prevention of Money Laundering Act has been made effectively to curb all aspects of money laundering. Its implementation through ED is quite effective. ED has made it successfully to curb activities of money laundering at all its stages like placement, layering and integration. ED is fully supported by various agencies like FIU-Ind, RBI/SEBI/Registration Authorities/Banks/Business Entities, Police, NCB, CBI etc. In the fight against parallel economy, PMLA 2002 has proved itself a milestone. The working of the Enforcement Directorate as the nodal authority for enacting the PMLA has made a huge effect on the money launderers’ activities. ED should be given more powers to curb the activities of money launderers. PMLA should be made stricter both in terms of fine and prosecution. Cooperation with international authorities need to be increased to have a more intense hammered attack on money launderers. In the last it can be said, that with the help of various supporting agencies and through the rights and powers given by PMLA 2002; ED has been quite successful to have a check on the flow of money earned or arisen due to illegal sources.

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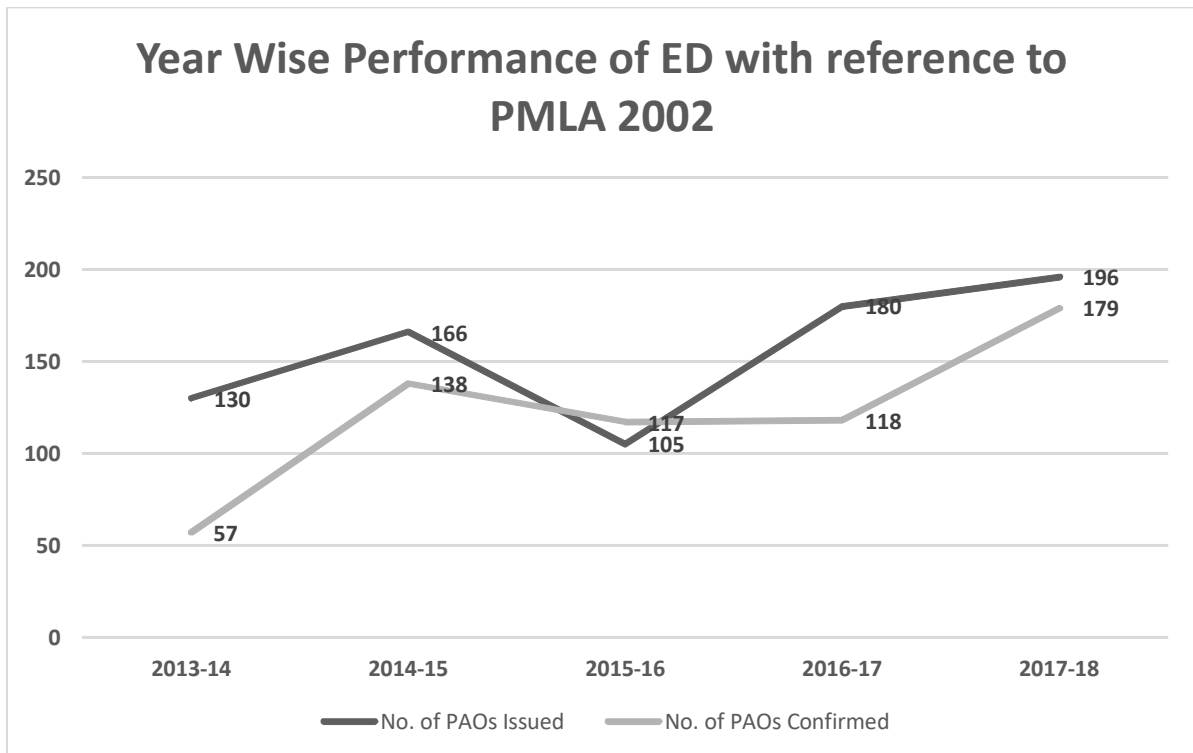
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Diagram 1



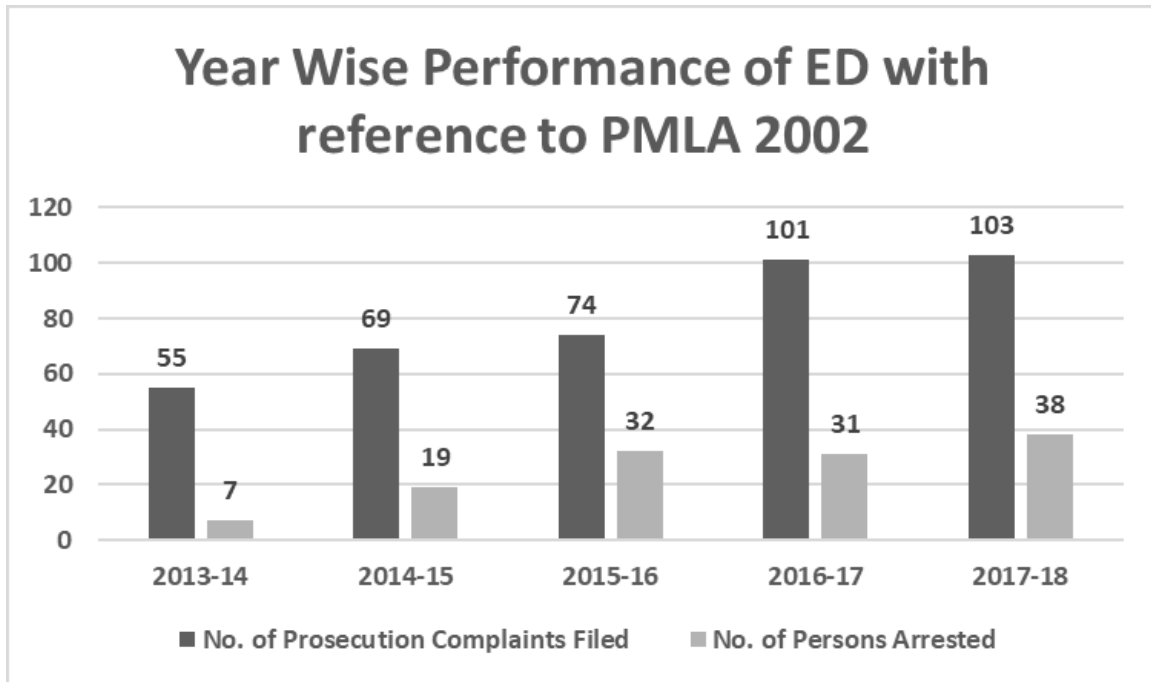
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Diagram 2



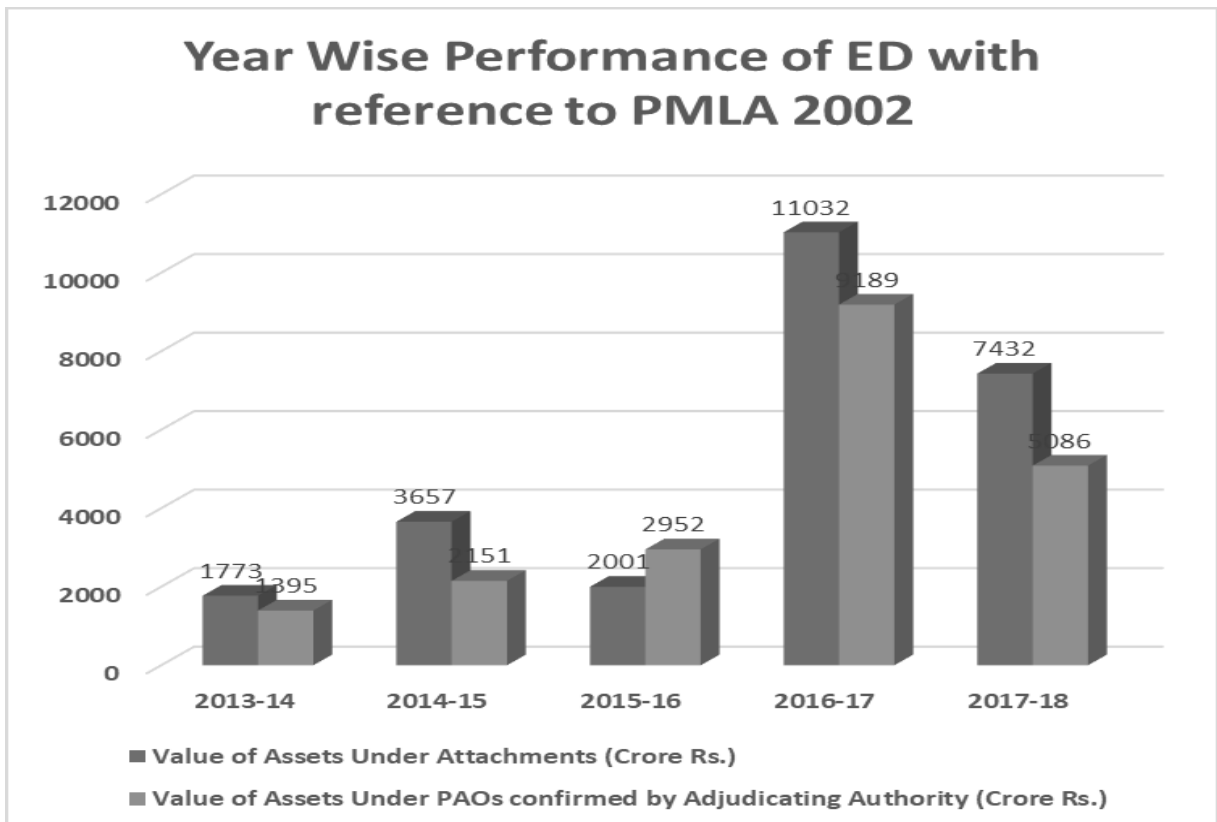
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Diagram 3



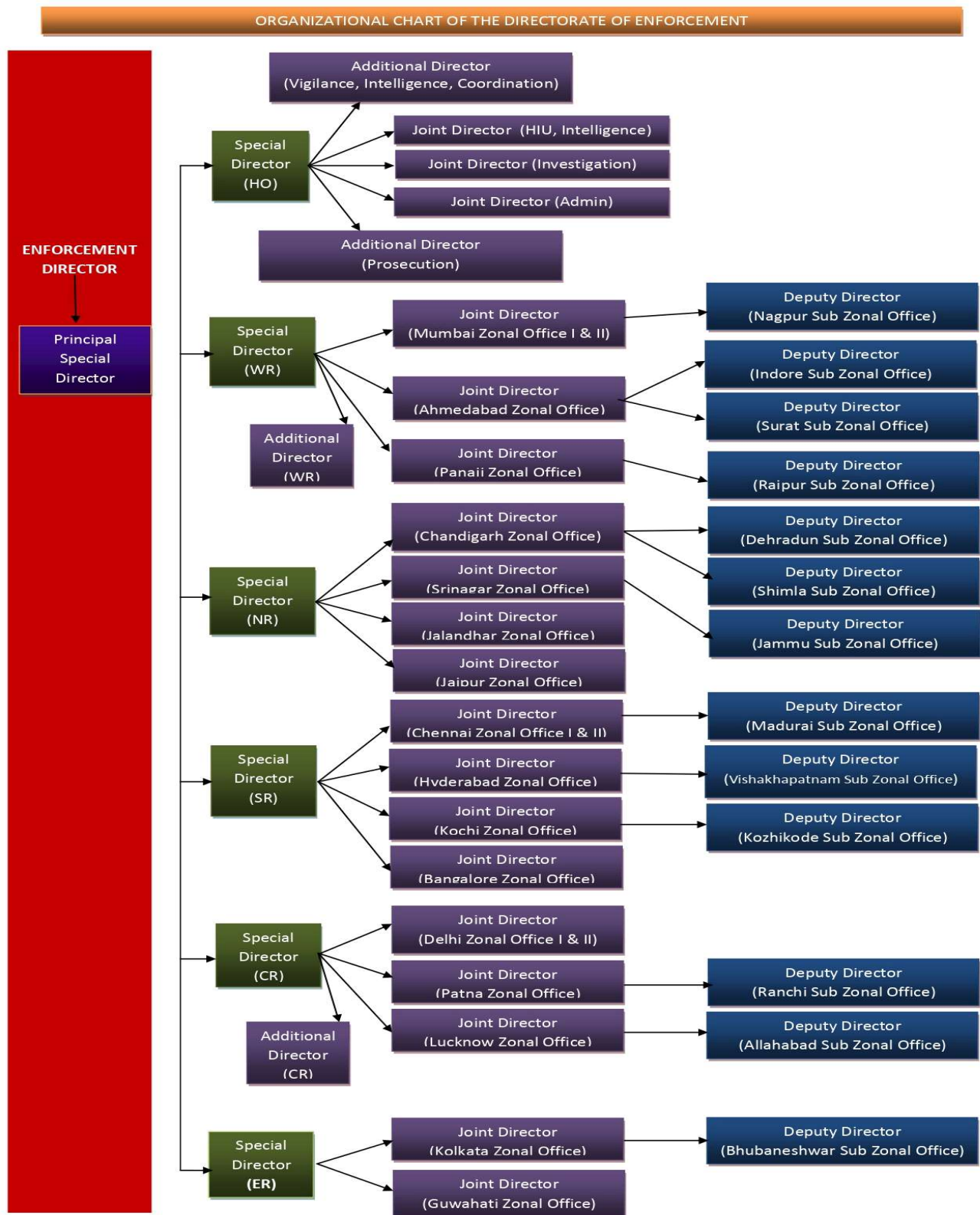
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Diagram 4



Source—Table 1 of this paper

Diagram 5



Source— Website of Enforcement Directorate

4

BLACK MONEY – SOCIAL AS WELL AS AN ECONOMIC EVIL

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Abstract

Black Money or Unaccounted Money or Shadow Money or parallel economy, whatever name you may call it, poses a serious threat to the stability and growth of the country's official economy. It is unaccounted or concealed income of any person that may be acquired by illegal means punishable under law of the land. Most of the time, the income is most charged to tax as per the rules and regulations. In India, the size of black money is increasing due to a lack of punishment and social awareness. The growing size of black money is a real danger for the economy of the country, but political will is not in favour of abolishing it due to their self-interest. Demonetisation of the currency was one of the few steps government has taken to curb the trend of black money. Though the outcomes of demonetization were not satisfactory as expected but it was a real and honest step. Various laws were enacted to penalize the economic offenders and to seize the unaccounted money.

Key Words – Black Money, Parallel Economy, Demonetization, Hawala Transaction.

Black money or parallel economy may be defined as an unsanctioned sector of the economy that runs parallel to the economy of the country but its objectives and sources are different. It may be called as black economy, unaccounted economy, illegal economy, shadow economy, or unsanctioned economy. This parallel economy gains its strength from the continuous generation and multiplication of black money or black income. This parallel economy also poses a serious threat to the stability and growth of the country's official economy.

Money has no color but the source of earning and nature of its unaccountability along with the sense of transaction made it 'black money'. Tax evasion is one of the foremost reasons for the creation of black money but the origination of the money is also an important reason. Income earned from any of the illegal sources is black money. In short, the term black money is generally denoted unaccounted or concealed income or wealth as well as money earned through transactions wholly or partially illegal means like the drug trade, terrorism, corruption, any other criminal activities punishable under law. Black money has a very close relationship with the white money/ official economy and many times may be converted to white money or vice versa. A large portion of black money is generated through economic activities which are permitted under the law of the land but the same is not accounted for or taxed as per the rules and regulations of the country. If the tax and the penalties are paid as per law of the land, the money may be converted into legitimate or white money.

The existence of black money in India escalates or multiply due to the fact that the individuals who participate in it, find it advantageous to become multi-millionaire. The probability of getting caught for undertaking illegal economic activities is very low. Once a person is detected for tax evasion or other economic offenses, the chance of getting convicted is minimum and even if he was convicted, the punishment is not stiff in comparison to reward.

It has also been noticed that Indian society does not seem to condemn such economic offenses or tax evasion crimes and the accused continue to enjoy social prestige and status. Thus, the economic offenses are rising and black money is not considered a bad phenomenon. Most of the time, transactions are not reported in their books or under-reported by the taxpayers. Manipulation of accounts and parallel books of accounts are also common factors responsible for the creation of black money in India.

Causes of Black Money

The factors that give rise to the emergence of black money can broadly be classified as tax evasion, earning by violating the government regulation and controls, ineffective enforcement of tax laws, bureaucratic practices, political activities, and decline in the social and moral fabric of the society.

It is assumed that India has a very high rate of taxes in comparison to western developed nations. One school of thought believes that a higher rate of interest is responsible for individual tax evasion. India has adopted a progressive tax structure for income tax and so, the government charged a very high rate of tax on income above a certain limit. In the 70s, our country was considered as 'the most highly taxed nation' in the world. The Wanchoo Committee then recommended bringing down the taxes to a certain limit. After 1991, the government is reducing the tax rates continuously, but the marginal rate of income tax is still high in comparison to other developed countries. Nearly 5.89 crores income tax returns have been filed during the financial year 2020-21, but the taxpayers in our country are as low as 6.27% of the total population. In comparison, in United States 45% of the population are taxpayers. It is clear that we are lacking a tax culture. The government is considering widening the tax base and that is why the minimum tax limit is not changed by the finance minister in the last three years in the budgets.

Many people raise the question 'why should I pay tax'? Their arguments are that if they are paying for their food, their house, their medical treatment, their conveyance then why will they have to pay tax. They are not getting social security like in US and UK and so the tax rate should be nil or minimum. They argued that tax should not be a burden and it should be minimum. They also argued that our tax system is complicated, inefficient, corrupt, and not taxpayer-friendly.

Our budget 2021 also provides some major reliefs to simplify the procedural aspects of the tax system such as exemption of senior citizens of over 75 years of age from compulsory filing the return, the availability of pre-filled ITRs, tax holidays for affordable house owners, and exemption of auditing from increasing the limit of Rs. 5 crores to 10 crores for those who are doing their transaction 95% digitally.

A lot of black funds pave their way to foreign countries through clandestine channels. Such transfers are made possible by violations of foreign exchange regulations through Hawala transactions. Some money is transferred through the device of under-invoicing the exports and over-invoicing the imports. The country loses precious foreign exchange in these transactions and suffers a payment crisis at some time. Tax Heaven countries are helpful to the miscreants in creating black money. Tax havens are typically small countries that offer low or nil taxation for foreigners who decide to come and settle there. They usually offer strong confidentiality or secrecy regarding wealth and accounts, making them very attractive locations for the safekeeping of unaccounted wealth. In the process, black money corrupts our political system in a most vicious manner. At various levels, the Member of Parliaments, Members of Legislative Assemblies, Ministers, and party functionaries openly and shamelessly defend black marketeers. Some political leaders are also part of the black money cartel. They used to collect funds by using their position in society and the government. Now, the importance of the party has shifted to those who could raise the largest amount of black money as party funds and it is natural that those who raised black money for the party, were also able to raise funds for themselves to strengthen their own power base. Sometimes the country's policies are being bent in favour of big business houses under the pressure of black money. In such a situation, a parallel economy drives the policies of the country in the name of productivity and national interest. Wanchoo Committee rightly observed that black money is like a cancerous growth in the country's economy which, if not checked in time; is sure to lead to its ruination.

Consequences of Black Money

The growing effect of black money in every economy has a serious threat and in a number of ways malicious impact on the working of the economy. One of the most important direct effects of black money is the loss of revenue as a consequence of tax evasion besides the loss of revenue resulting from unreported production or illegal activities. As the government is not able to plug the leakages of tax evasion, it has to resort to other avenues of raising funds for the development and administrative expenses, resulting in an extra burden onto its citizens. Thus, tax evasion throws a greater burden on the honest taxpayers that leads to economic inequality and concentration of wealth in the hands of some dishonest persons in the country. It is the salaried person who suffered most as they cannot escape from the tax net as easily as any businessman can do.

A large amount of black money at the disposal of a few corrupt persons finds ready outlets in non-essential articles of conspicuous consumption and discourages the production of articles of mass consumption. This distortion in the product mix in favour of nonessential consumption items has an adverse effect on the production and subsequent healthy growth of the economy. It has been noticed that black money encourages investment in precious stones, gold and diamond jewellery, high-cost vehicles, luxury houses, etc. Investment in these items further enhances the quantity of the black money as tax evaders try to make their black money into white by undervaluing these assets. The investment in these asset classes made these assets out of the reach for the middle class and middle-lower class. Undervaluation of these assets further results in losses of the exchequer to the government. Real Estate, bullion sector, financial markets that include share and bond market, public procurement system, external trade that includes international transactions and informal service sector are some vulnerable sectors of the economy that are prone to generation of black money.

A large part of the black money is held in the form of cash or cash substitutes. This term is called 'black liquidity'. Most of the time government's attempt to control the excess liquidity failed due to this black liquidity. Since the liquidity results in heavy inventory build-up, it becomes a threat to price stability and control of inflation. Black money and tax evasion are also the cause of over financing the businesses and over-financing the business is more harmful than under financing. This trend also increases the inflationary measures.

Estimates of Black Money in India

In 1956, the government invited a well-known British economist N. Kaldor to study the Indian Tax System, quantify the black money, and provide his report for preventing tax evasion. He estimated total non-salary income on the basis of break-up of national income into three categories- Wages & Salaries, Income of the self-employed and; profit, rent, interest, etc. The difference between the estimated non-salary income above the exemption limit and the actual non-salary income assessed to tax measures the size of 'black' income. In 1958, the Direct Taxes Administrative Enquiry Committee (Wanchoo Committee) was appointed to advise the government on the administrative organization and procedures necessary for implementing the integrated scheme of taxation. The committee has adopted the findings of N. Kaldor with some modifications. In between various committees- 'Prevention of Corruption (1964), Monopoly Inquiry Commission (1965), Administrative Reforms Commission (1968), A study team on Leakage of Foreign Exchange (1969), Direct taxes Inquiry Committee (1969), Indirect Taxes Enquiry Committee (1970), etc. were set up to quantify and to prevent black money.

Wanchoo Committee used the method developed by Kaldor and provides the estimates for 1961-62, 1965-66 and, 1968-69. A well-known economist O. P. Chopra also estimated black money in his various papers period covering from 1960-61 to 1976-77. Though he also used the method adopted by Kaldor, the crucial finding of his study was that after 1973-74, the ratio of unaccountable income to assessable non-salary income went up. It differs from the Wanchoo Committee's assumption to have remained constant. His estimates were 50% higher than the estimates arrived at using Wanchoo Committee method. All the studies assumed that the salary income is fully reported and the evasion is confined to non-salary income. Chopra's estimates of unaccounted income have increased 6.5% of the gross national product (GNP) at factor cost to 11.4% of the gross national product (GNP).

National Institute of Public Finance Policy (NIPFP) conducted a study in 1985 under the guidance of Dr. Acharya. The NIPFP used 'the distribution of income among earners as the basis of assessable income' for tax and adopted 'the minimum estimate approach'. According to the report, it is the individual earners who are subject to tax assessment and; not the household. The study concluded that the black income generation in the economy in 1975-76 was between 15% to 18% of the GDP, in 1980-81 was between 18% to 21% of the GDP and, in 1985-86 was between 19% to 21% of the GDP. Some economists Suraj B. Gupta and Arun Kumar have estimated unaccounted income at 42% to 51% of the GDP. The World Bank Development Research Group on Poverty and Inequality in July 2010 estimated these figures were 20.7 percent and 23.2 percent respectively in India in 1999 and 2007.

Some newspapers and TV channels claim that Indians have more money in the Swiss banks than all other countries combined. Switzerland is a tax heaven country. Though these claims are not supported by any evidence, but it is claimed that the size of this parallel economy in India is not less than the economy of the country. In 2012, the Government of India has issued a white paper on black money which marked various factors responsible for the expansion of black money and tried to quantify the size of black money.

Government Initiatives To Deal With Black Money

Every now and then, the Indian Government comes out with bold policies to deal with the problem of black money. The Indian Government has always viewed the prevalence of black money, not merely as a serious menace, but also as an important indicator of decay in the moral values of society. Despite these measures, the phenomenon of increasing black money continues unabated. The measures taken by the Indian Government may be categorized into three broad categories-

1. Appointment of various commissions to study the root cause of black money;
2. Measures are taken to unearth black money that includes measures taken to channel the black money into the economic system of the country;
3. Measures are taken to prevent the further generation of black money.

The Indian government has assigned the task of enforcement of tax-related laws to various institutions. Central Board of Direct Taxes (CBDT) and Central Board of Excise and Customs (CBEC) are the prime institutions to deal with tax laws and the generation of black money, but there are many other institutions that implement the policies of the government to unearth the black money such as Enforcement Directorate (ED), Financial Intelligence Unit (FIU), Economic Offences Wing of the State Police, Central Bureau of Investigation (CBI), Serious Frauds Investigation Office (SFIO), and Narcotics Control Bureau (NCB), the Central Economic Intelligence Bureau (CEIB), and National Investigation Agency (NIA).

A number of changes were brought about through the finance acts since the 1970s to simplify and to check the menace of black money. Economic offenses are dealt with strict punitive actions and some laws were enacted to deal with these offenses-

- **Prevention of Money Laundering Act, 2002-** Money Laundering poses a serious threat to the financial system as well as the integrity and sovereignty of the country. ED is empowered to arrest the accused without a warrant, subject to certain conditions and the properties of the accused may be confiscated. PMLA offenses are cognizable and non-bailable.
- **The Fugitive Economic Offender Act, 2018-** The properties of the economic offenders who have left the country to avoid punitive actions and refuse to return to the country, are confiscated.
- **Goods and Service Tax, 2017-** Most of the indirect taxes are merged with one tax system GST to provide unity in the Indirect Tax System. GST reduces the tax burden on the consumer and mitigates the ill-effect of cascading or double taxation in a major way.

- **Benami Transactions (Prohibition) Amendment Act, 2016-** A Benami Transaction is a transaction made in a fictitious name, or the person providing the consideration is not traceable. A lot of black money finds its way in Benami transactions. The act of Benami transactions is strengthened and special courts of the fast trial were established.
- **Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015-** The act provides a one-time opportunity to disclose foreign assets and incomes and also penalizes the concealment of foreign income otherwise criminal liability attempting to evade tax is established.

On 6th November 2016, the government of India took a drastic step of demonetization to weed out black money from the country. The currency notes of Rs. 1000 and Rs. 500 denominations were made out of circulation overnight. The Income Tax Department and the Enforcement Directorate made inquiries in the accounts of large deposits of millions of account holders. The benefits of demonetization were numerous. 91 lac new taxpayers were added in the following year of demonetization and the total number of tax filers increased to 6.69 crores. Over time, governments have offered exculpations to the public in the matter of tax evasion based on the rationale that people must be given an opportunity to correct their misdeeds and contribute to nation-building. Voluntary disclosure schemes 1951, 1965, 1975, Amnesty circular 1985, Voluntary Disclosure of Income Scheme (VDIS) 1997, Income Declaration Scheme 2016, and Operation Clean Money 2020 were issued to help the taxpayers to flow their black money into the economy of the country.

Conclusion

The problem of black money is limited only to the newspapers, academicians, and debates and; is not attracting the attention of social scientists and more particularly economists and political leaders. Strong political will is not in favour of abolishing black money and unaccounted income. Searches and seizures of the politically powerful and hitherto non-reachable big businesses and officials are not easily conducted. There has not been created an atmosphere in which a substantial amount of black money might come out of hiding. Public expectations to fight this social and economic evil are high but the implementation of schemes announced by the government is quite low.

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5

GLOBAL WARMING: CAUSES, EFFECTS AND SOLUTION

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Abstract

Global warming is the long term heating of Earth's climate system due to human activities primarily burning of fossil fuel which increases percentage of heat trapping greenhouse gas levels in Earth's atmosphere. This trapped extra heat causes the rise in global temperature leading to climate change which is seen as rising in sea levels, destruction of communities as well as extreme weather conditions. Global warming is the result of an increase in magnitude of greenhouse effect caused by the presence of water vapors, carbon dioxide, methane, chlorofluorocarbons, nitrous oxide and other pollutants. These heat trapping gases are like a blanket wrapped around the Earth, keeping the planet warmer than it would be without them. Deforestation, industrial development, agriculture, over population, volcanoes, water vapors, melting of permafrost and forest blazes are some of the important causes of increase in greenhouse effect resulting in global warming. The major effects of global warming include- Rise in Earth's average temperature, threats to the ecosystems, spread of diseases, high morbidity and mortality rate and loss of natural habitats of several plants and animals, thus having a major impact on biodiversity. The way to reduce global warming is to move away from fossil fuel and by using renewable energy sources like solar, wind, and geothermal. We have to reduce our consumption of energy and water, by promoting public transportation, car-pooling, involving electric and hydrogen mobility and through waste management procedures.

Key Words - Global warming, Climate change, Green House Gases, Greenhouse Effect, Global Warming Potential, COP, Sustainable development. Biodiversity.

Global warming is a general increase in the average temperature of the Earth's atmosphere due to human or natural activities. This increase of temperature changes the ecosystems of Earth's atmosphere which in turn changes climate. Scientists have measured that since the pre-industrial period (1850-1900), human activities are estimated to have increased Earth's global average temperature by about 1°C (1.8°F). Presently the temperature increase is 0.2°C (0.3°F) per decade. In 1956, Gilbert N. Plass told that increasing greenhouse gases are responsible for global warming. Soon after, scientists of the world began to search a relation between level of greenhouse gases and average temperature rise of Earth. In 1980 scientists have recorded a rise in CO₂ level. In 2021, the measured atmospheric concentrations of carbon dioxide were almost 50% higher than pre-industrial levels. Water vapor, methane, Nitrous Oxide, Ozone (O₃), Chlorofluorocarbons (CFC_s and HCFC_s), Hydrofluorocarbons (HFC_s), Perfluorocarbons (CF₄, C₂F₆ etc.), SF₆, NF₃ etc. along with Carbon Dioxide collectively known as Green House Gases are responsible for global warming. These gases receive energy from sun and trap some amount of it causing global warming. If the greenhouse gases continues to increase with present rate, by 2100 the temperature of Earth's atmosphere will increase by 4-5°C resulting drastic climatic changes.

Green House Gases

Green House gases act like a blanket over the Earth’s atmosphere. They trap heat and don’t let them go back to space thus increase the Earth’s temperature. These gases are carbon dioxide, water vapour, methane, nitrous oxide, chlorofluorocarbons (CFC_s and HCFC_s), hydrofluorocarbons(HFC_s), perfluorocarbons (CF₄, C₂F₆ etc.), SF₆, NF₃ etc. Natural sources of carbon dioxide are more about 20 times greater than sources due to human activity but over of periods (before heavy industrialization) natural sources are closely balanced by natural carbon sinks (a carbon sink is anything that absorbs more carbon from the atmosphere than it releases for example plants, ocean, soil etc.) mainly photosynthesis of plants and marine planktons.

Causes of GHG/Global Warming

- Burning of Fossil fuels and deforestation increases carbon dioxide in the atmosphere.
- Livestock, farming, land use etc. increases methane in the atmosphere.
- Use of chlorofluorocarbons in refrigeration systems, and use of CFCs and halons in fire suppression systems and manufacturing processes.
- Excessive use of fertilizers that lead to higher nitrous oxide concentrations.

Carbon dioxide about 76%, methane 16% and nitrous oxide 6% contribute to total greenhouse gas emission. Carbon dioxide is an important greenhouse gas. It is released due to activities like deforestation, burning fossil fuels, respiration and volcanic eruptions etc.

Water vapor is the most abundant greenhouse gas in the atmosphere. It absorb long wave radiation and radiates it back to the surface thus contributes to global warming. Warmer air is able to hold more moisture, thus increase in water vapor in the atmosphere, contributes to global warming.

Nitrogen trifluoride (NF₃) is an extremely strong and long lived greenhouse gas. Its atmospheric burden exceeded 2 parts per trillion during 2019 and has doubled every five years since the late 20th century.

Methane (CH₄) is the main component of natural gas and is a very effective greenhouse gas. Directly or indirectly its presence in atmosphere increases global warming. It is the second highest greenhouse gas present in atmosphere.

Chlorofluorocarbons (CFCs), hydro chlorofluorocarbons (HCFCs) and halons affects us in two ways. It destroys the Earth’s protective ozone layer which protects us from harmful ultraviolet rays and also acts as greenhouse gas. They are hundreds to thousands of times more effective than carbon dioxide in contributing to climate change per unit of mass. It means their presence in traces is also very effective for global warming. A recent study shows that by replacing high-global warming potential HFCs with low-global warming potential alternatives, we can avoid 0.1°C of global warming by 2050.

Pounds of CO₂ emitted per million British Thermal Units of energy for various fuels are as below-

1-Coal (anthracite)	:	228.60
2-Coal (bituminous)	:	205.40
3-Coal (lignite)	:	216.24
4-Diesel-Fuel and Heating oil	:	163.45
5-Gasoline (without Ethanol)	:	155.77
6-Propane	:	138.63
7-Natural Gas	:	116.65

Globally, the primary source of greenhouse gas emission are electricity and heat (31%), agriculture (11%), transportation (15%), forestry (6%), manufacture (12%). Energy production of all types accounts for 72% of all emission.

The heat trapping capacity of important GHG after 20 years and 100 years as compared to CO₂ is as below-

Table 1

Global Warming Potentials of Greenhouse Gases when compared to CO₂		
Greenhouse Gas	GWP After 20 Years	GWP After 100 Years
Carbon Dioxide	1	1
Methane	72	25
Nitrous Oxide	289	298
HCFC-22	5160	1810
HFC-23	12000	14800
HFC-125	6350	3500
HFC-134a	3830	1430
HFC-143a	5890	4470
CF ₄	5210	7390
C ₂ F ₆	8630	12200
SF ₆	16300	22800

Source: Climate change 2007: The fourth Assessment Report, Intergovernmental Panel on Climate Change.

The world’s largest greenhouse emission come from China, The United States and European Union. Per capita greenhouse gas emission are highest in the United States and Russia. According to 2021 data, China is the world’s largest emitter of carbon dioxide. The country now produces 9.9 billion metric tons of CO₂. According to Union of Concerned Scientists (each country’s share of CO₂ emission accessed on Jan. 23, 2022) — “China (22%), US (21%), India (7%), Russia (5%) and Japan (3%) are 5 major CO₂ producing countries.”

Effects of Global Warming

Global warming affects the Earth’s atmosphere in following ways -

1-Climate Change

It refers to the increasing change in the measures of the climate over a long period of time, including precipitation, temperature and wind patterns. Climate change affects this planet in many ways. It changes the weather pattern and disrupts the usual balance of nature. We face more frequent and intense drought, storm and heat waves. Oceans get warm, sea level rises and glaciers starts melting. Severe weather conditions adversely affects human life and biodiversity.

According to NASA Global Climate Change Website— “In 1824, Joseph Fourier calculated that an Earth-sized planet, at our distance from the Sun, ought to be much colder. He suggested something in the atmosphere must be acting like an insulating blanket. In 1856, Eunice Foote discovered that blanket, showing that carbon dioxide and water vapor in Earth’s atmosphere trap escaping infrared (heat) radiation.”

In the 1860s, physicist John Tyndall suggested—”Slight changes in the atmospheric composition could bring about climatic variations.”

In 1896, a paper by Swedish scientist Svante Arrhenius predicted— “Changes in atmospheric carbon dioxide levels could substantially alter the surface temperature through the greenhouse effect.”

In 1938, Guy Callendar connected “The relation of Carbon Dioxide increase in Earth’s atmosphere to global warming”. In 1941, Milutin Milankovic linked “Ice ages to Earth’s orbital characteristics”. Gilber Plass formulated “The Carbon Dioxide Theory of Climate Change” in 1956.

2-Rise in Ocean Level

Because of global warming, permafrost and ice are melting massively at the poles and increasing the sea levels. In a century, the increase reached 18 cm. and it is expected to rise up to 1 metre by 2100. The large amount of CO₂ captured by oceans is making oceans more acidic.

3-Biodiversity

The increase in temperature and climate change disturb the ecosystems, modify the conditions and cycles of plant reproduction. The scarcity of resources and climate change are changing life habits and migratory cycles of animals. We know that many species could not adopt with changing climatic conditions and we lost them forever. According to IPCC—”A 1.5⁰C average rise in temperature might put 20-30% of species at risk of extinction. If the planet warms by more than 2⁰C, most ecosystems will struggle.”

4- On Humans

Any change on the Earth’s atmosphere will naturally affect life and existence of people. Drastic climatic change is already disturbing social, health and geopolitical balances in most of the parts of the world. Extreme heat and poor quality of air will increase heart and respiratory complications like asthma, renal failure and pre term births. Temperature rise will increase heat related illness and deaths.

5- On Crops

Some laboratory experiments show that higher concentration of carbon dioxide may increase the plant growth but if temperature exceeds crop’s optimal level, sufficient water and nutrients are not available and therefore yield is reduced. Higher concentration of carbon dioxide in the atmosphere leads to reduced protein and nitrogen content in crops resulting in loss of quality. More extreme temperature and precipitation prevent crops from growing. Frequent floods and droughts due to climatic change will affect the yield. Water for irrigation will not be available. Many types of weeds, pests and fungi flourish under warmer temperatures, wetter climates and increased carbon dioxide and thus affect crop quality and yield. Overall global warming lead to food scarcity for human beings.

6- On Livestock

Heat waves directly affects the life of livestock and increases morbidity and mortality. Global warming also reduces the quality and quantity of feed and forages. Climatic change will increase prevalence parasites and diseases and affect livestock.

7- On Fisheries

Climatic change due to global warming will affect ecosystem of aquatic life. Moving in to new areas for adaption, they may find competition with other species for food and other resources. Warmer temperature are known for disease outbreaks in aquatic life. Increasing concentration of carbon dioxide in atmosphere increases the acidity of water and threatens the structure of sensitive ecosystem upon which some fish and shellfish rely.

8- Ice sheets on Greenland and Antarctic

Data from NASA’s Gravity Recovery and Climate Experiment show— “The Greenland and Antarctic ice sheets have decreased in mass. Greenland lost an average of 279 billion tons of ice per year between 1993 and 2019, while Antarctica lost about 148 billion tons of ice per year.”

9-Decreased Snow Cover

Satellite observations show that the amount of spring snow cover in the Northern Hemisphere has decreased over the past five decades. It means that the snow is melting earlier. Projections of scientists suggests that if the global warming continues as usual, there will be no ice on poles in net 100 years and the Glaciers will disappear.

Measures to Control Temperature of Earth

A sustained development policy is required to reduce global warming. Some of the measures by which we can keep the rise in temperature of the earth controlled; are as follows—

- **Controlled use of fossil fuels-** Increased use of fossil fuels increases global warming, therefore by controlled use of fossil fuels such as minimizing use of cars, promoting public transport and carpooling; we can reduce the production of CO₂ which is responsible for global warming.
- **Planting of trees-** Trees consume carbon dioxide for photosynthesis and release fresh oxygen. They act as carbon sink so more plantation of trees and stopping deforestation will reduce atmospheric carbon dioxide which in turn will reduce global warming.
- **Switch to renewable energy-** The energy supply sector such as electricity, heat and other energy is the largest contributor to global greenhouse gas emission and is responsible for approximately 35% of total emission. By switching to renewable energy sources, like solar energy, wind energy, tidal energy etc.; we can reduce the rate of global warming.
- **Use of energy efficient devices-** Use of energy efficient devices leads to reduce global warming.
- **Save water-** About 3% of the nation's energy is used to pump and treat water, so use water intelligently and it will in long run; reduce greenhouse gases and global warming.
- **Turn off electronic devices-** Turning electronic devices off when they are not in use save a lot of energy and can contribute to reduce global warming.
- **Raising awareness on climate change-** Raising awareness about global warming will increase the understanding of the effects of climate change on human life. This will change the behavior of people and will increase social support to minimize emission of greenhouse gases.

Recent Efforts to Reduce Global Warming

Recently COP-26 International Climate Conference took place in Glasgow, a city in Scotland from 31st October to 12th November 2021. The 4 goals of COP-26 are-

- 1- Secure global Net Zero by mid-century and keep 1.5^oC within reach by—
 - (a) Accelerating the phase out of coal.
 - (b) Curtailing deforestation.
 - (c) Speeding up the switch to electric vehicles.
 - (d) Encouraging investments in renewables.
- 2- Adopt to protect communities and natural habitats.
- 3- Mobilize at least \$100bn in climate finance.
- 4- Work together to deliver; finalizing the Parris Rulebook and accelerate action to tackle the climate crisis.

Net Zero means total emission are equal to or less than the emission removed from environment. According to data by Net Zero Tracker, only 66 countries have put a target year on their policies, laws or propositions out of 135 countries pledging carbon neutrality. Sweden and Germany targeted 2045, France, Denmark, Spain, Hungary Japan, Korea, Canada, New Zealand and Luxemburg 2050, for achieving net zero. P.M. of India declared in COP-26 on 1 Nov. 2021 that India will get zero neutrality by 2070. China has set a target of 2060 for net zero. Bhutan is the country with negative carbon emission and has become carbon sink-meaning that it absorbs more carbon dioxide than it produces. This is because of large amount of trees. More than 70% of the country is covered with trees.

UN Secretary-General on 9th Aug. 2021 said— “The solutions are clear. Inclusive and green economies, prosperity, cleaner air and better health are possible for all if we respond to this crisis with solidarity and courage. All nations, especially the G20 and other major emitters, need to join the net-zero emissions coalition and reinforce

their commitments with credible, concrete and enhanced nationally determined contributions and policies before COP26 in Glasgow.”

Conclusion

Thus several mitigation methods such as use of alternative green energy sources, reducing the use of fossil fuel, use of greenhouse reduction techniques during the emission, carbon capture and carbon sequestration, afforestation, reforestation, protection of existing forest reserve, and agroforestry are the efforts facilitated by several international, governmental and non-governmental organizations to control earth’s rising temperature. Global warming issue can be handled by removal of barriers to climate friendly technology, establishing efficient ecofriendly procedure for clean development mechanism and develop projects via Millennium Development Goal carbon facility. By involving all the stakeholders only; we can counter the challenges of global warming.

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6

CYBER STALKING : AN EVOLVING CRIME IN INDIA

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Abstract

Cyber stalking, which is simply an extension of the physical form of stalking, is where the electronic mediums such as internet; are used for the purpose of contacting another person in an unsolicited fashion. The term is used to refer to the use of internet, e-mail or other electronic communication devices to stalk someone. Stalking generally involves harassing or threatening behavior that an individual show repeatedly. The fact that Cyber Stalking does not itself involve physical contact, it may create the perception that it is not as serious as physical stalking. This is not necessarily true. As the internet becomes an integral part of our personal and professional lives, stalkers can take advantage of the ease of communication. It is true that both man and woman may be stalked online, but statistics shows that the majority of victims are female. The cyber stalking often seems to be more savage for female students than any other women. Since the jurisprudence of cyber stalking is not fully developed, therefore, it can be said that it is an evolving crime and is increasing rapidly. In this article, the author will first try to give a brief overview of the cyber-crime and cyber stalking. Secondly, the author will throw some light on the reasons of cyber stalking and how does it operate. Thirdly, the Constitutional aspect and the protective measures will be discussed and then lastly, some suggestions will be given to control this crime.

Key Words - Stalking, Cyber Stalking, Cyberspace, Crime, Cyber Crime.

1. Introduction

The internet is a source for almost anybody to access, manipulate and destroy other's information. The rapid development of the Internet and computer technology globally has also led to the growth of new forms of transnational crimes especially those which are internet related. Characteristic feature of these crimes are that these crimes are considered as illegal, unethical or unauthorized behavior of people relating to the automatic processing and transmission of data by the use of Computer Systems and Networks. These crimes have virtually no boundaries and may affect any country across the globe within a fraction of second. Ways of tackling cybercrimes through legislation may vary from one country to another, especially when cybercrimes occur within a specific national jurisdiction with different definition and socio-political environment.¹

Cybercrime spans not only state but national boundaries as well. At the Tenth United Nations Congress on the Prevention of Crime and Treatment of Offenders, in a workshop devoted to the issues of crimes related to computer networks, cybercrime was broken into two categories and defined thus:

“Firstly, cybercrime in a narrow sense is any illegal behavior directed by means of electronic operations that targets the security of computer systems and the data processed by them. And, secondly cybercrime in a broader sense is any illegal behavior committed by means of, or in relation to, a computer system or network, including such crimes as illegal possession offering or distributing information by means of a computer system or network.”²

Cyber Crime is the latest type of crime which affects many people. It refers to the criminal activities taking place in computer or computer networks, intentionally access without permission; alters, damages, deletes and destroys the database available on the computer or network, and also includes access without permission on a database or programme of a computer in order to devise or execute any unlawful scheme or wrongfully control or obtain money, property or data. It poses the biggest challenge for the Police, Prosecutors and legislators. Crimes of this nature are usually indulged in by young teens, recreational computer programmers and persons having vested interest. Cyber-crime in its most practiced form includes offences such as tampering with the source code of a programme, hacking into computer systems, publication of obscene information and misuse of license and digital signatures etc. The problem is multi fold as it covers the crime related to economy as well as other crimes such as pornography which has its basis in certain moral standards and uses parameters like indecency and obscenity.³ Unlike conventional crimes though, there is no policeman patrolling the information superhighway, leaving it open to everything from Trojan horses and Viruses to Cyber stalking, trademark counterfeiting and Cyber terrorism.⁴

2. Cyber Crime

This crime has no boundaries and can affect any county badly. This crime can be done against the individual and nation too. If this crime is committing against an individual person so it would only affect a person but if it is committing against nation it can also affect nation badly. It has been seen that the ratio of cyber-crime against women is much higher than men. There are various cyber-crimes committed against women that are given below—

1. Harassment through e-mails.
2. Cyber pornography
3. Cyber stalking
4. Defamation
5. Morphing
6. E-mail spoofing

2.1 Crimes Committed Under Cyber Zone

Crimes committed under cyber zone are scams through computer, misuse of phone, theft of information of a company, national revolt, cheap messages, use other's computer for detrimental purpose, stealing of software, attract of virus e-mail, cyber terrorism, harassment through e-mails, cyber pornography, cyber stalking, defamation, morphing, e-mail spoofing etc.

2.2 Why Cyber-crime Is Increasing?

Cyber-crime is increasing with great speed day by day. Its main reasons are given below –

1. Nominal risk in cyber crimes
2. Less knowledge about cyber-crimes.
3. Lack of infrastructure and Trained police officer.
4. Lack of reporting and registration of cyber crime

Due to above reasons cyber-crime criminal has less chances to be caught and criminal is fearless; besides it the person who has fallen prey with this crime even doesn't know that law can help so he doesn't file the case and if he files the case; India's law doesn't have a specific infrastructure to take action against this crime. If he goes to police station to file the case; our police officer are not acquainted about this crime, they try not to file the case.

2.3 Crimes which are Related to Women Under Cyber Zone

With technology development Crimes which are related to women are also developing. Few of them are sending inappropriate and obscene messages, cyber defamation, fishing of identify, photography, harms of privacy, harassment through mobile and laptop, related to photo cybercrime, cyber stalking etc.

2.4 Increasing Cyber Crime Related to Women

There are some cyber-crimes which only relate to women. Women have been considered soft target for a long while some crimes are committed for women's modesty, because women are very curious about their modesty. Some examples of cyber-crimes related to women are harassment through e-mails, cyber pornography, cyber stalking, hacking, defamation, morphing, e-mail spoofing etc.

2.5 Reason of Increasing Crimes which are related to Women

Crimes which are related to women might have many reasons for it depending upon the crime nevertheless reasons may be the will of a person to blackmail or revenge. Its main reasons are that in this crime while doing the crime criminal is always outreaching and has less setback. Also, India does not consist any specific infrastructure of cyber-crime due to that cyber-criminal may not be caught easily.

3. Stalking or Cyber Stalking Crime

Either cyber stalking or stalking did not come under the category of crime in India. But after the Criminal Law (Amendment) Act, 2013 it come under the category of Crime in India. If a man is stalking a woman so it is stalking crime. Under this crime all electronic gadgets that were used to commit crime like computer, laptop, mobile, etc. all; will come under this crime.

3.1 Meaning of Stalking

The exact meaning of stalking is to chase but stalking word can be used in many ways.

3.2 Stalking Under Law

Stalking under Indian Penal Code 1860, Section 354D—

(1) “Any man who—

(i) follows a woman and contacts, or attempts to contact such woman to foster personal interaction repeatedly despite a clear indication of disinterest by such woman; or

(ii) monitors the use by a woman of the internet, email or any other form of electronic communication; or

(iii) watches or spies on a woman in any manner, that results in a fear of violence or serious alarm or distress in the mind of such woman, or interferes with the mental peace of the woman, commits the offence of stalking.”

“Provided that such conduct shall not amount to stalking if the man who pursued it proves that—

(i) it was pursued for the purpose of preventing or detecting crime and the man accused of stalking had been entrusted with the responsibility of prevention and detection of crime by the State; or

(ii) it was pursued under any law or to comply with any condition or requirement imposed by any person under any law; or

(iii) in the particular circumstances such conduct was reasonable and justified.”

(2) “Whoever commits the offence of stalking shall be punished with imprisonment of either description for a term which shall not be less than one year but which may extend to five years, and shall also be liable to fine.”⁵

3.3 Cyber Stalking

Cyber stalking means to stalk and to chase someone and follow him/her and intimidate by posting message or we can say that when a person starts following someone through internet this condition is called cyber stalking. A person who is doing cyber stalking crime can use computer, mobile and any other source.

The person who demolishes others' dignity in society and tries to make him notorious by wing internet is said to be cyber stalker.

Cyber stalking is defined as the activities of harassment and to hassle someone by stalking him or her through internet. Cyber-crime may turn into the pernicious violent. It can give physically harm to victim. There are many cyber-criminal who commit this crime with a view to having control over the victim by threatening them. It frequently happens to adult women. Cyber stalking in the crime where culprit does not have to move up from his home to harm someone meanwhile he is not scared of being caught.

There are two types of cyber stalking—

1. Online harassment that happens through internet.
2. Off line harassment is when a criminal tries to the address and telephone number of victim.

4. Reasons of Cyber Stalking

The zone of cyber stalking keeps getting increasing day by day at present time. It is done without knowing that it is a crime according to Criminal Law (amendment) Act, 2013. But under this Act it is declared that cyber stalking is a crime unless it is committed against women. But region of cyber stalking is not for women but also for men. Recently supreme court has declared that Privacy is a fundamental right by means of we can expect that stalking crime may come under this.

5. Change in the Mode of Stalking Crime through the Development of Technology

Development of science is a convenience but sometimes it seems to be inconvenience. But this development has not been so earnest which is happening these days and the reason of this inconvenience in technology and its appearance or zone is called cyber-crime. Through the development of technology; many crimes entered our social life and these crimes are called cyber-crime. At present a crime is spreading out rapidly which is known as cyber stalking.

For an example— when a man used to stalk a woman so he had to walk up to women; in this way he would commit crime. For this crime women had to get out her house then the crime was committed with women. But in present scenario because of development of technology it is not necessary that if a woman goes to outside of her home, or office, or work place then this crime would be committed. While it can early be done through internet during at home, or office, or workplace etc.

6. How does Cyber Stalking Operate?

First of all culprit tries to gain enlightenment about victim like address, his/her phone no., where does he/she work, where does he/she go daily, his/her street name, age, family background etc. Where the culprit is familiar to victim, so he can easily get information. If he is any stranger, he collects information through internet like face book and checks his profile and comes to know about victim.

Stalker could misuse victim and can post the info on any social website as though the victim is himself posting. The post can be related to sex service and to any other cheap thing. If stalker has victim's phone number so, he can distribute it amongst the people and invite them to vex victim by making calls him up.

Stalker also disturbs the victim by calling him spade a spade and criminal always calls victim name and urges victim to do the thing which is beyond his deliberation. Stalkers have aimed at many woman who are related to respected familiar.

7. Protective Measures against Cyber Stalker

The first thing that should always be recalled about stalker that is; they always look at the dark side of a person and try to know about his or her weakness and precaution for victim is not to be so curious about e-mail and message of social site. Instead of wasting time on replying; file the case against it in police station. If you get some information online about any stalker, you can also report this on ISP (Internet Service Provider). This might help tracing the culprit.

Most of the stalker are the lover. They always chase boyfriend and girlfriend by stalking and the last way to conceal it is not to answer. The last suggestion is for parents, they should not let their children talk and chat with any stranger and unknown person. So it would be much safe for them or well for their children.

8. Suggestions

We should not better take Cyber Crimes in easy way and; should not try to conceal it. By following given suggestions we can fight the various types of Cyber Crimes-

- Gain ample enlightenment about cyber-crime and follow them.

- Keep passwords of social media apps. secret and never tell to anyone.
- Check cyber safety frequently.
- Always keep on your privacy features not to be exposed to known or unknown person. If it is essential to expose so, follow all safety.
- Never install useless software and application in your mobile, computer and laptop.
- If there is possibility of cyber-crime with you, inform your family and police immediately.
- There must always be amendments in the rules of so that a person might be aware of the complications of the cyber-crimes.
- The workers must be educated who work for cyber organization.
- Government should give knowledge to police about cyber-crimes.
- The Cyber Security Cells should be established in a large number. They must be able to compete with the challenges of cyber-crime.

9. Conclusion

We can say that cyber-crime is increasing day by day, some of them are crimes which are related to women; one of them is stalking. Prima facie it looks like a manic crime. But when it comes into existence it shows its gigantic appearance. Even though people don't have enlightenment about cyber-crime yet it is increasing day by day and they are becoming aware of it. Women should be bold enough to have a legal fight with the cyber stalkers. The problem of stalking couldn't be solved by hiding; one has to fight with it using the existing social, legal, moral and ethical infrastructure.

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7

LIBRARY SOFTWARE PACKAGES DEVELOPED IN INDIA : AN EVALUATION

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Abstract

Like other areas of human life; today libraries have also started using the computers in providing various services to users and in other house-keeping activities. Use of computer in libraries is called automation of libraries for providing better and quick services to the users. For this purpose, various agencies, institutions & corporate undertakings in India and abroad have developed various software for libraries. The present article focuses on brief description and evaluation of some of these important software packages developed in India and which are being used largely in the libraries. Besides this, the article is intended to enlighten the meaning of software, types of software, development history of library software. The article also provides certain guidelines and the criteria for the selection of suitable library software.

Key Words - Library software, software package, library automation, library management software

Introduction

As all of us know that today; **ICT (Information, Communication & Technology)** is being used in each and every area of human life. Libraries are not exception of it. The libraries, too, have seen a lot of changes over the recent years. One of the most prominent changes in libraries is **Library Automation** wherein every task related to services to the users and management of a library; is fully computerized and by using ICT, now the libraries are able to provide better and quick services to the users. Gradually all traditional libraries are being converted into automated libraries.

For automation of a library, the computer is an essential tool, which consists of various types of other components also. To make these active, the computer needs instructions or commands. These instructions or commands are provided by the software and the software is a set of instructions or commands to the computer. Through these set of instructions or commands (i.e. software) computer performs various operations in libraries. The software is developed to enable computers to perform desired activities and operations in libraries. In this way, we may say that, besides computers, software is also very essential tool for automation of any library.

What is Software

As we know that hardware is the collection of physical components of a computer, whereas software means to perform specific tasks with the use of hardware. The software contains complete and unambiguous description of each task. In other words, software may be defined as a set of programs for a computer. Each program is a complete specification of the process to be performed on supplied data.

Types of Software

The software can be broadly categorized into two types –

- (i) System Software, and
- (ii) Application Software.

The **system software** is known as **operating system** which is a set of programs inbuilt in computers to run the computer whereas **application software** is used in the computer to perform specific applications. In case of libraries, application software is used to automate the house keeping operations such as acquisition, technical processing, cataloguing & classification, circulation, serial control etc.

Development History of Library Software in India

The application of computers in the field of library and information science in India started from the 1960s but accelerated in the 1980s and in last two decades, significant efforts were made to computerize the Library Information System.

First, **INSDOC** used computers in the field of the library. In the 1960s, IBM designed IBM 1620 data processing system for the Model-1 computer, which was capable to prepare a rich catalogue of scientific journals. **BARC** (Bhabha Atomic Research Center), Bombay (now Mumbai) also tried to develop the AFSARI Software System at COBOL for CAS (Current Awareness Service) and selected information service. **DRTC (Documentation Research & Training Center, Bangalore)** made several experiments in the DFS (Document Finding System) under the direction of Prof. Neelamedhan and a set of programs were developed and run on IBM 1401 Computer System. Some other agencies also worked in this direction such as NIC, New Delhi; UGC, New Delhi; IIT, Delhi; BHEL, Hyderabad; RRC, Kalpakkam; NAL, Bangalore, etc. Thereafter, other many national and regional organizations like INFLIBNET, Ahmedabad; INSDOC (now NISCAIR), New Delhi; DESIDOC, New Delhi and DELNET, New Delhi etc. shown interest in developing library software and distributing it at a very low-cost such as **SOUL** by INFLIBNET, **SANJAY** by DESIDOC, **MAITRAYEE** by CMC Ltd., **DELPLUS** by DELNET, **GRANTHALAYA** by INSDOC (NISCAIR) and **e-Granthalaya** by NIC etc.

Evaluation of Some Library Software Developed in India

In view of the increasing demand of library software, world's many corporate companies have also jumped in the field of developing library software. A flood of such companies has come. Now, a large number of library software developed by these companies, is available in market. Some government agencies of India and abroad have also developed library software on commercial basis for general application in libraries. As our research is limited to Indian software, so we will discuss only some important Indian library software, which are being used largely by the libraries.

A list of some software packages developed in India is as given below :

S.N.	Name of Software	Name of Developing Institution/Agency/Company
1.	CYBRARIAN	CR2 Technologies Ltd., Ahmedabad
2.	DELMs	DESIDOC, New Delhi
3.	DELPLUS	DELNET, New Delhi
4.	e-GRANTHALAYA	NIC, New Delhi
5.	G-Library	Gayatri Infotech Pvt. Ltd., Pune
6.	GRANTHALAYA	INSDOC (NISCAIR), New Delhi
7.	iSLIM	Algorithmes Consultants Pvt. Ltd., Pune
8.	LIBMAN	Datapro Consultancy Services Ltd., Pune
9.	LIBRA	Ivy Systems Limited, New Delhi
10.	LIBRARIAN	CR2 Technologies Ltd., Ahmedabad
11.	LIBRATOR	CMC Ltd., Kolkata
12.	LIBRIS	Frontier Information Technology Ltd., Hyderabad
13.	LibSoft	ET&T, New Delhi
14.	LIBSYS	Libsys Corporation, New Delhi
15.	MAITRAIYEE	CMC Ltd., Kolkata (For CALIBNET Project)
16.	Mastersoft	Mastersoft ERP Solutions Ltd., Nagpur
17.	SANJAY	DESIDOC, New Delhi
18.	SOUL	INFLIBNET Centre, Ahmedabad
19.	TLMS	INFLIBNET Center, Ahmedabad
20.	WILISYS	WIPRO Ltd., Bangalore

Brief description and evaluation of some important library software packages, is being presented here as below :

LIBSYS

LIBSYS is an integrated library management software, which was introduced by **Libsys Corporation (now Libsys Ltd.), New Delhi** in C and C++. It is the most popular library software in India having more than 1000 installations in different types of libraries. It has a contract with the British Council Divisions of South Asia, to provide automation and related services for its libraries.

Salient Features of LIBSYS

- It is fully integrated multiuser library management software that caters to the needs of advanced library and information centers.
- Although the software is based on its own bibliographic database, it is available for systems using ORACLE and SQL Server as back-end RDBMS.
- LIBSYS is built on its own centralized bibliographic database based on MARC (Machine Readable Catalogue) format supporting various types of materials in print as well as non-print form. It accepts data in standard machine readable formats such as US-MARC, OCLC (Online Computer Library Center), Ohio, U.S.A. etc..
- It provides full graphic user interface front end for the Windows client.
- It runs on a wide spectrum of hardware and operating systems, including UNIX, Linux, and Windows NT Operating Systems on the server side and having any version of Windows at the client side.
- It is very easy to operate and the library staff can begin to use it quickly without knowing much computer skills.

- It ensures high productivity because of minimum data entry requirements, maximum possible integration of functions and power search & query facilities.
- It covers almost all functions of a library.
- It has six modules - Acquisition, Cataloguing, Serial Control, Circulation control and OPAC (Open/ Online Public Access Catalogue).
- Its latest version LIBSYS 10 is an all-in-one Library Management Software designed to serve Startups, SMBs, SMEs and Agencies.

SANJAY

SANJAY is an integrated library automation software, which was designed by **DESIDOC (Defense Scientific Information & Documentation Center, New Delhi)** with the support of **NISSAT (National Information System for Science And Technology, New Delhi, closed in 2002)**.

Salient Features of SANJAY

- It is augmented version of CDS/ISIS (Computerized Documentation Service/Integrated Set of Information Systems) developed by UNESCO, for catering to the needs of the libraries.
- It is an integrated package that enhances the capabilities of CDS/ISIS by interfacing Pascal program.
- This package performs the library management functions such as acquisition control, online catalogue management, circulation control etc.
- It has been organized into two modules namely User Module and Maintenance Module. The user module helps library staff to carry out the routine operations like circulation control, acquisition control, serial control and assists the users to have online access to the catalogue. The maintenance module restricts the access right to a limited set of users as authorized by the database.
- The package is capable of handling numerical operations like calculations of budget allocations and expenditure.
- It provides linking of two or more databases for a single application, like linking an acquisition system with the online catalogue and circulation system.
- The inserted files are updated automatically whenever a change is made in the database.
- Faster response time.
- New menus can be inserted in between the existing menus without affecting their functions.

SOUL

Software for University Libraries (SOUL) is a state-of-the-art integrated library management software designed and developed by **INFLIBNET (Information Library Network) Center** based on requirements of college and university libraries. This software was designed to automate all house-keeping operations in library. The latest version of the software i.e. SOUL 3.0 was released in February 2021. The database for new version of SOUL is designed for latest versions of MS-SQL and MySQL (or any other popular RDBMS).

Salient features of SOUL

- It uses client server architecture, which adds extra advantages, for example high storage capacity, multiple access to single database, various levels of security etc. to the software.
- It is a user friendly software and is quite easy to work.
- The software is in compliance to international standards for bibliographic formats, networking and circulation protocols.
- The inbuilt network feature of the software allows multiple libraries of the universities to function together and access to distributed databases installed at various university libraries.

- Access to authority files on servers as well as selection box in various fields of records is one of the unique features of the software.
- The software is suitable not only for the academic libraries, but also for all types and sizes of special libraries and school libraries.
- Strong region-wise online and offline support for maintenance by regional coordinators through e-mail, chat and dedicated telephone numbers.
- Supports cataloguing of electronic resources such as e-journals, e-books or any type of virtual material.
- Support online cataloguing from MARC 21 supported bibliographic databases.
- The SOUL software comprises of six modules namely Acquisition, Cataloguing, Circulation, OPAC, Serial Control and Administration.

LIBRARIAN

LIBRARIAN is the complete library management software and automation solution that enables the library managers or librarians to manage and disseminate information in their libraries. It was developed by **CR2 Technologies Ltd., Ahmedabad**. It has revolutionized library automation in various institutions.

Salient features of LIBRARIAN

- It is an advanced and elegant library management software.
- It is a multiuser and multilingual software package using bar code technology. RFID (Radio Frequency Identification) options are also available in it.
- This net-based library solution uses web and MS-Windows client software to offer services and functions.
- It has all the functional modules like acquisition, cataloguing, circulation, article indexing, OPAC, serial control, bar code generation, member/student ID generation, administration etc.
- It can easily manage books/e-books, journals/e-journals, theses, dissertations, articles, newspapers, audio & video files, CDs & DVDs.
- Besides these, it can also manage documents, technical drawings, maps, annual reports, standards, licenses, agreements, contracts, tenders, physical assets etc.
- It also complies all the requirements of NAAC & AICTE.
- It is very easy to use, rich in features and simple to manage.
- It is best suitable for all types of school, college and special libraries.

e-GRANTHALAYA

e-Granthalaya is a Digital Platform developed by **National Informatics Centre**, Ministry of Electronics and Information Technology, Government of India for Government Libraries. It provides a complete ICT solution with integrated Library Management Software, Digital Library Module, Cloud hosting environment and a Library Portal.

Salient features of e-GRANTHALAYA

- e-Granthalaya is useful to transform traditional libraries to e-Library with Digital Library Services which includes automation of in-house activities of libraries, digital library integration and providing various online member services using Single Window Access System.
- Latest version of e-Granthalaya i.e. Ver. 4.0 is a 'Cloud Ready Application' and provides a web-based solution in enterprise mode with a centralized database for cluster of libraries.
- The ICT solution is well in compliance with international standards prevalent in libraries with use of latest ICT technology and cloud hosting.

- e-Granthalaya 4.0 uses PostgreSQL - an Open Source DBMS as back-end database solution and is made available in NIC National Cloud (Meghraj) for Government Libraries on request basis with hosting of application and databases for online access.
- As per NIC Policy on e-Granthalaya, the software is provided only to the government and semi-government organizations. The Software is not installed in libraries, rather it is hosted in NIC Cloud and libraries need to use it online.

DELMS

- **Defense Library Management System (DELMS)** is a comprehensive package which was developed by **DESIDOC (Defense Scientific Information & Documentation Centre), New Delhi** in 1988.

Salient features of DELMS

- DELMS allows the user to create and manage structured databases and to perform all library management functions independently.
- It has been divided into four modules: CATALOG, ACQUIS, CIRCULATION & SERIALS. All these modules are user-friendly and do not presuppose any prior computer skills or knowledge on the part of user.
- Two manuals, namely Instructions Manual and Reference Manual have been prepared to help users in the operation and use of this software package.

DEL-PLUS

DELNET (Developing Library Network, New Delhi) offers software solutions to libraries for library management and retro & conversion purposes. These softwares are based on MARC 21, AACR II and LCSH standards. At present DELNET is providing DEL-PLUS software free of charge to the member libraries for library automation purposes. Those member libraries that are interested in using DELNET software products are advised to get in touch with DELNET.

Salient features of DEL-PLUS

- This software was designed and developed exclusively to work under all kind of libraries.
- It has free upgradation.
- It follows internationally recommended standards such as MARC 21.
- It is easy to work with and comprises Acquisition, Cataloguing, Circulation, OPAC, Report Generation, Export/Import, Article Indexing, Stock Verification and Administration modules and can also be integrated with Bar Code solutions.
- Best for small and medium size libraries which have collection up to one lakh holdings.

Selection of Suitable Software for Libraries

Today, a large number of various types of software packages for libraries are available in the market. Now the question before librarians arises that which library software package should be purchased out of a large number of packages that are commercially available in the market. What are the criteria or check list to be considered in the selection of software package? Hence, an objective assessment or evaluation is required in the selection of a particular software for automation. Obviously, a librarian should take into account following factors prior to selection of the software package :

(a) Hardware - A library must select the software symmetrical to already exist hardware. Such software should be selected for which the cost of required hardware is less.

(b) Cost - To pay attention on the cost of the software is also very important, as each library has limited funds for buying software and the full success of the library automation is mostly depends on the qualities of the software.

(c) Operating system - The operating system is also a considerable point for suitable selection of the software package. Each operating system has its own qualities. Some of them are more convenient and some are not so.

(d) **Programming Language** - While selecting software, its programming language should also be kept in mind. How many facilities are there in that software, this depends on the language in which the software is written. All programming languages have their own qualities.

(e) **Data Storage Technique and Search Response Time** - When a user wants to get information about a document in an automated library, how much time the computer will take in searching the document; depends on the size of file arrangement, operating systems, hardware platforms etc. Data storing technique also plays role in determining the time taken in searching of the information. Hence the selected software should contain this feature also.

(f) **Library Services** - As the services provided by all the libraries are mostly similar but even then they differ at some instant. Some of the libraries provide specialized services. Hence, it is essential to observe the services, which are being provided in the library to the users, whether they all are taken care in the software or not. It will be better if all services are combined in the software because it is not necessary that all of the services are available in all the software.

(g) **Updation** - Updation of the software is always necessary. For this, the facility of updating the software according to requirement is also necessary. The experiences show that software developed by private agencies are more up-to-date.

(h) **Easy in use** - The library should opt such type of software, which is easy for use. The using guidelines should also be simple.

Thus we see that, in general, the selection of the suitable software in the libraries is a very difficult task. Therefore, the libraries should be very careful in selecting suitable software. In fact, the selection of software should be considered necessarily keeping in view the above aspects.

Conclusion

Thus, it is clear from the above study that software is an important basic need for automation of the libraries. The success of library automation depends upon the features of software application. Here, we have studied and evaluated some important library software packages developed in India, which are being used largely by various types of libraries. We have also studied about criteria for selection of appropriate software for the library. Thus, this article will help those who are going to use and select software packages for their libraries to automate various library operations.

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A CRITICAL ANALYSIS OF EXTERNAL DEBT OF INDIA IN GLOBAL PERSPECTIVE

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Abstract

External assistance and foreign borrowings help to bring in control the investment–saving gap as well as the Import-export gap and thereby helps in the achievement of desired rate of growth. Different interest rates will have varying impact on the inflow–outflow pattern of loan. Inefficient use of External Debt may create a havoc in the growth process. The Purpose of this study is to analyse the position of India’s External Debt individually as well as globally.

For this purpose External Debt of India was studied in absolute terms. Gross External Debt Stock of Top–Twenty Debtor countries was studied as at end of December 2020. Gross External Debt Stock of Emerging Market and Developing Economies (EMDEs) was also studied. There after India’s position was studied in Global Perspective. I hope this study will be helpful in analysing the pattern of External Debt of India, its impact on growth and development of the country and understanding the long term need of the External Debt of India.

Key Words – Emerging Market & Developing Economies (EMDEs), Low & Middle Income Countries (LMICs), Advanced Economies (AEs)

Introduction

External debt is the portion of a country’s debt that is borrowed from foreign lenders, including commercial banks, governments or international financial institutions.

Purpose of Foreign Debt to a Country

External Assistance and foreign borrowings help to bridge the investment-savings gap as well as the import–export gap and thereby permit the warranted rate of investment and the desired rate of growth.

Dragoslav Auramovic (1964) mentions about an optimal path of growth with foreign borrowings. He divides the process of development into three phases. The first phase is characterized by a heavy inflow of foreign borrowings in order to meet the required investment as well as to make service payments on foreign loans. The magnitude of external indebtedness keeps on growing very fast. In the Second Phase, Domestic savings as well as export earnings grow in a magnitude to be equal to investment. The country borrows still to service the debt. Indebtedness in this phase rises but not so fast as in the first phase. In the third Phase, domestic resources grow in a magnitude that is sufficient not only to meet the current investment needs but also to service Past loans. Indebtedness begins

to lessen and after some time it disappears. The process of growth becomes self-sustaining. But this optimal Path may not be achieved if the availability of foreign loans is not sufficient enough to push up the desired rate of investment, the types and terms of loans are not very conducive to development process, if the borrowed funds are not utilized properly so as to generate desired output in the borrowing country.

Ohlin (1966) discusses the impact of varying terms of loans on the inflow-outflow pattern. The higher the interest rate, the lower is the net availability of loans for development purposes.

Different interest rates will have varying impact on the inflow-outflow pattern. At five percent interest, service charges will rise so fast that only after 9 years, the country will actually be paying out more by way of interest and amortization than it is receiving in form of new loans. At three percent interest rate, the net outflow will occur only from 11th year. Again at one percent interest rate, the net outflow will begin from the 12th year.

Similarly, the impact is different for different periods of repayment. It is found that longer period of repayment and longer grace period enlarge the amount of servicing. But when one takes into account the time required for generation of domestic savings; longer grace and repayment period is preferred. It is because the borrowing country gets time to generate resources for the purpose of servicing of foreign loans. Which of the two should be preferred depends upon the nature of returns where loans are put. Short-term loans are advisable where quick and high pay-off is expected. In other case, long term loans are advisable.

Present Status of External Debt in India

On 31st March 2021, India's external debt was at USD 570 billion, with an increase of USD 11.5 billion over level of 31st March 2020. India's external debt to GDP ratio jumped to 21.1 percent on 31st March 2021 as compared to 20.6 Percent as on 31st March 2020. Reserves to external debt ratio, however, increased to 101.2 percent from 85.6 percent during the same Period, thereby consolidating the country's position as a net creditor to the world, as per the status report on India's external debt released by the Finance Ministry.

The sovereign debt at USD 107.2 billion rose higher by 6.2 percent over its level a year ago, mainly because of an increase in external assistance more than compensating the fall in FPI Investment in government securities. The augmented external assistance reflected larger disbursement of COVID-19 loans from multilateral agencies during 2020-21. The non-sovereign debt, on the other hand, grew 1.2 percent on a yearly basis to USD 462.8 billion.

Commercial borrowings, NRI deposits and short-term credit account for 95 percent of non-sovereign debt. While NRI deposits grew 8.7 percent to USD 141.9 billion, commercial borrowings at USD 197.0 billion and short term trade credit at USD 97.3 billion shrank by 0.4 percent and 4.1 percent respectively.

On 31st March 2021, long-term debt was at USD 468.9 billion, recording an increase of USD 17.3 billion over the year-ago level. US dollar denominated debt remained the largest component of India's External debt, with a share of 52.1 percent as on 31st March 2021, followed by Indian Rupee (33.3 percent), Yen (5.8 percent), SDR (4.4 percent) and the euro (3.5 percent).

Over the years, Policy on external debt has enabled the Private sector to access foreign debt in a calibrated manner. As on 31st March 2021, the level of non-sovereign debt was more than four times that of Sovereign debt. It is the relative rise in non-sovereign debt that influences the dynamics of India's external debt, thereby supplementing domestic savings to fund larger investments as the economy expands.

On the contrary, in the Pandemic year, it was a relative rise in sovereign debt that accounted for a larger share in the overall growth of foreign debt (2.1 percent); this increase was due to the COVID-19 loans. On the other hand, within the non-sovereign debt, the growth-sensitive commercial borrowings and import sensitive short-term trade credit shrank. The reason was that Pandemic disrupted growth-dependent constituents.

Table 1
India's External Debt : Creditor–Wise (US\$ Billion)

Item	As on 31 st March 2019 (R)	As on 31 st March 2020 (PR)	As on 31 st March 2021 (P)	Absolute Variation		Percentage Variation	
				2019 to 2020	2020 to 2021	2019 to 2020	2020 to 2021
I. Multilateral	57.4	59.9	69.7	2.5	9.8	4.4	16.3
II. Bilateral	26.6	28.1	31.0	1.5	2.9	5.6	10.4
III. International Monetary Fund	5.5	5.4	5.6	-0.1	0.2	-1.7	3.8
IV. Trade Credit	7.7	7.0	6.5	-0.7	-0.5	-9.2	-6.8
V. Commercial Borrowings	205.8	219.5	213.2	13.7	-6.3	6.7	-2.9
VI. NRI Deposits (above one year maturity)	130.4	130.6	141.99	0.2	11.3	0.1	8.7
VII. Rupee Debt *	1.2	1.0	1.0	-0.1	0.0	-11.7	-4.6
VIII. Short term Debt	108.4	106.9	101.1	-1.5	-5.8	-1.4	-5.4
TOTAL	543.1	558.4	570.0	15.3	11.5	2.8	2.1

Source : RBI and Ministry of Finance

Note— R: Revised, PR: Partially Revised, P: Provisional.

As on 31st March 2021, debt from multilateral agencies was US\$ 69.7 billion (rising by as much as 16.3 percent over the level a year ago) and that from bilateral sources was US\$ 31.0 billion showing increase of 10.4 percent over last year. Debt from commercial lenders (the largest lenders) at US\$ 213.2 billion contracted by 2.9 percent. Notably, debt from short–term creditors contracted by 5.4 percent in year 2020-21. Deposits from NRI depositors (the second–largest lenders after commercial lenders) estimated at US\$ 141.99 billion as at 31st March 2021 showing increase by 8.7 percent from the level a year ago.

Table 2
India's External Debt : Debtor Wise (US\$ Billion)

Sector/Instrument	As on 31 st March 2020 (PR)	As on 31 st March 2021 (P)	Variation	
			Absolute	Percentage
I. General Government	100.9	107.2	6.3	6.3
I A Short – term	0.2	0.3	0.0	10.0
(ii) Debt securities	0.2	0.3	0.0	10.0
I B Long – term	100.6	107.0	6.3	6.3
(i) Special Drawing Rights (Allocations)	5.4	5.6	0.2	3.8
(ii) Currency and deposits	0.0	0.0	0.0	-
(iii) Debt Securities	21.6	16.0	-5.6	-26.1
(iv) Loans	71.6	83.2	11.6	16.2
(v) Trade credit and Advances	1.9	2.1	0.2	10.1
II. Central Bank	0.2	0.2	0.0	-3.1
II.A. Short-term	0.2	0.2	0.0	-3.1
(i) Currency and Deposit	0.2	0.2	0.0	-3.1
III. Deposit-taking Corporations, Except the Central Bank	158.2	160.7	2.5	1.6

III.A. Short-term	3.3	1.7	-1.7	-49.5
(i) Currency and Deposits	3.3	1.7	-1.7	-49.5
III B Long-Term	154.9	159.1	4.2	2.7
(i) Currency and deposits	130.6	141.9	11.3	8.7
(ii) Debt Securities	7.0	5.9	-1.1	-15.5
(iii) Loans	17.3	11.3	-6.1	-35.0
IV Other Sectors	276.3	276.6	0.2	0.1
IV.1. Other financial Corporations	40.9	46.4	5.5	13.6
IV.1.A. Short-term	1.7	1.7	0.0	-1.6
(i) Debt securities	1.7	1.7	0.0	-1.6
IV.1B Long-term	39.2	44.7	5.6	14.2
(ii) Debt Securities	16.3	16.9	0.6	3.7
(iii) Loans	22.9	27.8	5.0	21.7
IV.2. Non-Financial Corporations	258.2	255.4	-2.8	-1.1
IV.2 A Short-term	101.4	97.3	-4.1	-4.1
(iv) Trade Credit and advances	101.4	97.3	-4.1	-4.1
IV.2B. Long-term	156.8	158.2	1.3	0.9
(i) Debt securities	50.6	55.9	5.3	10.5
(ii) Loans	105.3	101.3	-4.0	-3.8
(iii) Trade Credit and advances	0.9	0.9	0.0	0.3
IV.3. Household and non-profit institutions Serving households (NPISHs)	0.0	0.0	0.0	-15.4
IV.3A. Short-term	0.0	0.0	0.0	-
IV.3.B. Long-term	0.0	0.0	0.0	15.4
Gross External Debt Position (I to IV)	558.4	570.0	11.5	2.1

Source: RBI and Ministry of Finance

Note— R: Revised, PR: Partially Revised, P: Provisional.

India's External debt as at end of March 2021 and as at end of March 2020 is presented in Table 2 above. The largest borrowers were non-financial corporations with an outstanding debt of US\$ 255.4 billion as at end of March 2021, about 62 percent of which was long-term primarily in the form of loans through ECB route and debt securities by FPI investments. The remaining 38 percent of debt of non-financial corporations was short-term in the form of trade credit to finance imports. The outstanding debt of non-financial corporations as at end of March 2021 contracted by 1.1 percent over the level a year ago. Short term debt contracted by 4.1 percent due to falling imports by these non-financial corporations during 2020-21. The long-term debt too shrank by about 1.0 percent primarily reflecting decline in loans as corporate appetite to borrow from abroad waned amidst the Pandemic.

The second largest borrowers were deposit-taking corporations with an outstanding debt of US\$ 160.7 billion, of which about 99 percent (US\$ 159.1 billion) was long-term, primarily in the form of NRI deposits (US\$ 141.9 billion). Outstanding debt of deposit-taking corporations as at end of March 2021 grew by 1.6 percent mainly on the back of an increase in NRI deposits by 8.7 percent over the level a year ago.

The government was the third largest borrower with an outstanding debt of US\$ 107.2 billion as at end March 2021, almost all of which was long-term in the form of loans from multilateral and bilateral creditors (US\$ 83.2 billion) and FPI investments in Govt. Sec. (US\$ 16.0 billion). The government debt as at end of March 2021 rose significantly by 6.3 percent over the stock a year ago due to a large increase of 16.2 percent in the outstanding loans from multilateral and bilateral sources, which more than compensated for a large decrease of 26.1 percent in stock of FPI investment in government securities as at end of March 2021 over that as at end of March 2020. Rise in COVID-19 loans accounted for this substantial rise in loans by the central government.

India's External Debt Position : A Cross-Country Perspective

Now we will see India's external debt position in a cross-country perspective. The stock of India's external debt is modest. The total external debt of the world as at end of December 2020 was US\$ 94.5 trillion, while that of India was estimated at US\$ 563 billion occupying 24th position globally. Among the emerging market and developing economies (EMDEs); India, as at end of December 2020, was the third largest externally indebted country following China and Brazil. During 2020, the external debt position of low-income countries worsened due to the Covid-19 Pandemic. In terms of various debt vulnerability indicators, India's sustainability was better than the low and middle income countries (LMICs).

Global External Debt

It is imperative that external debt of a country is seen in an international perspective both with respect to the advanced economics (AEs) and the emerging market and developing economies (EMDEs).

The global external debt as at end of December 2020 at US\$ 94.5 trillion rose by 7.7 percent over the stock as at end of December 2019. While the stock of external debt of the AEs grew by 7.8 percent to US\$ 84 trillion, that of EMDs rose by 7 percent to US \$ 10.5 trillion.

Table 3
Gross External Debt Stock of Top Twenty Debtor Countries
(As on 31st December) (in US\$ Billion)

Country	2019	2020	Growth %
United States	20601	21358	3.7
UK	8841	9262	4.8
France	6268	7348	17.2
Germany	5621	6764	20.3
Japan	4239	4779	12.7
Netherlands	4311	4503	4.5
Luxembourg	4091	4018	-1.8
Ireland	2852	2878	0.9
Italy	2507	2852	13.7
Spain	2383	2744	15.2
Canada	2222	2448	10.2
China	2071	2401	15.9
Switzerland	1985	2272	14.5
Hong Kong SAR	1675	1783	6.4
Singapore	1580	1672	5.8
Australia	1539	1672	8.7
Belgium	1298	1487	14.5
Austria	686	760	10.7
Norway	668	721	8.0
Finland	605	650	7.4
Memo Brazil	676	639	-5.4
India	564	563	-0.1
Total	87712	94506	7.7

Source: QEDS, World Bank

Interestingly, the US is the most heavily indebted country in the world with total external debt stock estimated at US\$ 21.4 trillion, constituting 22.6 percent of the total global debt at end of December 2020. Following the US are the UK (9.8 percent), France (7.8 percent), Germany (7.2 percent) and Japan (5.1 percent). China was the only country among the EMDEs occupying 12th position globally in terms of the stock. India stood comfortably at 24th position globally with an estimated stock of external debt at US\$ 563 billion.

Table 4
Gross External Debt Stock of Emerging Market and Developing Economies
(As on 31st December) (in US\$ Billion)

Country	2019	2020	Growth (%)	
			2019-20	2020-21
China	2,071	2,401	4.0	15.9
Brazil	676	639	2.9	-5.4
India	564	563	1.2	-0.1
Russia	491	468	1.0	-4.8
Mexico	464	462	2.3	-0.4
Turkey	435	450	3.2	3.6
Indonesia	404	418	2.2	3.4
Poland	354	372	5.3	5.1
Argentina	278	272	0.9	-2.5
Hungary	156	256	8.1	64.0
Malaysia	231	239	4.2	3.4
Saudi Arabia	184	239	6.9	29.7
Mauritius	221	218	1.3	-1.4
Chile	197	209	0.8	6.0
Thailand	172	190	10.7	10.5
South Africa	185	171	8.9	-7.8
Venezuela, RB#	168	168	0.0	0.0
Kazakhstan	159	163	1.5	3.0
Colombia	138	155	4.8	12.2
Romania	123	155	11.6	25.3
Others	2140	2287	2.5	6.9
Total	9,811	10,495	3.3	7.0

Source: QEDS and International Debt Statistics – 2021: world Bank

External debt of the emerging market and developing economies (EMDEs) at US\$ 10.5 trillion constituted 11 percent of the total. China is the most externally indebted country among the EMDEs with a stock of external debt estimated at US\$ 2.4 trillion as at end of December 2020, accounting for 22.9 percent of the EMDEs total. Following China are Brazil (6.1 percent), India (5.4 percent), Russia (4.5 percent) and Mexico (4.4 percent).

Among the top–twenty debtor Hungry (64 percent), Saudi Arabia (29.7 percent), Romania (25.3 percent) and China (15.9 percent) witnessed a significant acceleration in the growth of their stock of external debt as at end of December 2020 over a year ago. India’s external debt at US\$ 563 billion as at end of December 2020, moderately contracted over the level a year ago.

Conclusion

Among the EMDEs, low–income countries suffered the most as their external debt soared while growth plummeted. The sustainability of India’s external debt is better than most of the top 20 debtors. In a cross–country comparison, India turns out to be less externally indebted. India is better off than China so far as stock of debt is concerned. In a cross country perspective be it among the top 20 Debtor countries in the world or be it among the LMICs; India’s external debt position is comfortable.

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9

NON-PERFORMING ASSETS OF SCHEDULED COMMERCIAL BANKS: AN OVERVIEW

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Abstract

Banks have been playing a crucial role in enriching the economic and social life of the nation. Banks are not just the stone houses of the country's wealth but are reservoirs of the resources necessary for economic development. The banking sector, in a broad sense, is a pin to the brain of the economy – acting as a conduit for channeling resources from ultimate lenders to final borrowers. According to the Narasimham Committee I Report, “A credit facility is classified as non-performing if interest and/or installment of principal have remained unpaid for two quarters after it has become past due.” The reduction of NPAs is necessary to improve the profitability of banks since NPAs play an important role in the analysis of financial performance of banks. The NPAs are growing on account of external and internal factors.

Key Words – NPAs, economic development, LPG, tariff, financial stability.

Introduction

Financial sector reforms are essential for the successful operation of globalization, privatization and liberalization. In this context the role of banking sector reforms and the lead bank scheme in the rural sector is of great importance. Financial sector reform is an integral part of the overall economic reform pursued in our country since 1991. Important measure at the macro-economic level specifically moulded the policies and programmes of the financial sector. Faced with domestic sluggish growth of the economy and the poor performance in the external sector, the government has embarked on liberalization, privatization and globalization of the economy. As a part of this LPG programme, deregulation of industries, privatization of public undertaking and reduction of tariff in foreign trade have been extensively applied. In the financial sector also important changes have been brought about. The first phase of the reform programme has raised a number of issues covering output, employment public finance and external balance. A limited application of the LPG programme yielded only limited results with constraints and confusion. In the financial sector specifically, the application of the first phase of reform programme has brought to the serious issues of imbalances and limitations. The level of the government finance and monetary situations have raised important issues of macro-economic management and financial stability.

An attempt has been made in the present paper to analyze and examine the non-performing assets in scheduled commercial banks. The present study is entirely based on the availability and utilization of secondary data and literature. The study made use of various Economic Surveys published by the Government of India, Annual Reports of RBI, CMIE Reports, Reports published by DGCI&S and articles published in various Journals and Newspapers of national repute.

What is Scheduled Commercial Bank?

Scheduled Banks in India refer to those banks which have been included in the Second Schedule of Reserve Bank of India act, 1934. Reserve Bank of India (RBI) in turn includes only those banks in the Schedule which satisfy the criteria laid down vide section 42(6)(a) of the said Act. Banks not under this Schedule are called Non-Scheduled Banks.

Several banks offer a plethora of services catering to the requirements of residents. In India, several types of banks are regulated and monitored by the apex bank, i.e., the Reserve Bank of India (RBI).

Banks play an important role in India as they help the economy grow plus help the retail customers, corporate and other sectors to raise funds from them, which can help them financially. The banking sector of India can be classified into segments, which are-

- Scheduled Banks (these are the banks that were added in the second scheduled of the RBI Act, 1934)
- Non-Scheduled Banks (these banks were not covered in the second schedule of the RBI Act, 1934)

RBI, the central bank of India, makes the rules and regulations for scheduled banks in India. The list of scheduled banks in India is pretty big, and it is important to know about them as that would help us to get insight into them.

Types of Scheduled Banks

The list of scheduled banks in India is big enough as there are a lot of banks that come under it. All the nationalized, cooperative, international and regional rural banks are a part of scheduled banks. Scheduled banks can be further sub-divided into-

- Scheduled Commercial Public Sector Banks
- SBI and its associates
- Scheduled Foreign Banks in India
- Scheduled Commercial Private Sector Banks
- Old Private Banks
- New Private Sector Banks

Scheduled Public Sector Banks

These are the banks whose more than 50% of shares are majorly owned by the government of India. Thus, the major stakeholder in PSB's is government. There are 12 public sector banks as of 2022 but earlier, there are 27 banks that have now been merged. Below is the list of all the public sector banks along with some important information about them—

Bank Name	Government Shareholding	Estd.	Headquarter	Total Assets (Rs.)	Revenue
Bank of Baroda	71.60%	1908	Vadodara, Gujarat	16,130 Billion	422 Billion
Bank of India	89.10%	1906	Mumbai, Maharashtra	9,030 Billion	418 Billion
Bank of Maharashtra	92.49%	1935	Pune, Maharashtra	2,340 Billion	131 Billion
Canara Bank	78.52%	1906	Bengaluru, Karnataka	15,203 Billion	558 Billion
Central Bank of India	92.39%	1911	Mumbai, Maharashtra	4,680 Billion	259 Billion
Indian Bank	88.06%	1907	Chennai, Tamil Nadu	8,080 Billion	406 Billion
Indian overseas Bank	95.84%	1937	Chennai, Tamil Nadu	3,750 Billion	235 Billion
Punjab & Sind Bank	83.06%	1908	New Delhi, Delhi	1,710 Billion	88 Billion
Punjab National Bank	85.59%	1894	New Delhi, Delhi	17,940 Billion	774 Billion
State Bank of India	56.92%	1955	Mumbai, Maharashtra	52,050 Billion	2,110 Billion
UCO Bank	94.44%	1943	Kolkata, West Bengal	3,170 Billion	186 Billion
Union Bank of India	89.07%	1919	Mumbai, Maharashtra	14,594 Billion	697 Billion

Non-Performing Assets (NPAs)

For the strength and stability of the banking system the assets of the banks should yield positive returns. The assets which do not yield positive returns become non-performing assets. In a narrow sense, non-performing assets refers to loans and advances which do not yield any positive returns or contribute to the profits of banks. In a broader sense, non-performing assets includes the unutilized cash balances, physical assets and the workforce. Holding some cash balances by banks is inevitable, but it should be kept at a minimum level. Here we are concerned with the earnings on loans and advances and the other assets are not considered, though they are equally important.

According to RBI guidelines, any loan repayment which is delayed beyond 180 days has to be identified as an NPA. In terms of the prudential norms, NPA was defined as a credit facility in respect of which interest remained 'past due' for a period of four quarters in the year ended March 31, 1993, three quarters during the year ending March 31, 1994 and two quarters during the year ending March 31, 1995 and onwards. The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 defined non-performing assets (NPAs) as "an asset or account of a borrower, which has been classified by a bank or financial institution as sub-standard, doubtful, or loss assets in accordance with the directions or guidelines relating to assets classification issued by the RBI." An asset is therefore, considered to have gone bad when the borrower has defaulted on principal and interest repayment for more than two quarters or 180 days.

Until recently, there was no clear definition of non-performing assets in India. Different banks were following different practices and overdues of banks were generally considered as non-performing assets and it is only after the publication of the Narasimham Committee I Report that a uniform definition came to be accepted. The Committee pointed out that in accordance with the international practice, "the non-performing asset would be defined as an advance where, as on the balance sheet date –

- a) In respect of term loans, interest remains past due for a period of more than 180 days.
- b) In respect of overdraft and cash credits, accounts remain out of order for a period of more than 180 days.
- c) In respect of bills purchased and discounted, the bills remains overdue and unpaid for a period of more than 180 days.
- d) In respect of other accounts, any amount to be received remains past due for a period of more than 180 days."

The international practice in respect of non-performing assets outlined in the Narasimham Committee I was gradually adopted by all the banks in India. According to the definition now uniformly adopted, "A credit facility is classified as non-performing if interest and/or installment of principal have remained unpaid for two quarters after it has become past due."

Identification of non-performing assets can also be on the basis of classification of assets. In the pre-reform period, assets were classified into eight health code categories, namely, satisfactory, irregular, sick (viable under nursing), sick (non-viable/sticky), advances recalled, suit filed accounts, decreed debts and debts classified by banks as bad/doubtful. Banks had discretion in making this classification and also the approach was not objective and this kind of classification was also not helpful for identification of non-performing assets. Since 1992, a new system of classification has been followed according to which all advances are classified into four broad groups, namely, standard, sub-standard, doubtful and loss and the last three categories constitute non-performing assets.

Extent of Non-performing Assets of Scheduled Commercial Banks

High level of NPA is endemic to the Indian financial sector. It reflects country's poor bankruptcy laws as well. The RBI report quotes a paper brought out by Fitch IBCA (an international agency) which blames the legal system for the high NPA level. According to the paper, "The Indian legal system is sympathetic towards the borrowers and works against the banks interest." According to the RBI, in the second phase of reforms in the banking sector, the thrust is on the improvement in the organizational efficiency of banks. This means that the most critical area in the improvement of profitability of banks is bringing down the NPAs level.

The average gross NPAs level in the banking sector remains above 15%. This is high when compared to the Narasimham Committee's recommendation of 5% by 2001. According to a detailed study of the Indian banking system by Mckinsey and Co., Partner and other which was published in a book entitled "Banking in Asia: The end of Entitlement", across all segments of financial services industry in India, a critical distinguished factor between winners and losers is their ability to improve efficiency. They say that in 1997, the cost to income ratio of Indian banks was as high as 64% against only 50% for the top players in South-East Asia. They said — "The disclosed ratio of NPAs to total loans was 16% in 1998, but market estimates based on the strictest international accounting norms place to ratio at 20-21%. The crisis is likely to be overcome through a gradual process of tighter reforms, legal overhaul and industry restructuring and consolidation."

The following table no.1 shows the magnitude of gross NPAs of scheduled commercial banks:

Table no. 1
Gross NPAs of Scheduled Commercial Banks
(Amount Rs. in Crores)

Year	Gross Non-Performing Assets	Gross Advances	% of Gross NPAs to Gross Advances	Total assets	% of Gross NPAs to Total Assets
2008-09	68328	3037586	2.2	5238642	1.3
2009-10	84698	3545000	2.4	6026925	1.4
2010-11	97973	4357548	2.2	7183398	1.4
2011-12	142903	5158878	2.8	8320890	1.7
2012-13	194053	5988277	3.2	9589952	2.0
2013-14	263362	6875748	3.8	10975929	2.4
2014-15	323335	7559760	4.3	12036992	2.7
2015-16	611947	8173121	7.5	13129288	4.7
2016-17	791791	8492565	9.3	14174606	5.6
2017-18	1039679	9266210	11.2	15255033	6.8
2018-19	936474	10294463	9.1	16601045	5.6
2019-20	899803	10918918	8.2	18014875	5.0

Source: RBI, Report on Trend and Progress of Banking in India, Various Issues.

The above table indicates that gross NPAs of all scheduled commercial banks which stood at Rs. 68,328 crores at the end of March 2009 increased to Rs. 10,39,679 crores at the end of March 2018. Thereafter, gross NPAs have shown a decreasing trend and reached to the level of Rs. 8,99,803 crores at the end of March 2020. The table further reveals that gross NPAs as a percentage of gross advances increased from 2.2 percent in 2008-09 to 11.2 percent in 2017-18. But during the next two years, this percentage decreased to 9.1 percent and 8.2 percent respectively. Likewise, the percentage of gross NPAs to gross assets increased from 1.3 percent in 2008-09 to 6.8 percent in 2017-18. Then it showed a declining trend and reached to 5.0 percent in 2019-20.

The following table no.2 shows the position of net NPAs and their percentage to net advances and total assets of Scheduled Commercial Banks:

Table no. 2
NET NPAs of Scheduled Commercial Banks
(Amount Rs. in Crores)

Year	Net Non-Performing Assets	Net Advances	% of Net NPAs to Net Advances	Total assets	% of Net NPAs to Total Assets
2008-09	31564	2999924	1.1	5238642	0.6
2009-10	38723	3497054	1.1	6026925	0.6
2010-11	41799	4298704	1.0	7183398	0.6
2011-12	65205	5073559	1.3	8320890	0.8
2012-13	98693	5879773	1.7	9589952	1.0
2013-14	142421	6735213	2.1	10975929	1.3
2014-15	175841	7388160	2.4	12036992	1.5
2015-16	349814	7896467	4.4	13129288	2.7
2016-17	433121	8116109	5.3	14174606	3.1
2017-18	520838	8745997	6.0	15255033	3.4
2018-19	355068	9676183	3.7	16601045	2.1
2019-20	289531	10301914	2.8	18014875	1.6

Source: RBI, Report on Trend and Progress of Banking in India, Various Issues.

The above table indicates that net NPAs of scheduled commercial banks increased from Rs. 31,564 crores in 2008-09 to Rs. 5,20,838 crores in 2017-18. Thereafter, they showed a declining trend and reached to the level of Rs. 3,55,068 cores in 2018-19 and Rs. 2,89,531 crores in 2019-20 respectively. So far as percentage of net NPAs to net advance is concerned, it increased from 1.1 percent to 6.0 percent in 2017-18. Then it showed a declining trend and became 3.7 percent in 2018-19 and 2.8 percent in 2019-20 respectively. Similarly, percentage of net NPAs to total assets increased from 0.6 percent in 2008-09 to 3.4 percent in 2017-18. Then it showed a declining trend and became 2.1 percent in 2018-19 and 1.6 percent in 2019-20.

Conclusion

Banks should not be blind in the race of lending to any extent. Decision to grant credit should be taken only after careful evaluation of the credit worthiness of the potential customers. Bureaus should provide information about the borrower's capacity, his ability to pay back and his willingness to pay the debt according to the loan agreement. The applicant for loan should be evaluated in terms of 5 Cs of credit- character, capacity, capital, collateral and conditions and the decision to grant credit should be taken only after matching the potential profitability with the cost of credit sanctioned. The bank should develop the staff accordingly and equip them with the skills and expertise required to assess the credit worthiness of the potential customers. The bank should also be vigilant regarding the use of money. For this, regular monitoring of the debt is a must. The loan may also be given through Centralised Information System which may prepare a detailed report about the potential borrowers, reasons of borrowing, prospects of the project, debt paying capacity, collaterals and his past performance and then may take decision accordingly. In brief, the banks should act judiciously in disbursing loans and direct the financial resources to productive areas, thereby improving the profitability of banks.

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10

SUCCESS OF LISTING OF SME IPOs DURING 2021

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Abstract

This paper is about SME IPOs in 2021. In 2012, the BSE & NSE launched the platform to list the SME shares issued to public. The shares of SME can now be traded on these platform. Here in this paper, we have taken 10 SME IPOs and their performance after listing. It is found that on 14.01.2022 the highest gain 10475.49% is in EKI Energy Services Ltd. taking position no.1. The second position is of BEW Engineering Limited with gain of 1115.52% as on 14.01.2022. The third one is Prevest Denpro Ltd. with gain of 415.48%. It is also found that subscription in number of times is more in some SME IPOs but after listing there was not much gain. In some cases it is vice versa. But overall SME IPOs subscribers or investors got the benefits in terms of return. SME IPO listing has improved financial resources areas for SME.

Key Words – SME, IPO, BSE, NSE, Investors, Retail Investors Subscription, Equity Shares.

Introduction

There are two segments in capital market. The first one is Primary Market and second is Secondary Market. Primary market is segment where Companies and Government collect funds through sale of equity and debt securities. If any company wants to go public for the first time then it will go to primary market to raise funds. It is known as Initial Public Offering (IPO). In this process company sells its shares to investors directly through underwriting. Primary Share issue is the first issuance of shares by a company to raise capital from the prospecting investors. These investors if allotted the shares will become the owner of the shares and company.

Primary offering of shares by a company to the public is known as initial public offer. The purpose of issue of capital to the public is to expand the business operations. It also includes the debt issuance. In this research paper we are taking only equity shares. In initial offer the rules and regulations of the SEBI and Companies Act 2013 as amended time to time; are to be considered. In this process bankers, underwriters and stock exchange play an important role. IPO is the way to grow the company by expanding the business operation. For this funds are required. The process requires to issue prospectus in which all information regarding the issue is mentioned. An ideal prospectus should mention the following information—

1. Information about the business,
2. Name and address of the key officers including directors with all information about them,
3. Company capitalization,
4. Various financial results as per statutory requirement.

SME means Small and Medium Enterprise Companies. For funding requirements, these companies sell the shares to the public. These are known as Initial Public Offer and listed at BSE SME or NSE Emerge Platform. There are certain guidelines which are required to be fulfilled by these companies. Retail investors can also apply in SME IPOs. SME are the backbone of the Indian Economy. In 2012, the BSE & NSE launched the platform to list the SME shares issued to public. These shares of SME now can be traded on these platform. In first five years 312 SME companies got listed on these SME exchanges. Some IPOs of SME performed well in 2021 and others failed after listing at the NSE and BSE stock exchange. In India IPO investors use capital market IPO rating to take decision about any IPO for long or short term investment.

Purpose of the Study

In this research paper it is tried to evaluate the performance of listing of SME Initial Public Offer in stock exchange during the period 2021. In this period Covid-19 was there and it has influenced the capital market on both front of Primary and Secondary Market. Even then companies tried to raise funds from this market. It is tried to know whether they got success or not. In initial public offer we have to understand the various functions of the Primary Market. Here it is also evaluated when companies use fixed price band for the shares; then on the day of listing what was the price and after some time what was the price of that share. It is evaluated through the Pricing on stock exchange.

The main objective of this paper is to analyze the success of SME IPOs in 2021. For the study purpose we have taken only ten SME companies. SME means Small and Medium Enterprise Company. They sell shares to the General Indian Public for the first time and get listed at BSE SME or NSE Emerge platform. In India, companies having minimum post issue capital of Rupees One crore and maximum Rupees twenty five crores are eligible for Small and Medium Enterprises IPO. BSE and NSE allows for listing to these SME.

Review of Literature

Actually there are large number of research papers related with this topic. Some mentionable work in this field is of Sisira Mishra, Sweta Goel and Ajay Yadav. The studies show that IPO is an easy way to raise capital. In this way the corporate financial network is made to finance the project. Due to entry of foreign portfolio investors there is scope of new offering. Companies are trying to get the opportunities in financial liberalization era. After Covid it is expected that stock market will boost. It will result into capital accumulation and growth.

Objectives of the Study

1. To compare the issue price and current price as on 14.01.2022 with regards to SME IPOs,
2. To get the gain or loss on that issue,
3. To compare top ten SME listing gains,
4. To discover about these SME Companies.

Meaning of Listing

Listing means the registration of securities of the company in one or more stock exchange or exchanges. As per Companies Act 2013, Listing is necessary in which public has been offered the securities.

Data and Its Analysis

Performance of Year 2021

In 2021, 63 Indian Companies raised all time highest amount of Rs.1,18,704 Crore through Initial Public Offer. If we include the amount of SME IPOs then total funds was Rs.1,19,431 Crore. The year 2021 was a good year for IPOs. It was bullish year in which One India Paytm raised Rs.15,200 Crores. Second number was of Zomato which raised Rs.9,375 crores through IPO. Third was PB Fintech rising Rs.5,710 crores. Fourth was Nykaa raising Rs.5,352 crores. The first IPO of 2021 was from Indian Railways Financial Corporation. This company raised Rs.4,633 crores.

Table 1
Amount (in Rs. Crores) of IPOs including SME IPOs During 2011 to 2021

Year	IPOs Amount	Year	IPOs Amount	Year	IPOs Amount
2011	5,966	2015	13,874	2019	12,985
2012	6,938	2016	27,031	2020	26,772
2013	1,619	2017	68,827	2021	1,19,431
2014	1,468	2018	33,246		

Sources: Economic Times

From the above Table 1, it is observed that in 2021 the highest amount of IPOs was issued. Amount of IPOs was also great in 2017. In 2019 the amount of IPOs was less due to Covid-19. The basic reason of increase in IPOs was inclination of Public towards Capital Market due to low rate of interest in Banks. The option was to invest in Capital Market due to high rate of return on investment. The average IPO size in 2021 was Rs.1,884 crores. 36 Companies received application more than 10 times of offerings. 6 companies received more than 100 times subscription. 8 IPOs received more than 3 times or more subscription. The average number of applications from the retail investors were 14,36,000 in 2021 whereas it was 12,77,000 in 2020. The highest number of applications in retail section was 33,95,000 in Glenmark Life Sciences, 32,67,000 in Devyani International and 31,87,000 in Latent View.

SME IPOs in 2021

Table 2
Top 10 SME IPOs in 2021 (Performance wise)

S. No.	Name of Company	Listing Date	Issue Price (Rs.)	Market Price as on 14.01.2022	Gain % as on 14.01.2022
1	Rangoli Tradecomm Ltd.	22.03.2021	207	116	(43.96)
2	Knowledge Marine & Engineering Works Ltd.	22.03.2021	37	166	348.65
3	EKI Energy Services Ltd.	07.04.2021	102	10787	10475.49
4	Gretex Corporate Services Ltd.	09.08.2021	170	207	21.76
5	DU Digital Technologies Ltd.	26.08.2021	65	201	209.23
6	BEW Engineering Ltd.	16.09.2021	58	705	1115.52
7	Platinumone Business Services Ltd.	16.09.2021	92	177	92.39
8	Prevest Denpro Ltd.	27.09.2021	84	433	415.48
9	Promax Power Ltd.	12.10.2021	10	26	160.00
10	Bombay Metrics Supply Chain Ltd.	12.10.2021	93	149	60.21

Analysis of Top 10 SME IPOs in 2021**Table 3**
IPOs Information

Particulars	Rangoli Tradecomm Ltd.	Knowledge Marine & Engineering Works Ltd.
Issue Opens on	09.03.2021	09.03.2021
Issue Closes on	12.03.2021	12.03.2021
Issue Price	207	37
Market Lot (Shares)	600	3,000
Minimum Market Lot Investment	1,24,200	1,11,000
Listing at	BSE	BSE
No. of Equity Shares	22,00,000	27,36,000
Equity Shares Prior to Issue	60,60,008	75,00,000
Equity Shares Post Issue	82,60,008	1,02,36,000
Pre Issue Promoters Holding	78.35%	100%
Post Issue Promoters Holding	-	-
Retail Investors Subscription (in Times)	0.72	3.65

Analysis—

- Rangoli Tradecomm Limited was incorporated in 2009 and was engaged in trading in polymers and textile products in India. Its registered office is situated in Kolkata and corporate office is situated in Gurugram and Mumbai. Company is doing business in Delhi, Himachal Pradesh, Punjab, Rajasthan, Haryana, Gujarat and Maharashtra. Company follows business to customer and business to business model to supply its products. The objective of the issues was to meet working capital requirements with Rs.45.54 crores. The price of the share was 207 and minimum market lot was 600. The retail investors subscription was 0.72 times. It means retail investors took less interest in the issue.
- Knowledge Marine & Engineering Works Ltd. started their business in 2013 and was engaged in owning and operating of Marine crafts and repair, maintenance, refits of marine crafts. Its head office is situated in Mumbai. Its IPO was for Rs.10.1 crore and its purpose was to meet working capital requirements. The price of the share was 37 and minimum market lot was 3000. The retail investors subscription was 3.65 times. It means retail investors took high interest in the issue. They tried to subscribe 3.65 times and were willing to take opportunity.

Table 4
IPOs Information

Particulars	EKI Energy Services Ltd.	Gretex Corporate Services Ltd.
Issue Opens on	24.03.2021	27.07.2021
Issue Closes on	26.03.2021	30.07.2021
Issue Price	102	170
Market Lot (Shares)	1200	800
Minimum Market Lot Investment	122400	136000
Listing at	BSE	BSE
No. of Equity Shares	1824000	237600
Equity Shares Prior to Issue	5050000	899745
Equity Shares Post Issue	6874000	1137345
Pre Issue Promoters Holding	100	100
Post Issue Promoters Holding	-	73.48
Retail Investors Subscription (in Times)	3.13	12.17

Analysis—

- EKI Energy Services Ltd. was incorporated in 2011 and engaged in climate change, carbon credit, consultancy services etc. It offers various waste management services, power generation service etc. It has broad client base in Australia, Germany, and Europe etc. Its strengths are quality assurance, strong and widespread clientele base, and multiple business verticals. The purpose of their IPO was to meet the working capital requirements and General Corporate Purpose. The price of the share was 102 and minimum market lot was 1200. The retail investor subscription was 3.13 times. It means retail investors took high interest in the issue. They tried to subscribe 3.13 times and were willing to take opportunity.
- Gretex Corporate Services Ltd. provides financial and consultancy services in the areas of Corporate Restructuring, Corporate Finance and Capital Market etc. The company is engaged in Underwriting issues, Consultancy and advisory work. This company has executed 21 SME IPOs in primary market. The purpose of the issues was to pay security deposit for renting of office spaces and working capital requirement. The issue was Rs.4.03 crores. The price of the share was 170 and minimum market lot was 800. The retail investor subscription was 12.17 times. It means retail investors took high interest in the issue. They tried to subscribe 12.17 times and were willing to take opportunity.

Table 5
IPOs Information

Particulars	DU Digital Technologies Ltd.	BEW Engineering Ltd.
Issue Opens on	12.08.2021	02.09.2021
Issue Closes on	16.08.2021	07.09.2021
Issue Price	65	58
Market Lot (Shares)	2000	2000
Minimum Market Lot Investment	130000	116000
Listing at	NSE	NSE
No. of Equity Shares	690000	684000
Equity Shares Prior to Issue	1910000	1480000
Equity Shares Post Issue	2600000	2580667
Pre Issue Promoters Holding	100	82.40
Post Issue Promoters Holding	73.46	60.56
Retail Investors Subscription (in Times)	39.28	24.79

Analysis—

- DU Digital Technologies Ltd. was incorporated in 2007. It is engaged to provide visa processing services to embassies of different countries. It is acting as interface between the Visa applicant and technical visa processing unit. In addition other services like— to accept documents on behalf of the ministry, attestation services, collecting fingerprints, retina scans etc. are also done on contractual services. The company has competitive advantages like high entry barriers in the industry, qualified staff, and exclusive service agreements for visa processing. The objective of their public issue was to meet working capital requirements, to make investments in other subsidiary company and to meet the General Corporate Purpose. The amount of issue was Rs.4.48 crores. The price of the share was 65 and minimum market lot was 2000. The retail investor subscription was 39.28 times. It means retail investors took high interest in the issue. There is gain of 209.23% in the issue to the investors.
- BEW Engineering Ltd. was incorporated in 2011 and engaged in manufacture and design of Pharmaceutical and Chemical Plants. It has manufactured the equipments with various International Codes. The products manufactured by the company are Rotocone Vaccume Filter Dryer, Agitated Pressure Nutsche Filter Dryer, Agitated Pan Dryer, Spherical Dryer etc. The price of the share was 58 and minimum market lot was 2000. The retail investor subscription was 24.79 times. It means retail investors took high interest in the issue.

Table 6
IPOs Information

Particulars	Platinumone Business Services Ltd.	Prevest Denpro Ltd.
Issue Opens on	02.09.2021	15.09.2021
Issue Closes on	07.09.2021	17.09.2021
Issue Price	92	84
Market Lot (Shares)	1200	1600
Minimum Market Lot Investment	110400	13444400
Listing at	BSE	BSE
No. of Equity Shares	422400	3168000
Equity Shares Prior to Issue	1160000	8835000
Equity Shares Post Issue	1582400	12003000
Pre Issue Promoters Holding	100	100
Post Issue Promoters Holding	73.31	73.71
Retail Investors Subscription (in Times)	2.65	32.87

Analysis—

- Platinumone Business Services Ltd is providing the various business process services. It fulfills the customer tailor made needs. It provides services to various industries like Insurance, Furniture, Real Estate, Consumer Durables etc. Its prestigious clients are Edelweiss Tokio Life, Tally, Lodha Group, Godrej Properties, Reliance Nippon, Capital Foods etc. The company has its strengths like high quality service, quality standards, experienced management team, innovative processing solutions, high skilled Information Technology Team etc. The purpose of IPO financing is working capital requirements. The price of the share was 92 and minimum market lot was 1200. The retail investor subscription was 2.65 times. It means retail investors took the opportunity for this issue.
- Prevest Denpro Ltd. was incorporated in 1999. It manufactures dental material for diagnosing & treating dental solutions. Company's products are sold in 75 countries. Company has wide sales and distribution network. The purpose of their issue was to purchase plant and machinery for additional line of product, research and development work unit and to extend manufacturing operations. The price of the share was 84 and minimum market lot was 1600. The retail investor subscription was 38.87 times. It means retail investors took high interest in the issue. They tried to highly subscribe it and were willing to take opportunity.

Table 7
IPOs Information

Particulars	Promax Power Ltd.	Bombay Metrics Supply Chain Ltd.
Issue Opens on	30.09.2021	30.09.2021
Issue Closes on	04.10.2021	04.10.2021
Issue Price	10	93
Market Lot (Shares)	10000	1200
Minimum Market Lot Investment	100000	111600
Listing at	BSE	NSE
No. of Equity Shares	1600000	460800
Equity Shares Prior to Issue	4400000	1078440
Equity Shares Post Issue	6000000	1539240
Pre Issue Promoters Holding	100	99.79
Post Issue Promoters Holding	73.61	69.92
Retail Investors Subscription (in Times)	32.87	20.69

Analysis—

- Promax Power Ltd. was promoted in 2017 to undertake Engineering, Procurement and Construction work of Electric substation and Transmission Line and power distribution. The company is also engaged in water infrastructure management projects. The objective of their issue of Rs. 1.6 crore was to meet the working capital requirement, and general corporate purpose. The price of the share was 10 and minimum market lot was 10000. The retail investor subscription was 32.87 times. It means retail investors took high interest in the issue. They tried to subscribe 32.87 times and were willing to take opportunity. The main objective of investors was to earn more by investing in this company. There is gain of 160%.
- Bombay Metrics Supply Chain Ltd. was incorporated in 2015 and engaged in manufacturing of engineering goods and supply chain services. The company offers services in advanced engineering, rapid prototyping, 3D Scanning etc. The main focus is on Make in India and it is awarded as Best Exporter of the Year in Small Business Awards of 2021. The price of the share was 93 and minimum market lot was 1200. The retail investor subscription was 20.6 times. It means retail investors took high interest in the issue. There is gain of 60.21%.

Suggestions and Conclusion

From the above discussion through various tables, it is found that on 14.01.2022 the highest gain 10475.49% is in EKI Energy Services Ltd. taking position no. 1. The second position is of BEW Engineering Limited with gain of 1115.52% as on 14.01.2022. The third one is Prevest Denpro Ltd. with gain of 415.48%. Knowledge Marine & Engineering Works Ltd. has gain of 348.65%. It is also found that subscription in number of times is more in some SME IPOs but after listing there was not much gain. In some cases it is vice versa. But overall SME IPO subscribers or investors got the benefits in terms of return. So it is easy to say that there was enthusiasm among the investors even when there is Covid-19 Pandemic. In last I would like to say that SME IPO listing has improved financial resources areas for SME.

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11

TRENDS IN THE VOLUME OF INDIA'S FOREIGN TRADE IN THE PRE AND POST WTO REGIME

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Abstract

The outward-looking trade policy measures announced in 1991 and formation of W.T.O. in 1995 mark the initiation of a new era in India's foreign trade. These measures have been undertaken to achieve objectives like rapid increase in exports, raise India's share in world exports, make exports an engine of growth, promote investment for increased production, increase international competitiveness, quality and technological upgradation and to solve adverse balance of payments situation. India's foreign trade performance has improved significantly during the last years and there has been a perceptible change in the structure of India's foreign trade since the formation of W.T.O. in 1995.

Exports constitute a key factor in economic development of a country. For a developing country like India, it is essential to build up a sizeable export surplus. The rate of economic growth is largely determined by the rate at which a country can expand its export capacity. Higher rate of economic growth tends to be associated with higher rate of export growth. A country tries to promote growth while ignoring its export performance may succeed in the short-run, but it will be hard-pressed to sustain growth over a long period of time. Thus, it can be concluded that exports are a key factor in the growth process, not one of political astrology but of empirical fact.

Key Words - W.T.O., export, economic growth, international competitiveness, balance of payments.

Introduction

Foreign trade plays a significant role in the economy of any country. In the words of Robertson, "Foreign trade is an engine of economic growth." Being an engine of growth, it breaks the boundaries of nations as well as enjoins them. It gives opportunity for specification and brings in advantage of technical efficiency. It induces factors of production to move. The factors seek their optimum combinations which establish equality in factor prices. Proper regulation and direction of foreign trade can contribute significantly in increasing, employment and output, in controlling prices and in promoting industrialization and economic development of the country. It is again foreign trade that enables a country to acquire necessary assistance and other equipments for its economic development from abroad.

India adopted an 'Inward looking' strategy of industrialization since independence. The basic emphasis was on import substitution, heavy industries and a central role for the public sector. The trade policy regime was highly protectionist and regulated through quantitative restrictions and high tariffs. It was believed that restricting imports would save foreign exchange and stimulates domestic production. But, this resulted in an uncompetitive domestic industrial structure. The development strategy based on import substituting industrialization and the system of control that were implemented failed to produce rapid growth, self reliance and eradication of poverty but instead lead to lack luster growth, an internationally uncompetitive industrial structure, a perpetually precarious Balance of Payments and above all rampant rent seeking and the corruption of social, economic and political systems.

The General Agreement on Tariffs and Trade (GATT) was an international body, which remained in existence for a period of forty-six years. It was negotiated in 1947 and came into force on January 1, 1948. GATT started as a general agreement for trade concessions among 23 nations, including India and its membership had increased to 118 countries as on December 31, 1994 - the day it ceased to exist. GATT provided for reduction in tariffs and trade restrictions in a phased manner over a period of time. It laid down that this task would be accomplished through different rounds of trade negotiations to be held from time to time. In all, eight rounds of Multilateral Trade Negotiations were held under the auspices of GATT. The Eighth Round of GATT negotiations which begun at Punta Del Este in Uruguay in 1986-1994 known as the Dunkel Agreement or Dunkel Award. This is the General Agreement on Tariffs and Trade (GATT) 1994, finally to emerge as the WTO in 1995.

The WTO Agreement came into force from January 1, 1995 and India became a founder member of the World Trade Organization, by rectifying the WTO Agreement on December 30, 1994. The main function of the WTO is as a forum for international co-operation on trade-related policies and the creation of codes of conduct for member governments. These codes emerge from the exchange of trade policy commitments in periodic negotiations. The WTO can be seen as a market in the sense that countries come together to exchange market access commitments on a reciprocal basis. It is, in fact, a barter market. The WTO came into existence with the basic objectives of promoting global trade by establishing an open, rule-based and non-discriminatory multilateral trading system. Under this system every member nation was expected to participate effectively in international trade and gain from it. India became an initial member of the WTO expecting substantial expansion in her exports through an easy access to world markets.

An attempt has been made in the present paper to analyze and examine the trends in the Pre and Post WTO Regime. The present study is entirely based on the availability and utilization of secondary data and literature. The study made use of various Economic Surveys published by the Government of India, Annual Reports of RBI, CMIE Reports, Reports published by DGCI&S and articles published in various Journals and Newspapers of national repute.

Trends in the Volume of Foreign Trade

Economic liberalization, reforms and globalization have paved the way for a new wave in the Indian economy. Trade policy reforms are a step in the right direction of making the foreign trade regime in India, free from an over-regulated trade policy. The new approach attempts to establish a market-oriented linkage between exports and imports, with progressively lesser role for licensing and regulation. The Import-Export policies announced during 1960's and thereafter have practically done away with almost all import licensing, other regulatory measures like canalization, and has drastically pruned the negative list of imports. The following table no.1 shows the position of the volume of India's foreign trade in Pre and Post WTO Regime.

Table No. 1
Volume of India's Foreign Trade : 1982-83 to 2020-21

Year	Exports (Rs. In Crores)	Imports (Rs. In Crores)	Total (Rs. In Crores)	Trade Balance (Rs. In Crores)	Exports (Change in %age)	Imports (Change in %age)	%age of Exports to Imports
1982-83	8803	14293	23096	-5490	-----	-----	61.59
1983-84	9771	15832	25603	-6061	11.00	10.77	61.72
1984-85	11744	17134	28878	-5390	20.19	08.22	68.54
1985-86	10895	19658	30553	-8763	-07.23	14.73	55.42
1986-87	12452	20096	32548	-7644	12.50	02.23	61.96
1987-88	15674	22244	37918	-6570	25.87	10.69	70.46
1988-89	20232	28235	48467	-8003	29.08	26.93	71.65
1989-90	27658	35328	62986	-7670	36.70	25.12	78.29
1990-91	32558	43193	75751	-10635	17.71	22.26	75.38
1991-92	44042	47851	91893	-3809	35.27	10.78	92.04
1992-93	53688	63375	117063	-9687	21.90	32.44	84.71
1993-94	69751	73101	142852	-3350	29.92	15.35	95.42
1994-95	82674	89971	172645	-7297	18.53	23.08	91.89
1995-96	106353	122678	229031	-16325	28.64	36.35	86.69
1996-97	118817	138920	257737	-20103	11.72	13.24	85.53
1997-98	130101	154176	284277	-24075	09.50	10.98	84.38
1998-99	139753	178332	318085	-38579	07.42	15.67	78.37
1999-00	159561	215237	374798	-55676	14.17	20.69	74.13
2000-01	203571	230873	434444	-27302	27.58	07.26	88.17
2001-02	209018	245200	454218	-36182	02.68	06.21	85.24
2002-03	255137	297206	552343	-42069	22.06	21.21	85.85
2003-04	293367	359108	652475	-65741	14.98	20.83	81.69
2004-05	375340	501065	876405	-125725	27.94	39.53	74.91
2005-06	456418	660409	1116827	-203991	21.60	31.80	69.11
2006-07	571779	840506	1412285	-268727	28.28	27.27	68.03
2007-08	655864	1012312	1668176	-356448	14.70	20.44	64.79
2008-09	840755	1374436	2215191	-533681	28.19	35.77	61.17
2009-10	845534	1363736	2209270	-518202	00.57	-00.79	62.00
2010-11	1142922	1683467	2826389	-540545	35.17	23.44	67.89
2011-12	1465959	2345463	3811422	-879504	28.26	39.32	62.50
2012-13	1634318	2669162	4303480	-1034844	11.48	13.80	61.23
2013-14	1905011	2715434	4620445	-810423	16.56	01.73	70.15
2014-15	1896445	2737087	4633532	-840642	-00.45	00.80	69.29
2015-16	1716384	2490306	4206690	-773922	-09.50	-09.02	68.92
2016-17	1849434	2577675	4427109	-728241	07.75	03.51	71.75
2017-18	1956515	3001033	4957548	-1044518	05.79	16.42	65.19
2018-19	2307726	3594675	5902401	-1286949	17.95	19.78	64.20
2019-20	2219854	3360954	5580808	-1141100	-03.81	-06.50	66.05
2020-21	2154339	2909937	5064276	-755598	-02.95	-13.42	74.04

Source: Various issues of Economic Survey, Government of India.

The above table shows that the total volume of India's foreign trade (including imports and exports) has increased from Rs. 23,096 crores in 1982-83 to 1,17,063 crores in 1992-93, Rs. 5,52,343 crores in 2002-03, Rs. 43,03,480 crores in 2012-13 and Rs. 50,64,276 crores in 2020-21. The increase has been more than 219 times over 1982-83. Similarly, the volume of India's import has increased from Rs. 14,293 crores in 1982-83 to 63,375 crores in 1992-93, Rs. 2,97,206 crores in 2002-03, Rs. 26,69,162 crores in 2012-13 and Rs. 29,09,937

crores in 2020-21, thus registering more than 203 times increase over 1982-83. Likewise, the volume of India's exports, which was Rs. 8,803 crores in 1982-83 increased to Rs. 21,54,339 crores in 2020-21. The volume of exports increased by 245 times over 1982-83.

The table further reveals that trade deficit decreased substantially in 1991-92 to Rs. 3,809 crores from Rs. 10,635 crores in 1990-91. However, it reversed to Rs. 9,687 crores in 1992-93. The year of 1993-94 was of improvement but thereafter it has been increasing continuously and reached to the level of Rs. 10,34,844 crores in 2012-13. It improved significantly in 2013-14, 2015-16 and 2016-17 and came down to Rs. 7,28,241 crores but thereafter it has been increasing continuously and reached to the record level of Rs. 12,86,949 crores in 2018-19. The year of 2020-21 is of improvement and it has come down to Rs. 7,55,598 crores.

India's export-import trade gathered a significant momentum since economic reforms started in 1991 when foreign trade shifted from control to open market. This, in fact, facilitated structural change in export trade. The export-import ratio (which indicates the proportion of imports that can be financed from export earnings) increased substantially from 61.59 percent in 1982-83 to 84.71 percent in 1992-93 and stood at 81.69 percent in 2003-04. However, it deteriorated thereafter and fell to 61.17 in 2008-09 and 61.23 percent in 2012-13. The year of 2020-21 is of improvement and it has reached the level of 74.04 percent.

Similarly, the table further reveals that as far as rate of change of exports is concerned, increase in exports in comparison to imports was observed during the years 1991-92, 1993-94, 2001-02, 2010-11, 2013-14 and 2016-17. In the rest of the years under study, the rate of growth of imports has been greater than exports. Thus, imports have always been higher than exports leading to continued unfavorable balance of trade. There has been 137 times increase in balance of trade deficits during the period under study.

Quantum and Unit Value of Exports and Imports

The following table no. 2 shows the quantum and unit value of exports and imports :

Table No. 2
Quantum and Unit Value of Exports and Imports

Year	Unit Value Index		Quantum Index		Terms of Trade		
	Exports	Imports	Exports	Imports	Gross	Net	Income
(Base: 1978-1979 = 100)							
1991-92	369.5	309.1	208.6	228.0	109.3	119.5	249.4
1992-93	421.5	331.0	222.9	282.0	126.5	127.3	283.8
1993-94	474.1	327.2	257.5	329.1	127.8	144.9	373.1
1994-95	494.6	324.6	292.7	408.3	139.5	152.4	446.0
1995-96	484.2	351.0	384.3	514.8	134.0	137.9	530.1
1996-97	504.7	399.8	411.8	511.8	124.3	126.2	519.8
1997-98	589.4	404.2	386.0	562.1	145.6	145.8	562.9
1998-99	611.7	407.8	399.0	644.0	161.4	150.0	598.5
1999-00	604.0	450.0	461.0	705.0	152.9	134.2	618.8
2000-01	624.0	487.0	571.0	698.0	122.2	128.1	731.6
2001-02	618.0	493.0	593.0	733.0	123.6	125.4	743.4
2002-03	620.0	546.0	722.0	802.0	111.0	114.0	819.9
2003-04	672.0	545.0	765.0	970.0	126.8	123.3	943.3
2004-05	732.0	663.0	899.0	1113.0	123.8	110.4	992.6
2005-06	798.0	592.0	1005.0	1649.0	164.1	134.8	1354.7
2006-07	863.0	608.0	1164.0	2047.0	175.9	141.9	1652.2
2007-08	939.0	575.0	1227.0	2603.0	212.1	163.3	2003.7
(Base: 1999-2000 = 100)							
1999-00	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2000-01	102.0	109.0	125.0	99.0	79.2	93.6	117.0
2001-02	103.0	112.0	126.0	103.0	81.7	92.0	115.9
2002-03	106.0	128.0	150.0	109.0	72.7	82.8	124.2
2003-04	114.0	132.0	161.0	128.0	79.5	86.4	139.0

2004-05	131.0	157.0	179.0	150.0	83.8	83.4	149.4
2005-06	139.0	179.0	206.0	174.0	84.5	77.7	160.0
2006-07	158.0	206.0	227.0	191.0	84.1	76.7	174.1
2007-08	166.0	210.0	245.0	218.0	89.0	79.0	193.7
2008-09	194.0	239.0	267.0	262.0	98.1	81.2	216.7
2009-10	196.0	215.0	264.0	288.0	109.1	91.2	240.7
2010-11	223.0	243.0	304.0	311.0	102.3	91.8	279.0
2011-12	268.0	425.0	331.0	246.0	74.3	63.1	208.7
2012-13	284.0	459.0	357.0	261.0	73.1	61.9	220.9
2013-14	312.0	518.0	378.0	233.0	61.6	60.2	227.7
2014-15	300.0	518.0	397.0	235.0	59.2	57.9	229.9
2015-16	372.0	518.0	290.0	214.0	74.0	72.0	208.0
2016-17	372.0	523.0	313.0	220.0	70.3	71.1	222.6
2017-18	376.0	513.0	322.0	260.0	80.7	73.3	236.0
2018-19	402.0	569.0	361.0	291.0	81.0	71.0	255.0
(Base: 2012-2013 = 100)							
2013-14	111.6	108.3	139.4	94.1	67.5	103.0	143.5
2014-15	108.6	99.8	155.0	103.7	66.9	108.8	168.7
2015-16	104.0	84.5	185.7	111.4	60.0	123.1	228.4
2016-17	107.6	87.7	223.8	111.9	50.0	122.6	274.4
2017-18	110.4	92.2	200.2	123.3	61.6	119.8	239.8
2018-19	123.9	108.8	124.5	126.2	101.3	113.9	141.9
2019-20	124.8	102.9	145.0	124.7	86.0	121.3	175.9
2020-21	140.3	105.5	116.5	107.2	92.0	133.0	154.9

Source: Website of Directorate General of Commercial Intelligence and Statistics.

1. Gross Terms of Trade = $\frac{\text{Volume index of Imports}}{\text{Volume index of Exports}} \times 100$
2. Net Terms of Trade = $\frac{\text{Unit value index of Exports}}{\text{Unit value index of Imports}} \times 100$
3. Income Terms of Trade = $\frac{\text{Net Terms of Trade} \times \text{Volume Index of Exports}}{100}$
4. The old series (1999-2000) is based on Fisher's index.
5. The new base series (2012-2013) is based on Laspeyres' index.

The table no. 2 shows that index of exports and imports has increased at a rapid rate as compared to unit value index of exports and imports, indicating real growth of both exports and imports. But higher growth rate of quantum index of imports as compared to quantum index of exports indicates adverse effect on India's balance of payment and low growth of unit value index of imports as compared to exports indicates improvement in productivity of trading partners and possibility of undervaluation of imports and or dumping.

To the extent, the value of imports increased due to an increase in the unit value. It implies only monetary burden without any corresponding increase in quantity of goods received. Thus, a rise in the value of imports increased our burden much more than an increase in the quantity of goods imported. But the relative inelasticity of demand in our imports compelled India to go in for them, although via measures of import substitution and import restriction, efforts have been made to keep imports within reasonable limits. Similarly, rise in the international price of exports contributed much more to our export earnings than an increase in the physical quantities of exports. To sum up, it can be stated that higher exportable surplus was not the dominant cause of higher export earnings, rather inflation in world prices has acted as the export booster.

The large and the widened trade deficits in the 1980s are attributable to the sharp rise in the volume of imports relative to the small increase in the volume of exports. The contribution of the movements in the unit values was to moderate the size of the deficits through improvements in the terms of trade of the country. Over the period 1980-

81 to 1990-91, the net barter terms of trade improved by 30.0 percent. Subsequently, the period 1991-99, the net barter terms of trade further improved. Similarly, the gross terms of trade have also witnessed a declining trend during the study period. But the income terms of trade showed a distinctly favorable trend. Its index reached the high mark of 2003.7 in 2007-08.

Conclusion

The deficit in balance of trade in our country has been generally increasing even though our foreign trade has been getting much broader based. The Government has introduced a number of trade policy measures for reducing deficit in the balance of trade. The main objective is to control imports on the one hand and to promote exports on the other. To sum up, it may be stated that during the last five and a half decades significant changes have been observed in the volume, composition and direction of trade. Although most of these changes have been in consonance with the development needs of the economy; problem of deficits in the balance of trade are posing problems of resources mobilization for the Indian planners till the recent past and, therefore, need be monitored continuously. Also our share in world trade needs to be pushed up if India is to play its rightful role in the international division of labour.

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12

INTROSPECTION OF SECOND STREAM OF COVID-19 : A PROBABILISTIC STUDY

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Abstract

Ever since with the emergence of human civilization and the spread of the modern man over the globe which has led to the development of Ethno-Cultural realms over the macro landmasses of the earth surface. There has been a causative interface between natural disasters and various diseases (in the form of pandemics) with which the mankind had faced; and has been facing since time immemorial.

Well during the fag end of the second decade of the twenty first century the modern and scientific man is fighting with the corona virus disease or the COVID-19 with partial and limited success. Particularly, the Post COVID-19 phase which is often termed as Second Strain stream of COVID-19 which assumes to be even more dreadful and uncontrollable which began in the mid of January 2021 in Western Europe.

The nature of the present study encompasses the elements of the possibilism, probablism, clinical and pathological experimentations and the covidological succession. The second stream of COVID-19 may have had followed the systematic sequence. In this backdrop, the present research article seeks to investigate the so-called second stream of COVID-19; especially in the context of the analytical methodological point of view. It will be formulated and explored with the aid of Classical Geographical Paradigm and Ideologies with which the relationship of second stream will be established and probabilistic dimension will be probed critically and analytically.

Key Words - Ethno-Cultural, Pandemic, Paradigms, Probabilistic.

Statement of the Problem

The new insights and scientific innovations had developed in the second stream of COVID-19; led me to reconsider and recapitulate the progress and tendency of systematic sequence of corona virus. Rather the purpose, as stated in the sub-title were to examine the issues which were in many cases still are in dispute among American Medical Scientists and the refuted claim of Chinese Medical Experts. It is true that the development of Corona Virus has had Chinese connections often termed as '*Chinese Biological Warfare Weapon*'. Thus, it becomes necessary to interpret the probabilistic phenomena as found associated together in terms of spatial and temporal scale at intercontinental level.

In contrast to the systematic sciences that studies particular kinds of phenomena wherever and whenever found. But in the Scientific and Medical usages it urges that the contentious issues and matters are best approached by resorting to probabilities.

How far the Classical Geographical Paradigms of Possibilism and Probablism are closely interrelated with the Second Stream of Covid-19? Whether they are directly correlated with Medical Possibilism and Medical Probabilism? These are the million dollar questions which need to be answered and probably the core issue in contention requiring probe.

Fundamental Introspection : Possibilism And Probabilism

The Classical Geographical Paradigm of *Possibilism*; which was quite often termed as the '*Vidalian Geography*' in French School of Geography. Under the paradigm a philosophical question was raised as regards the position and role of human being with in the nature. Paul-De-La-Blache saw "human endeavor as the expression of a simple dialectic of dependence and freedom based on technical skills and abilities. With greater technical skills, humans would be able to take better advantage of natural conditions that previously had to be endured."

Thus, by gradually attaining technical prowess, which does not relate us from natural order, but rather offering us the possibility of becoming active agents of the general causality. According to Vidal- "It is only a contingency or probability that is a reality that may or may not materialize and depending on the rate of technical development, it may or may not or either grows, stagnate or decline. Thus, by increasing technical, scientific and medical abilities, human beings would gradually break free from the restrictions imposed by natural and biological forces."

On the other hand, *Probablism* as a popular paradigm was conceptualized by British Geographer Prof. O.H.K Spate as a bridge between environmental determinism and possibilism. Spate's probabilism admitted that people had freedom of choice but argued that the choice was highly constrained and that the environment made some [human] responses more probable than the other. Human actions are representation of probabilities. It encompasses the two dimensions, namely:-

1. Probability
2. Probable.

The nature probability is concerned with the quality of being probable or the estimation of the probable event. Whereas, on the other hand the term, probable relates with the phenomena which will likely to occur or to prove true. The probability is more or less based on experimentation, trial and error along with clinical trials and experimentation in case of medical probe of disease and even pandemics. The statement or medical bulletin under probable situation is prediction of trends based on the corroboration of evidence and vigorous research on collected samples.

These probabilistic propositions were somehow closely correlated with the medical possibilism and medical probablism.

Methodology and Data–Base

The present study has been primarily conducted on the basis of secondary data and reports of Indian Daily Newspapers and News Channels. The approach which is adopted for the accomplishment of the present study is largely based on Inductive and Deductive approach. The whole study is purposive in nature; and, the entire analysis has been made on the basis of personal observation; trends of media reports; and, reports of various News Channels.

Interpretation And Introspection : A Review

The present segment of the research article dwells upon the analytical review of the Second Stream of Covid-19; also interchangeably the nomenclature Second Strain of Covid-19 were also used and applied for the novel corona virus especially in the Europe and in the Asia continents. Although, the operational reality of the medical emergency [as in present case] is simultaneously a three-dimensional in space; and they are as follows:-

- [A].The relation of similar [things] symptoms,
- [B].Temporal progress [spatial spread], and;
- [C].The arrangement and geometric progress in space.

The entire discussion will be focused on the introspective analysis which will be divided into three sections namely:-

1. Section : 01 – Introspection of Second Stream of Covid-19,
2. Section : 02 - Post–Second Stream Developments, and;
3. Section : 03 – Endnotes

1. Section 1 – Introspection of Second Stream of COVID-19

The Chinese Government time and again contemplates the facts, figures, and; findings of medical research from the rest of the World. There was a certain air of unreality over the high claims of China. It holds that in the absence of certainty; truth–likeness and plausibility is the best criterion for the issues and matters related to pandemics. Till date, it was a possibility that corona virus was man- made and evolved in Wuhan Medical Research Centre. There was also a probability that it was spread from bat to human beings [by the consumption of infected bats by humans] in Wuhan.

PROBABILISTIC STUDY OF NOVEL CORONA VIRUS IN RUSSIA

Russia has had become the first country in the World to perform an autopsy [post –mortem] on Covid-19 corpse. After a thorough investigation and experimentation by team of medical scientists it was discovered that Coved -19 does not exist as a virus. But rather a bacterium that has been exposed to radiation and causes human mortality [death] by coagulation of the blood.

Covid-19 disease had been found to cause blood clotting; which causes blood clotting in humans and causes blood clotting in veins; which make difficult to breathe as brain, lungs and heart can not receive oxygen causing people to die quickly.

In order to ascertain, the real cause of the shortage of respiratory energy. They found that the blood vessels were dilated and filled with blood clots, which impeded blood flow and also reduced the flow of oxygen in the body.

After this medical discovery by the doctors of Russia; the Russian Authority explained that the Covid-19 disease in nothing but a ‘Global Trick’. It was nothing but coagulation inside blood vessels.

Paradoxically, China already knows this but it has never released it officially. It was reported only in those patients with low immunity. Its radiation causes inflammation and hypoxia.

Similar type of report and procedure were also reported in the European country of Italy.

Possibilistic and Probabilistic Trends Under COVID-19

As per the recommendation of the guidelines issued time to time by the All India Institute of Medical Sciences; the two possibilistic and probabilistic trends in the country were as follows:-

- [A]. Covid Appropriate Behavior, and;
- [B]. Covid In- appropriate Behavior.

The both above mentioned probabilities were enthused with possibilities of presumption. There is 80 percent and 20 percent probability in among people to follow the stringent norms laid by medical authorities in the country. As per the results of the neighborhood observation in the locality 80 to 85 percent citizens did not bother to follow covid appropriate behavior.

**Table : 01
COVID-19 : Probability of Differentials**

COVID–19 Phases	Covid Appropriate Behavior	Covid Inappropriate Behavior
During Peak	45.0 %	55.0%
Moderate Phase	30.0%	70.0%
Relaxed /Least Phase	05.0%	95.0%

Source: Result of Questionnaires Schedule.

The above figures corroborates that, there exists a direct correlation between the phases of Covid-19 and the behavioral aspects of respondents. However, the asymptomatic trends were also responsible for the irresponsible behavior of the people at large. About 50.0% citizens did not wear mask during the aggregate phases of Covid-19 in India. As per the analysis of the Washington based M.I.T. (Massachusetts Institute of Technology), the peoples who bother and shows concern for others wore the masks most at the international level and even at national level.

2. Section 2 - Post Second Stream Developments

The development in the Post Second Stream indicates that, on the basis of evidences of clinical and pathological experimentation there were three major factors for the spread of Corona-II which were as the follows:-

- [A] - Aerosol (Micro Droplets in the air up to 10 meter),
- [B] – Droplets (Drops of cough and sneezing in air up to 02 meter); and,
- [C] - Surficial (Active virus on surface, floors and surface of tiles).

These particulates spreads, rapidly in the cells, veins, eyes and brain of the infected person and develops into a new syndrome known as *Black Fungus* or the [Myucoramaycosis]. It emerged and developed from the possibilities of the above enlisted factors. There is another, the one rural and urban probability; as it was highly concentrated in urban centers. The mortality rate was higher in urban areas as compare to rural counterpart.

Covidological Succession

As per the various medical bulletins released time to time by eminent medical institutions of the country the detected and monitored routes of covidological succession were identified as; The *White and Yellow Fungus* which was reported in Patna and Mumbai.

The other developed covidological succession and the probabilities of Covid-19 are as follows:-

1. *Omicron* more than 1,15,758 cases up to (22 Jan. 2022) .
2. *Alpha* and *Delta* Variants of Covid-19; and,
3. The so-called, The *III Stream of Covid-19* (1.53 to 2.67 Lakh Cases daily).
4. The recently developed Covid–19 probability is termed as *Neyokov* and its variant PDF 2180 detected in South Africa. Its probability ratio is 3:1.

The differential in the rates of the Probability Risk Factors (P.F.R.) was the possibilistic determinant of Covid-19 in India and elsewhere. The World Health Organization (W.H.O.), Washington and the Indian Council of Medical Research (I.C.M.R), New Delhi, had identified the probable risk factors which are associated with the Covid-19 reported and diagnosed cases were as follows:-

- [A] Excessive Smoking,
- [B] Diabetes,
- [C] Obesity,
- [D] High Blood Pressure,
- [E] High Blood Cholesterol Level,
- [F] Inactivity or Lack of Physical Workout, and;
- [G] Urban Lifestyle.

The above mentioned probable risk factors had accentuated the pandemic manifolds both spatially and temporally over the globe. Moreover, these enlisted probable risk factors were prevalent both in developed and developing countries, and; even in the rural and urban regions.

3. Section 3 – End Notes

In the present research article which confines to the in depth analysis of ‘The Introspection of Second Stream of Covid-19: A Probabilistic Study’; the following endnotes were found and are of paramount importance and worth mentionable is enlisted below:-

1. The current covid pandemic is only a contingency or a probability that is a reality and depending up on the rate of technical development, it may or may not or either grows, stagnate or decline. Thus, by increasing technical, scientific and medical abilities, human beings would gradually break free from the restrictions imposed by the forces of the pandemic.
2. The pre-bodily ailments coupled with the associated probabilistic risk factors has had increased the mortality rate in India and in the rest of the World. The golden rule: ‘Prevention is Better Than Cure’ were neglected and over looked. The Covid data and its analysis has affirmed it.
3. The post–second stream developments had given rise to various variants and its attributes which had not discriminated between developed and developing nations.
4. Moreover, the antidote of the possibilism and the probabilism are still prevalent ever since its emergence in China. This has been proved in various spatial medical investigations.
5. Now, as per the virologists clinical experimentation and research proclaimed that, the Covid–19 pandemic had transformed into an endemic.

“Geography Explains the Past, Illuminates the Present and Prepare us For the Future.” —

Michael Palin (2007)

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13

COVID-19 : AN ANALYTICAL STUDY OF UNEMPLOYMENT PROBLEM IN UTTARAKHAND

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Abstract

The unemployment and inflation rate has been increasing in India along with all over the world due to the impact of COVID-19. It directly affects the economic growth rate of the country. Micro and Small Industries were badly affected by lockdown. Shut down of Industrial establishments has taken away the employment of individuals. The purchasing power of the people has also decreased due to the high inflation rate.

This research paper is an attempt to analyze the present scenario of unemployment in Uttarakhand along with the policies of the government and their effects. Some suggestions have also been presented to reduce unemployment.

Key Words – COVID-19, Unemployment, Policies, Economic Development, Economic Growth

Introduction

Unemployment and Poverty are the biggest constraints in the development of any country, due to which the economic system collapses. The main reason responsible for these are the migration of people for employment, lack of training and subjects on skill development and employment, uneven distribution of industries, and non-availability of employment according to demand etc. A huge amount of the budget expenditure is spent on eradicating unemployment and poverty, consequently there is a direct impact on the GDP (Gross Domestic Product) of the country.

The unemployment and poverty rates in the years 2020-21 and 2021-22 are frightening not only in the world but also in India due to the ill-effects of the terrible worldwide pandemic of the coronavirus. While the unemployment rate in the USA was at a 40-year high of 15 percent, in India it reached 23.5 percent (April 2020).

Objectives of the Study

- To analyze the present unemployment scenario of Uttarakhand.
- To analyse the policies/schemes of the Government of India and the Government of Uttarakhand.
- To provide some suggestions regarding reducing unemployment.

Need and Importance of Research

Due to the effects of the Coronavirus in the year 2020, a lockdown was imposed all across India, due to which the wheel of industrial development and economic development came to a standstill. The movement of people from one place to another place was stopped, they left their jobs due to fear of Corona and started to move to their

villages with their families. The employment of the people was lost and the economic crisis of unemployment and inflation arised in front of them.

According to the report of the Uttarakhand Rural Development and Migration Commission in June 2021, during the Corona Crisis more than 3.5 lakh migrants had returned to their native places by September 2020.

The tourism industry is the main source of revenue of Uttarakhand. State gets maximum revenue through Chaar Dhaam Yatra, Kailash Maansarovar Yatra, etc. but due to Covid-19, the tourism industry of Uttarakhand is in trouble for the last 2 years. All the sections related to this industry are facing a huge economic crisis. Due to this the economic growth rate of Uttarakhand has also decreased.

Analysis of the Centre for Monitoring Indian Economy (CMIE) Data

The Data of the Centre for Monitoring Indian Economy (CMIE) revealed that India’s Unemployment rate was on March 1st, 2022, was 8.1 percent, and the unemployment rate of Uttarakhand stood at 4.6 percent. In India, The highest unemployment rate is in Rajasthan and Haryana and the lowest unemployment rate is in the states of Orissa and Meghalaya. Uttarakhand has been ranked 11th based on the unemployment rate of 26 states.

Last year in April 2021, India’s unemployment rate was 8 percent and the unemployment rate of Uttarakhand stood at 6 percent.

Table 1
Unemployment Rate

Month/ Year	April 2016	April 2017	April 2018	April 2019	April 2020	April 2021	February 2022
India	8.9	3.9	5.6	7.3	23.5	8.0	8.1
Uttarakhand	1.3	0.2	0.9	6.4	6.5	6.0	4.6

Table 2
Unemployment Rate of Uttarakhand according to Education Level

Education Level	Unemployment Rate	Greater Unemployment Rate
Intermediate Pass	1.82%	1.96%
Graduation Pass	8.457%	9.04%

Table 3
Unemployment Rate of Uttarakhand according to Rural and Urban Area

Rural/Urban Area	Total (In %)	Male (In %)	Female (In %)
Total	4.38	4.22	9.87
Rural	5.14	4.91	9.75
Urban	4.2	3.89	10

Table 4
Urban Unemployment Rate Age Wise

Age Group	Unemployment Rate	Greater Unemployment Rate
20-24 Year	96.82%	97.39%
25-29 Year	3.61%	6.96%

Table 5
Rural Unemployment Rate Age Wise

Age Group	Unemployment Rate	Greater Unemployment Rate
20-24 Year	82.61%	82.61%
25-29 Year	4.35%	4.35%

Efforts and Schemes of Central and Uttarakhand Government

- According to the report of **Azim Premji University, 2021**, it is found that the MGNREGA scheme has played an important role in employment generation in rural areas during Covid-19 crisis and till November 2020, there has been an increase of 43 percent in employment as compared to the previous year 2019.
- **Pradhan Mantri Kaushal Vikas Yojana** – In this scheme Skill Development Centers have been established all over India. Under this, schemes like **Start-Up India** and **Stand Up India** have been implemented. Through these schemes, the government wants to make the country a hub of manufacturing activities.
- Implementing the centrally funded **Pradhan Mantri Kaushal Vikas Yojana 2.0**, till date 48389 have been registered and 6759 have been trained in agriculture, tourism, hospitality, and retail sectors and 3366 have been certified.
- Under the **National Skill Development Mission** of the Central Government, Pradhan Mantri Kaushal Vikas Kendras are being established in every district of India. According to this, the target is to train 500 million persons by the year 2022. Under this, multi-skill programs, entrepreneurial skill development programs are conducted.
- **Deendayal Upadhyaya Grameen Kaushal Yojana** - Under this project of the Government of India, 25000 poor youths of rural areas are to be trained in various skill development sectors from the year 2019 to 2022. As of December 2020, against 25000 candidates, the training of a total of 2407 candidates is in progress, while the training of 11902 has been completed out of which employment has been provided to 7657 candidates.
- The report of **Uttarakhand Village Development and Migration Commission**, which came in June 2021, during Corona, reveals that more than 3.5 lakh migrants returned to their native places by September 2020, most of them were from Pauri, Tihri, and Almora districts. After this, about 29 percent of people again migrated for employment. Similarly, in the second wave of coronavirus from April 2021 to May 5, 2021, 53042 people returned, out of which more number were from hilly districts. From this, it becomes clear that migration for employment is more from hilly districts.
- Observing a large number of returned migrants during the Corona period, the Government of Uttarakhand started the Chief Minister Migration Prevention Scheme on 11 September 2020 to stop the migration. The main objective of the scheme is to provide the benefits of already running schemes of the state to unemployed youth and people who came back due to coronavirus in the identified 50 percent migration-affected villages.
- Former Chief Minister of Uttarakhand Mr. Trivendra Singh Rawat launched **HOPE Portal (Portal For Helping Out People Everywhere)** on 13 May 2020 to provide self-employment and employment opportunities to the migrants and youth who have returned to the state because of Covid-19 crisis. The main objective of HOPE was to create a database of skilled and unskilled youth and to provide employment/self-employment opportunities based on the database. Till date, 3183 youth have been registered in the portal for employment training in various fields based on their qualification and interest.
- **Chief Minister Swarojgar Yojana** is one of the schemes run by the state government in Uttarakhand. Under this scheme, only 10 percent of the total project cost for the general category beneficiary and 5 percent of the total project cost to the beneficiary of Scheduled Castes, Tribes, Other Backward Classes, Minorities, Ex-Servicemen Women and Divyangjan; is deposited as margin money from the beneficiaries and the remaining 90 percent/95 percent is financed by Govt.
- A new service policy is being prepared by the **Uttarakhand Industrial Development Department** to promote the service and hospitality sector in the state. It is proposed to provide financial incentives to attract investors in **this policy covering 7 components** (tourism and hospitality, health and medical services, education, information technology and information technology enabled services, sports and exercise and film and entertainment). Uttarakhand has immense potential for development in the field of tourism, information technology, higher education and health under the service sector. In the year 2020, the contribution of the Service Sector

to the domestic GDP of Uttarakhand has been 41 percent. (Published in the issue of national newspaper Dainik Jagran on dated 24 February, 2022)

- To provide self-employment to the permanent residents of the state in the tourism sector, for the last few years **Veer Chandra Singh Garhwali Tourism Self Employment Scheme** is being operated. Under this scheme, the grant amount, which was 25 percent earlier, has been increased to 50 percent maximum of Rs. 15 lakh. Under this scheme 116 beneficiaries were trained in entire Uttarakhand in the financial year 2020-21 till December 2020, while 194 beneficiaries were trained in the year 2019-20.
- **Atithi Uttarakhand Grih Awas Homestay Scheme** - The basic objective of this scheme is to provide a clean, affordable housing facility to rural areas for foreign and domestic tourists. Under this scheme, 2664 residential units have been registered in rural and urban areas. In the year 2020-21, only 437 homestays were registered while in the year 2019; 1262 were registered.
- **Growth Center Scheme** - Growth Center Scheme has been implemented for successful operation of micro and small manufacturing and service sector enterprises in hilly areas on cluster based approach. Its main objective is to double the income of entrepreneurs and farmers. Till the month of December 2020, 106 Growth Centers of various departments have been approved.
- **Start up and Stand up Entrepreneurship Development Scheme** - Start up policy was announced in February 2018 to promote the start up eco system and identify new areas of investment. The objective of the policy is to develop an appropriate eco-system for holistic development by nurturing entrepreneurial spirit. So far 90 start-ups have been recognized under the Start-up Policy and financial incentives have also been provided to 14 start-ups.

Analysis of Data Published in Economic Survey 2020-21 (Uttarakhand)

Table 6

No. of Homestays Registered under Atithi Uttarakhand Grih Awas Homestay Scheme

S.No.	District	Financial Year 2018-19	Financial Year 2019-20	Financial Year 2020-21 (Till Dec. 2020)
1	Uttarkashi	60	195	57
2	Chamoli	125	195	61
3	Rudraprayag	57	69	25
4	Tehri	95	51	33
5	Pauri	19	76	14
6	Pithoragarh	141	177	85
7	Bageshwar	29	27	37
8	Almora	59	85	30
9	Champawat	5	29	51
10	Dehradun	211	220	77
11	Haridwar	13	5	3
12	Nainital	149	127	64
13	Udham Singh Nagar	2	6	0
	Total	965	1262	437

Source— Tourism Department, Uttarakhand (Economic Survey Report 2020-21)

Table 7
No. of Approved Growth Center

S.No.	District	No. of Approved Growth Center	No. of Beneficiaries
1	Uttarkashi	8	2061
2	Chamoli	15	4416
3	Rudraprayag	7	913
4	Tehri	8	2333
5	Pauri	7	2009
6	Pithoragarh	11	2603
7	Bageshwar	10	3536
8	Almora	9	6170
9	Champawat	5	218
10	Dehradun	6	1288
11	Haridwar	3	423
12	Nainital	11	82
13	Udham Singh Nagar	6	1746
	Total	106	27798

Source— Directorate Of Industrial Development, Uttarakhand (Economic Survey Report 2020-21)

Table 8
The Details of Tourists from India and Abroad in Uttarakhand

S. No.	Name Of Dham	No. Of Total Indian Tourist (In Year 2019)	No. Of Total Foreigner Tourist (In Year 2019)	No. Of Total Indian Tourist (In Year 2020)	No. Of Total Foreigner Tourist (In Year 2020)
1	Kedarnath	998956	1065	135267	62
2	Badrinath	1244100	893	155009	46
3	Gangotri	529880	454	23736	38
4	Yamunotri	465111	423	7717	11
5	Hemkund Sahib	239910	223	8290	00
	Grand Total	3477957	3058	330039	157

Source— Tourism Department, Uttarakhand (Economic Survey Report 2020-21)

Table 9
Total Number of Workers in the entire Uttarakhand under MGNREGA Program

S. No.	Financial Year	Total Persons By Whom Work Was Demanded	Total Persons To Whom Work Was Given	Total Human Days Created (Male)	Total Human Days Created (Female)
1	2017-18	735423	662630	22304235	12146439
2	2018-19	707138	639054	22182135	12232764
3	2019-20	734557	661269	20625216	11677147
4	2020-21 (Till Dec. 2020)	874484	791092	22067314	11997614

Source— Department Of Rural Development, Uttarakhand (Economic Survey Report 2020-21)

Suggestions

- Most of the districts of Uttarakhand are in the hilly region and are on the foothills of the Himalayas. Due to this geographical situation and natural beauty & natural heritage of Uttarakhand, tourism is the main industry of the state. In the tourist areas like Nainital, Mussoorie, Dehradun, Chamoli, Kausani, Auli, Munsiyari etc. basic facilities like road, transport, parking etc. should be increased.
- Corbett Park, Rajaji National Park, Valley of flowers, National park, Wildlife Safari, Ropeway, Zoo, River Rafting etc. can be made attractive and accessible.
- Commendable efforts are being made by Gobind Ballabh Pant Agricultural University, Pantnagar (Uttarakhand) in the use of techniques and advanced seeds in the agriculture sector. Pithoragarh & Haldwani (Uttarakhand) branches of Defence Research and Development Organization (DRDO) are doing admirable work on Biotechnology and Bio-farming. With their cooperation, agriculture sector and self-employment can be promoted.
- The Government of Uttarakhand should promote tourism industry and small & micro industries, in which hill cuisine or local foods, vegetables, local art and folk culture produced in the local area should be promoted. New self-employed start-ups should be created so that people can get benefits at the local level (local to vocal) and get employment.
- Traditional industries of Uttarakhand like Khadi, Wool, Carpets (Dan/Dari) Wax, Aipan and Biodiversity Herbal Park, Floriculture, Herbal and Medicine Industry, Information Technology Industries can be promoted.
- People should be trained by bringing new schemes and the scope of the schemes which are going on should be increased. In Uttarakhand at present many works can be done in different fields like tourism, information technology, transportation, education, health, urban development, disaster management etc.; through this people can get employment.
- The financial budget of the central government and state government schemes and their scope should be extended to the needy and deserving candidates by making them flexible and by making the grant rules flexible to encourage self-employment to the youth.
- Under MNREGA, the 100 days work plan can be increased to 150 or 200 days, so that people can get regular daily employment. New small scale industries should be set up in hilly areas and people should get benefit of government subsidies in them, through which migration of hilly peoples can be stopped.

Conclusion

The above analysis show that the percentage of unemployment of youth who has graduate or higher degree is large in few years because of lack of skill development or employment oriented programs or subjects under the curriculum. Due to which the students are sitting at home after getting only traditional degree or are self-employed. No appreciable effort is being seen through education in this regard. Along with this, due to COVID-19, there has been an increase in the percentage of unemployment rate in urban areas of India and among women.

During Corona, where all the industries remained closed, the workers migrated to their native places, many became unemployed, small & micro scale industries were destroyed, the purchasing power of the people was decreased, due to which India's GDP was lower than the estimated. Unemployment and inflation figures increased.

Meaningful efforts have been made by the Uttarakhand government to save the tourism industry and reduce the unemployment of the state by spreading "Hope Scheme", Deendayal Upadhyay Homestay Grants Scheme and Start Up and Stand Up Entrepreneurship Development Scheme and Veer Chandra Singh Garhwali Tourism Self Employment Scheme etc. Youth unemployed related to the industry are being trained and motivated for self-employment. Through the National Skill Development and Pradhan Mantri Kaushal Vikas Yojana of the Central Government, deserving candidates are being trained and motivated to become self-employed. But still the problem of unemployment is at its serious level and more sincere efforts are required.

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COVID-19 AND INDIA'S LEATHER EXPORTS

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Abstract

The impact of corona virus has been quite unsettling on almost all the world economies. The leather industry in India also took a direct hit during the ongoing pandemic thus we will have a look at the present state of India's leather exports during the pandemic. In this paper, we will also be looking at some key factors of the Indian leather Industry like its export base, encouraging aspects, policies and governmental programmes governing the industry, apex body to regulate this industry, and the problems it has been facing for a long time.

Key Words - Leather Products, Export, Raw material, Foreign Exchange.

Introduction

Leather Industry has always been a prominent industry amongst all other industries of India due to its share in India's export basket, jobs created, and traditionality. Leather is one of the oldest manufacturing industries in India. Leather and leather products have always been major items in the export structure of India and bring a fine amount of foreign exchange to the export basket of the nation. The export of leather has undergone a tremendous change and India from a major exporter of raw leather as raw material has now changed to a giant exporter of finished & semi-finished leather, footwear and its components and heavy and light leather goods like leather garments, belts, purses etc. India has a large source of skilled artisans available thus creating a vast scope for India in the export sector of leather and leather products and government has always been introducing encouraging policies and schemes for the development of this industry and continues to promote it even today.

Indian leather industry derives its demand from fashion, interior design and the automotive industry. India's trade policies imply exporting more finished goods for realising better prices and employing the local population.

India accounts for 20% of the world's cattle/buffalo population and 11% of the world's sheep/goat population. Apart from this, India has a large source of skilled artisans available thus creating a vast scope for India in the export sector of leather and leather products.

The leather industry acquires a prominent place in the Indian economy. This industry generates massive employment as it provides jobs to more than 4 million people and especially to people belonging to weaker sections of society. This industry in India is confined to basically to small scale industries, cottage sectors and a few units are in the medium sector. It is an amalgamation of both organized and unorganized sectors. Approximately 75% of the leather output in India is generated by small, cottage i.e. unorganized sectors.

Objectives of the Paper

- To study the role of leather industry in India's export basket.
- To study the effect of Covid-19 pandemic on the export of leather and leather products.
- To suggest how different problems faced by leather industry can be solved.

Methodology

The study has made use of secondary data available from various authenticated sources. Most of the data were collected from Directorate General of Commercial Intelligence and Statistics (DGCS), Ministry of Commerce and Industries, Indian Trade Portal. The data was also collected from Council for Leather Exports (CLE).

The present work is a study of figures related to performance of the leather industry in export sector during the FY 2019-20 and FY 2020-21 thus also taking into account the impact corona virus had on the export of leather and leather products. Graphical representation of specific stats and data has also been included for better understanding of the intended subject.

Encouraging Aspects of Leather Industry of India

- India is self-reliant in terms of its material source. Most Industries have to rely upon major imports of raw material, unlike the leather industry in India. Annually about 3 billion square ft. of leather is produced in India.
- India is rich in various kinds of leather providing animal species. Though most leather products are made from skins of cattle and calves, leather is also made from skins of horses, sheep, lambs and horses. India has the most population of buffaloes in the world, stands on the second position in the population of goats and on third in the population of sheep.
- India holds a Strong and Eco-sustainable tanning base.
- India is endowed with numerous modernized manufacturing units.
- There is Abundance of trained / skilled manpower at competitive wage levels. Due to a large population and stiff competition in terms of employment, there is no shortage of skilled or labour workforce for this industry.
- There is a wide presence of support industries like leather chemicals and finishing auxiliaries.
- Indian exports have a presence in various global markets and has a special presence in the European market.
- Continuous modernization and technology up-gradation has been taking place regularly in India.
- Constant human resource development programmes have been in place to enhance productivity.
- Apart from the export market, there has been a growing domestic market for footwear and leather articles.
- India has an organized retail market in India for leather goods. The leather market in India grew to 0.7 trillion USD in 2019.

Production Centres of Leather Industry of India

India's leather industry is bestowed with abundant skilled manpower, innovative technology and support of allied industries accounting for about 13% of the total world's leather goods production. Its main production centres are—

- **Tamil Nadu** (Chennai, Ambur, Ranipet, Vaniyambadi, Vellore, Pernambut, Trichy, Dindigul and Erode)
- **West Bengal** (Kolkata)
- **Uttar Pradesh** (Kanpur, Agra, Noida, Saharanpur)
- **Maharashtra** (Mumbai)
- **Punjab** (Jalandhar)
- **Karnataka** (Bangalore)
- **Andhra Pradesh** (Hyderabad)
- **Haryana** (Ambala, Gurgaon, Panchkula, Karnal and Faridabad)

- **Delhi**
- **Madhya Pradesh** (Dewas)
- **Kerala** (Calicut, Cochin)
- **Rajasthan** (Jaipur)
- **Jammu & Kashmir**.

Effect of COVID-19 on India's Leather Industry

The leather industry is one of the most export-oriented industries in terms of its contribution to the country's foreign exchange earnings. India exported a total of 5083.76 million USD leather products in FY 2019-20. Amongst all categories of the Indian leather industry, the leather footwear industry is the most export-oriented and brought approximately 2081 million USD (2019-20).

The impact of corona virus has been quite unsettling on almost all the world economies. This is also quite clear from the effect seen on the export profile of India in FY 2020-21. The leather industry in India also took a direct hit during the ongoing pandemic. In order to study the effect of Covid-19 on the export of leather and leather products; we have the data for the value of various leather products exported for the FY 2019-20 (pre-covid) and FY 2020-21 (after covid).

Table 1
India's Export of Leather & Leather Products

	Apr – Mar 2019-2020 (US\$ million)	Apr – Mar 2020-2021 (US\$ million)	% Variation	Share 2020-2021
Finished Leather	524.15	378.23	-27.84%	10.27%
Leather Footwear	2081.67	1485.55	-28.64%	40.35%
Footwear Components	261.67	197.59	-24.49%	5.37%
Leather Garments	429.11	295.56	-31.12%	8.03%
Leather Goods	1353.74	944.31	-30.24%	25.65%
Saddlery and Harness	151.44	186.18	22.94%	5.06%
Non-Leather Footwear	281.97	194.16	-31.14%	5.27%
Total	5083.76	3681.58	-27.58%	100.00%

Source- DGCS (Directorate General of Commercial Intelligence and Statistics)

As is clear from the comparative tabulation of the data, the total value of export of leather products in the FY 2020-21 decreased to 3681.58 million USD from 5083.76 million USD in FY 2019-20 showing a decrease of approximately 27.58%. Even the leather footwear industry which is the most export-oriented, suffered a reduction of about 28.64% by dropping to 1484.55 million USD in the FY 2020-21 from 2081.67 million USD in the FY 2019-20.

Major markets for Indian leather and leather products are the USA, Germany, Italy, UK, France, UAE etc. The top 12% countries alone have a share of about 73% in Indian leather exports. Relaxo, Bata, Liberty Shoes, Farida group and Mayur Uniquoters are a few of India's prominent leather-based industries. With the popular demand in the global market and supportive governmental policies, India's footwear industry is expected to grow 8 times by 2030.

Challenges Faced by the Leather Industry of India

This industry has regularly faced a lot of challenges over the decades. The description follows—

- 1) Production in this sector has been declining due to unpropitious government policies and environmental policies.

- 2) Indian industries have always faced direct competition from countries like China, Indonesia, Vietnam and Brazil in the international market.
- 3) Companies are usually not interested in contributing towards research and development (R&D) in this sector nor provide value to products like branding etc.
- 4) It also faces constraints due to the religious beliefs of some groups and religions regarding the sacredness of some animals.
- 5) Industry also faces various problems in the chain of marketing like- raw hide collection, soaking, liming-deliming, picking-depicking, degreasing etc.

Policies & Schemes Supporting the Leather Industry of India

1) Indian Leather Development Programme (ILDPA)

It is a programme initiated by the Government of India and was launched during the 12th five-year plan (2012-17). An outlay of Rs. 990.36 crore was approved for its implementation.

It includes the following sub-schemes-

- **Assistance for Technology Up-Gradation and Modernization**

Financial and educational assistance is provided for technology up-gradation and modernization of the Leather Industry in India. It also includes the provision of 30% investment grant to small and micro-production units and 20% to other units through the nationalised banks.

- **Human Resource Development**

The assistance of a minimum of Rs. 15,000 is provided to an unemployed person for placement oriented skill development training and assistance of Rs. 5000 is provisioned for skill up-gradation of an employed person.

- **Mega Leather Cluster Scheme (MLC)**

Mega leather cluster scheme aims at providing infrastructural support to the Leather Industry In India. The minimum land area required for MLC is set up to be 25 acres (without tanneries) and 40 acres (with tanneries). The government provides up to 50% of the project cost as investment assistance under this scheme with maximum assistance limited to Rs. 125 crore.

- **‘Support to Artisan’ Scheme**

Assistance is provided to artisan groups to make them capable of forming Self-Help groups, product development etc.

- **Leather Technology, Innovation and Environmental Issues**

Governmental assistance up to 50% of the project cost is provided for installation of ‘Common Effluent Treatment plants (CETPs) and projects regarding solid waste management.

- **Establishment of Institutional facilities**

Two branches of the ‘Footwear Design and Development Institute’ (FDDI) have been set up in the states of Gujarat and Punjab with the assistance of Rs. 100 crore for each branch. The main aim of this institute is to provide human resources and technical services to the Leather Industry.

2) Marketing Development Assistance Scheme

This governmental scheme was introduced with the major objective of increasing and diversifying India’s leather exports. This scheme is implemented by ‘Department of Commerce’ to achieve the following objectives-

- Assist exporters with export promotion.
- Assist ‘Export Promotion Councils’ (EPCs) to undertake export promoting activities.

- Assist approved trade bodies in implementing exclusive innovative ideas related to export promotion.
- Assist FOCUS programmes in abroad regions of CIS (Commonwealth of independent states), Africa, ASEAN (Association of South-east Asian Nations)

3) Duty-free Import Authorization

This is a scheme under which producers can apply for duty-free import of inputs and raw materials that are required for the production of export goods.

Council for Leather Exports (CLE) — the Apex Body for Leather Industry in India

Council for leather exports (CLE) was established in 1984 and is the single largest apex organization to promote leather and leather products, their production and exports. The council works under the Ministry of Commerce and Industry. The core objectives of this council are-

- Developing and strengthening the leather industry.
- Undertakes aggressive export promotion oriented activities to increase India's reach in the global Industry.
- Assisting importers from the rest of the world by providing Indian leather products.
- Acts as a vital linkage between Government and leather Industry
- Organizing Buyer- seller meets and mega leather shows across the globe.
- Attracting joint ventures for technical collaborations and alliances.

Recent Innovations in Leather Industry of India

It is quite hard to ignore the prominence of the leather industry as it is one of the oldest industries and has such a major share in the export basket of the nation but at the same time, leather processing has been categorized as one of the most polluting industries and consumes humongous amounts of water. In recent times, there have been various attempts of innovations at making this industry more sustainable. The description follows—

Electro-oxidation

This has been one of the innovative technology introduced for leather programmes in India for the treatment of wastewater generated in this industry.

Solidaridad

Solidaridad which seeks to address challenges in India due to the rapidly increasing population has also made pathbreaking efforts in the leather industry in India. Solidaridad works on reducing pollution and water usage load by presenting eco-friendly technologies within 100 tannery units of Kanpur and Unnao. These technologies include-

- Salt-free tanning.
- Low sulphide enzyme-based unhairing.
- Electrooxidation based zero waste discharge.
- Ensuring health and safety measures like cautionary usage of H₂S gas, provisions of first aid facilities.

Conclusion

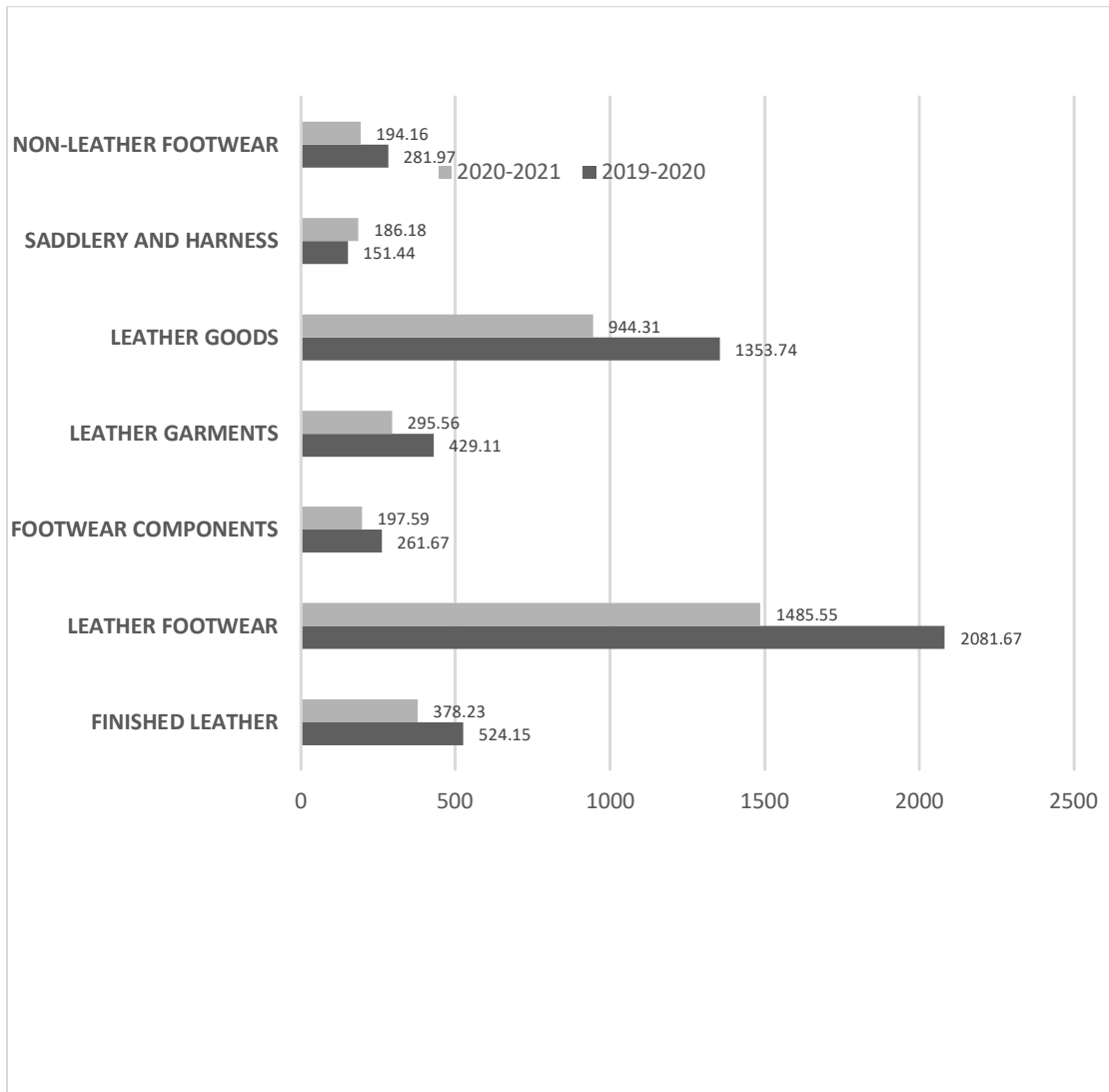
Leather Industry has always been prominent and quite special amongst all other industries of India. With the number of jobs it creates, the percentage of share in the export basket of India; it also requires some special attention of government and industrialists to maintain this reputation. The government has always been introducing encouraging policies and schemes for the development of this industry and continues to promote it even today. Even after facing a massive setback during the pandemic, India's leather industry is expected to grow and expand itself.

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Diagram 1
India's Export of Leather and Leather Products (US\$ million)



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DIGITALIZATION IN INDIA : AN INNOVATIVE CONCEPT

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Abstract

We can presently don't envision our lives without innovations. Digitization is one of the main innovations of the twenty-first century. It enables everyone to communicate at any time and from any location. Digital India is a program that aims to transform India into a technologically advanced civilization. It was launched on July 2, 2015; totally concentrating on making government services & facilities more accessible to occupants electronically by progressing on the internet based applications and wide data infrastructure and; by making India a superpower in the field of Information, Innovations & Technology. The current study examines various aspects of digitization like— its effect on the economy, society, and the climate, different challenges of digitalization etc.

Key Words - Innovations, Technology, Economy, Digitalization

Introduction

The Government of India launched the Digital India program on July 2, 2015, This program focussed on digital development of the nation by making individuals, all offices and administrations digitally advanced so that they are all associated to each other virtually and electronically. This digital development will connect the rural regions to the urban areas through digitally organized applications and services in terms of the various facilities & aspects. This will boost the era and growth of work openings within the nation. Digital India Program will help India to be a 'Knowledge Based Economy'.

Components of Digital India Programme

- Building a strong digital infrastructure.
- Ensuring digital delivery of various government services.
- Increasing digital literacy.

India is the fastest growing economic system in the world. The Indian economic system is the 7th biggest economic system of the world in terms of GDP and 3rd in terms of Purchasing Power Parity Theory after US and China. Digitalization of payment services will make exchanges smoother and straightforward and kills the presence of parallel economy which poses a threat to the development of our nation. Digitalization may be a boon if used appropriately.

Objectives of the Study

The objectives of the study are to analyse the various aspects of digital India Program, to study the economic, social and environmental effects of digitalization, and to study the challenges of digitalization.

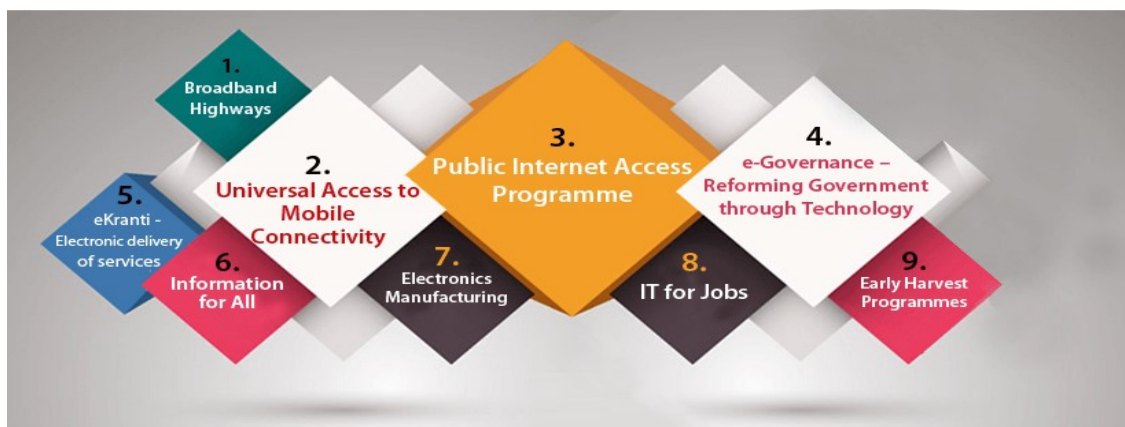
Research Methodology

Secondary sources such as research papers, newspapers, publications, websites and journals have been used to analyse the facts.

Nine Pillars of Digital India Programme

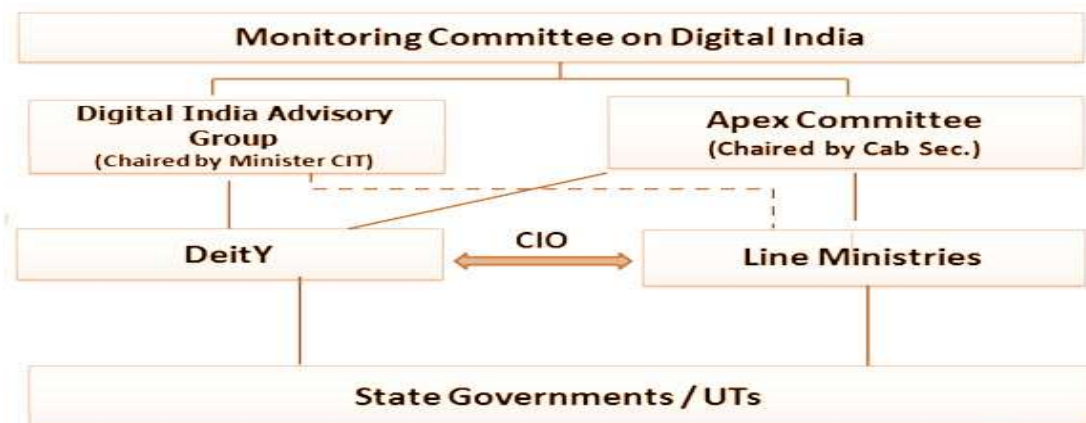
1. To Develop Broadband Infrastructure at Rural, Urban and National Level.
2. To ensure Universal Access to Mobile Connectivity.
3. To ensure easy Public Internet Access Programme.
4. e-Governance to Reform Government activities & works through Technology.
5. e-Kranti to Electronic Delivery of various Govt. Services.
6. Easy availability of Data & Information for All.
7. Electronics Manufacturing specially the hardware required for digital services.
8. Preparing Human Resource trained in Information & Technology to make them suitable for Jobs in digitalised era.
9. Early harvest programme to execute short timeline projects.

Figure 1
Nine Pillars of Digital India Programme



Source— <https://digitalindia.gov.in>

Figure 2
Institutional Mechanism of Digital India Programme at National Level



Source— <https://digitalindia.gov.in>

Effects of Digitalization

A) Economical Effect

It is estimated that the Digital India Programme might boost GDP up to \$1 trillion by 2025. It can play a key part in macro-economic variables such as GDP development, work era, work productivity, growth in number of businesses and income spillages for the Government. India is the 2nd biggest telecom advertise within the world with 915 million remote supporters and world's 3rd biggest Web showcase with nearly 259 million broadband clients. There is still a tremendous economic opportunity in India keeping in view the tele-density in country and development of media transmission industry.

B) Social Effect:

Social Structure of India has driven to an imbalanced development within the country. Present day ICT makes it less demanding for individuals to get access to administrations and assets. The entrance of portable gadgets may be exceedingly valuable as a complementary channel to public benefit conveyance separated from creation of completely unused administrations which may have a colossal effect on the quality of life of the clients and lead to social modernization. Computerized stages can offer assistance in know-how (crop choice, seed assortment), setting (climate, plant assurance, development best hones) and showcase data (market prices, advertise request, coordination).

C) Environmental Effect:

The major changes resulting out of digitalization will not only bring changes within the economic system but moreover contributes to the natural changes. The following era advances will offer assistance in bringing down the carbon impression by diminishing fuel utilization, squander administration, greener working environments and hence driving to a greener ecosystem. The ICT division makes a difference in proficient administration and utilization of rare and non-renewable assets. Cloud computing innovation minimizes carbon outflows by making strides versatility and adaptability.

Difficulties for Digital India

The great execution of the Digital India Program faces a collection of troubles. The discussion follows—

- 1. Need of Directions** – Larger part of Indian Population is still not qualified sufficient to utilize advanced gadgets and technology. They still need directions from a trained individual for using advanced gadgets and technology.
- 2. Need of foundation and required innovation** – The Advanced India campaign needs quality infrastructure to be implemented effectively. India still needs the fundamental foundation required to move ahead successfully. The technological infrastructure and innovation required for the campaign is still not accessible that effortlessly within the nation. The conditions are even more insufficient within the country ranges. The servers are always over-burden due to weight of work.
- 3. Financial and specialized issues** – India is still a developing country. For an economy like India, huge budgetary resources are required. Specialized issues like fitting band width, firewalls, channels, anti-virus software's, confirmation from software engineers, buffering are many of the specialized issues the nation must confront.
- 4. I&T capabilities of Normal People as well as Govt. Workers** – For successful utilization of the program, a wholesome exertion is required of both the citizens and the government workforce. But I&T capabilities of Normal People as well as Govt. Workers in India is not good to derive fruitful results from Digital India Programme. Indian political control structure and require of inter-departmental co-ordination also incorporate to the issue.
- 5. Cyber-crimes** – Cyber protection is not given as a great deal significance in India. But now it need to be given. People find it harmful to create exchanges online due to security issues. Cyber laws are not powerful in India. Bumbling cyber administrations are too one of the reasons for this.

6. **Huge Expenses** – The digital gadgets and internet affiliations are too costly for a normal Indian. Right whilst a chunk of people do not have agreeable funds for the major life's necessities; contributing on digital gadgets flow far from the image.
7. **Planning Necessities** – The body of workers/authorities who are handling this digital programme are lacking on the planning foundation as their most of the efforts are proving to be a wild goose chase. Lack/insufficiency of planning, funding, cooperation, Training & control decrease the intensity of the outcomes.

Suggestions for Better Implementation of the Programme

The activities took by the government can as it were be fruitful in the event that individuals get included or adapt themselves within/to the changes. For doing so they moreover ought to have the clear information about the program and the implementing authorities. The Community Centres, Schools and Colleges can be used for spreading digital awareness & digital literacy among people. More and more awareness should be there on cyber security. Cyber laws should be made more powerful in India. Digitalised Payment means should be properly used. Various Govt. & Non-Govt. efforts are required in this regard.

Conclusion

The digitalization brings social development, ease of working, utilization of unused resources; and development within the economic system. It helps to bring transparency within the framework. Within the economy less are the issues of tax evasion, corruptions and parallel economy etc. Digitalization enables the economy to use its hidden & unutilized talent and resources. Digital India Programme is a vision to convert India into a digitally enabled society and information economy i.e. a knowledge-based economy. In spite of the fact that, computerized India programme is confronting some challenges, however it contains an extraordinary effect on India to create the finest future of each citizen. We Indians along with the Govt. should work together to shape India into an information economy. Digital India campaign is a welcome step in forming India of the 21st century fuelled by network and the innovative opportunities. India enriched by its huge human and natural resources; with the help of digitalization may achieve a tremendous growth rate and put the country in best position all over the world.

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16

ROLE AND IMPACT OF PRIVATIZATION ON INDIAN ECONOMY

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Abstract

Generally privatization is equated with transfer of ownership. However, the critical manifestation of privatization is the transfer of managerial control to private hands, individuals or cooperatives. Privatization also involves a change in the ownership of enterprises from the public or government to the private sector or individual/private companies. This transfer of ownership can be for the entire PSU or part of it. Its ownership may be transferred by offering to public i.e. dilution of equity in favour of non-governmental agencies or the general public.

In India, the public sector, both the Central as well as state expanded indiscriminately and it was also extended to non-priority sectors and sectors where the private sector are performing better. Therefore, the Government is now withdrawing itself from the areas where private enterprises have become more efficient. The state is curtailing its entrepreneurial role and concentrating its resources on the promotional and regulatory role.

Key Words – Privatization, Managerial Control, Promotional and Regulatory Role, PSU

“We should place more faith in our private sector and also allow it to collaborate more freely with the private sector throughout the world, Let us not shut out the world, lest the world shuts us out. We have enough skills commercial, technical and managerial in our country that we can confidently let over private sector collaborate more freely.” —**T. Thomas, Former Chairman, Hindustan Lever Ltd.**

The Privatization wave that swept the world was bound to have its effect in India. In India the wave of Privatization that was generated during the eighties, more so after the resumption of power by Mr. Rajiv Gandhi as Prime Minister, did not have the determination as displayed by Margaret Thatcher in U.K. No political party in India belonging to the rightist or centrist ideology has the courage to mention Privatization as an article of faith as was done by the Conservative Party Manifesto in 1987 in the U.K. It was claimed that the productivity and profitability had soared in the newly privatised companies, competition forced the economy to respond to the needs of the consumer, it promoted efficiency and held down costs.

Privatization is the general process of involving the private sector in the ownership or operation of a state owned enterprises. Thus the terms refers to private purchase of all or part of a company. It covers ‘contracting out’ and the privatization of management through management contracts, leases or franchise arrangements. Thus privatization covers three sets of measures—

- (1) Ownership Measures
- (2) Organizational Measures and
- (3) Operational Measures.

In Western countries and in Japan, private enterprises are responsible for rapid economic development. But communist countries have relied solely on public enterprises as initiators and prime movers behind rapid industrialisation. India has attempted to combine the advantages of both capitalist and socialist lines of development. In its new Industrial policy, the Government has allotted a specific role to the private sector for the rapid growth of economy. The Government has appreciated the dynamism of the profit motive and personal initiative of the private sector and how the private sector can introduce new processes, new varieties, new goods etc. and how it can revolutionise the entire mode of production. Accordingly, the Government has provided opportunities to the private sector to develop and expand in certain spheres of the economy.

Main Characteristics of Privatization

Following are the main characteristics of Privatization—

- (i) **Universal Concept :** The concept of Privatization has emerged not only in India but it has developed all over the world. The countries like USA,UK, Japan, India etc. have adopted this ideology.
- (ii) **Wide Concept :** It is a wide idea. It involved not only the transfer of public sector ownership to private hands but it limits government involvement in the economic activities and protect private sector. Thus, it involves large number of activities such as reduces government share in economic sector and expansion of private sector.
- (iii) **Economic Democracy :** It is a mean of establishing economic democracy. It provides chance to the private sector to operate in economic activities freely.
- (iv) **Process :** Privatization is a process which goes on continuously. It can not be completed in a certain period. It is a process which takes its shape slowly.
- (v) **Private Sector in Place of Public Sector :** Private sector is being developed in place of public sector in the process of privatization.
- (vi) **Reduction in State Dominance :** It is a process in which State dominance is reduced in the economic sphere.
- (vii) **Assumption :** The Privatization is based on the assumption that private sector is more efficient in the management and control of an enterprise than the public sector.
- (viii) **New Strategy :** It is a new strategy to face the challenges emerged in the economic sphere recently. In the process of privatization, private sector takes the responsibility of economic development of the country.
- (ix) **Wide Area :** Privatization is a wide concept. It involves various activities such as denationalization, decontrol, deregulation, economic liberalization etc.

Measures and Scope of Privatization

Privatization covers different type of measures and techniques as discussed below :

- (i) **Ownership Measures :** The sets of measures which transfer ownership of public enterprises, fully or partially, lead to privatization. The higher the proportion of transfer of ownership to the individual, cooperative or corporate sector, the greater is the degree of privatization.
- (ii) **Organisational Measures:** Following are the organizational measures to limit State Control :
 - (a) Holding Company Method.
 - (b) Leasing Method.
 - (c) Restructuring of Enterprise.
- (iii) **Operational Measures:** These measures are intended to improve efficiency of the organization, even when full denationalization has not been undertaken. They, in fact, inject the spirit of commercialization in public enterprises. The measures include grant of autonomy to public enterprises in decision-making, provision of incentives to blue-collar as well as white collar employees consistent with increase in efficiency

or productivity, freedom to acquire certain inputs from the market by a system of “Contracting” instead of producing them within the enterprise, development of proper investment criteria etc.

Role of Private Sector In Indian Economy

The importance of the private sector in the Indian Economy can be assessed in terms of its contribution to national income and employment. According to the latest available statistics for the year 2020-21 the public sector including Government administration, contributed 21% of the domestic product while the private sector contributed 79%. The share of the private sector is dominant in agriculture, fishing, small scale industries, retail trade etc.

In the year 2021 the percentage of population working in the Government sector public enterprises and Government administration was 4% and those working in the private sector at 96%. This is the position even after seven decades of economic planning and consistent efforts to give a boost to the economy through getting a vibrant public sector. The dominance of the private sector is so overwhelming that the Indian economy cannot really be called a mixed economy, and to call it a socialist economy carries no sense.

Opinion and Arguments in Favour of Privatization

The opinion and arguments which may be given in favour of privatization are as follows :-

- A. In India, the public sector, both the Central as well as state expanded indiscriminately and it was extended to non priority sectors and sectors where the private sector would perform better. Therefore, the Government should withdraw from the areas where private enterprises will be more efficient. The state should curtail its entrepreneurial role and concentrate its resources on the promotional and regulatory role.
- B. The accumulated losses of many PSEs are larger than the Capital invested in them. These public sector deficits compel the Government to increase taxation and curtail the development expenditure. There is no justification for imposing such burden on the public by the state carrying out activities which the private sector can do more efficiently.
- C. Road transport may be an area where privatization can be easily carried out in a phased manner. Where a number of private parties can more efficiently operate the road transport, what is the justification of harassing the passengers and burdening the public with the losses they incur.
- D. The new Industrial policy which abolishes the public sector monopoly in several industries is a significant step towards privatization. The new policy also proposes privatization of enterprises by selling shares to mutual funds, workers and the public.

Some Other Arguments Regarding Privatization

- (i) **Financial Resources** : The main objective of Privatization is to generate financial resources for the government. In order to generate resources government has adopted the policy of disinvestment of public sector enterprises.
- (ii) **Optimum Utilisation of Resources** : It has been observed that public sector has failed in optimal use of national resources. Private sector may succeed in optimum use of resources by maintaining efficiency.
- (iii) **Fostering Competition** : Most of the public enterprises enjoy the status of monopoly. It results in inefficiency and losses. Privatization creates a situation of competition for public enterprises and they are forced to improve their efficiency.
- (iv) **Reduces Fiscal Burden** : Privatization reduces the fiscal burden of the state by relieving it of the losses of the public enterprises and reducing the size of the bureaucracy.
- (v) **Economic Democracy** : Privatization helps to control government monopoly. It helps to attract more resources from the private sector. It emerges economic democracy by private participation in economic sphere.
- (vi) **Better Industrial Relations** : Privatization may increase the number of workers and common man who are shareholders. This could make the enterprises subject to more public vigilance.

- (vii) Reduction in Bureaucracy :** Public enterprises become synonymous to bureaucracy. They can be made free from bureaucracy by the process of privatization.
- (viii) More Productivity :** Private sector can improve productivity by maintaining efficiency in its operations.
- (ix) Economical :** The process of Privatization maintain economy in the operations, where as the operations of public enterprises are costly.
- (x) Individual Motivation :** The success of private sector resides in the profit motive. Privatization motivate the managers to make efficiency in the operations of the enterprise so that they can earn more and more profits.

Private Sector and Small-Scale & Cottage Industries

Small and Cottage industries in India are in the private sector and they have an important role to play in industrial development. They are particularly suited for the utilization of local resources and for the creation of large scale employment opportunities, as they are labour intensive. Besides, they ensure a more equitable distribution of income and wealth and help in the effective mobilisation of human and physical capital. Even though private ownership and management of the small and cottage industrial units has inherent advantage because of the profit motive and personal initiative, the small sector has traditionally suffered from such disabilities as lack of machinery, raw materials, and credit facilities etc. The Government has come in a big way to help the small sector directly in the form of technical advice, purchase of machinery on a concessional hire purchase basis, priority in the allocation of raw materials, provision of credit etc. Indirect measures to help the small sector consist of reservation of certain items for exclusive production in this sector, freedom from licensing procedures, preference to small entrepreneurs, etc. There is tremendous scope for the expansion of the small sector in the country and, the thing really important to emphasize here is that the small and cottage units would continue to remain and prosper in the private sector.

Arguments Against Privatization

In the changed climate of public opinion in the late 2014s, the unyielding proponents of the public sector will lose the audience willing to accept the tenuous case for public ownership of enterprises. They will instead, look for faults in the process of privatization to slowdown reforms. If the past is any indication, antagonists of privatization are most likely to squabble over the issue of pricing of the shares of public enterprises. They will find it convenient to cite the example of Great Britain where superior management was inducted into public enterprises to substantially improve their financial performance before they were sold to the public at large. Consequently, the State could sell public enterprises at prices that were for more attractive than would have been possible before their re-structuring. In India, on the other hand, many years have been lost pretending that it would be eventually possible to improve the performance of public enterprises by entering into memorandum with them. In actual practice, these contracts have only added another level of control by the bureaucracy.

Conclusion

In the modern context Privatization is a powerful signal that attracts foreign direct and portfolio investment that will deepen the capital markets and also make available sufficient finance for the Govt. to perform its various non-entrepreneurial roles. In India, the achievements of the past are impressive and will lead to higher growth of the economy. India Govt. at the Centre is quite supportive for the different formats of Privatization like Disinvestment, Asset Monetization Scheme etc. But still there is a long way ahead. Confusions among public and antagonists regarding Privatization and its effect on Economy; need to be removed. Privatization is also need of the hour for maximum and optimum utilization of the natural resources of the country. Ultimately the prosperity and the development are inherent in privatization.

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17

UNEMPLOYMENT : AN INTRODUCTION

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Abstract

Development is witnessed by this era and it is an ongoing process. Despite this development a major problem that every world economy is facing; is the problem of unemployment. Unemployment refers to a situation when people are willing to work at the existing wage rate and are able to work, but are not getting work. India is also facing this issue and has a severe consequence on the economy. Despite various governmental measures unemployment is increasing at a rapid pace. Private sector is a leading employment generating sector but still the rapid rise in population is far more than the employment opportunities generated. A lot of causes of unemployment require an immediate solution otherwise the economy will fall and the masses will fall below the poverty line.

Key Words – unemployment, development, governmental measures, economy, poverty line.

What is Unemployment?

Unemployment refers to a situation when people are willing to work at the existing wage rate and are able to work, but are not getting work. But those people who are not willing to work at the existing wage rate are not considered as unemployed.

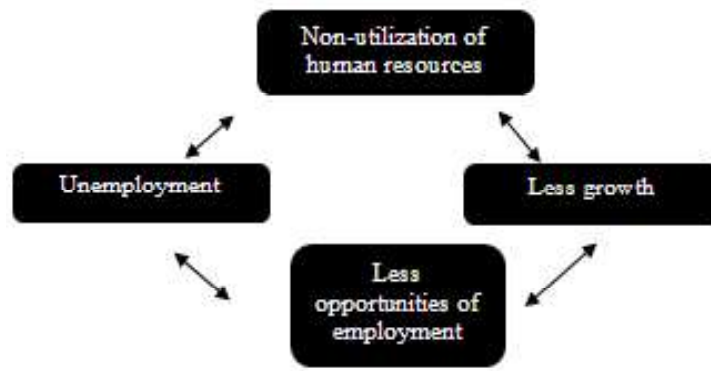
“Unemployment is bigger than a political party. It is a national danger and a national scandal.” —**Ellen Wilkinson**

Today in this world of science and technology almost everything has a solution, but unemployment doesn't have one. India is rich in resources but its resources are not effectively utilised. One such resource is its human resources. The problem here is that either its human resources are not skilled as a result they are less productive, or if they are skilled then there is lack of employment opportunities.

Unemployment is a serious threat not just for India but for whole world. An unemployed person is not able to fulfil even his basic needs i.e. food, shelter and clothing which are necessary for human survival and ultimately falls into the grip of poverty. Despite several years of planning and keeping unemployment as an objective in almost every five years plan, still the situation is quite severe and requires an immediate long-term solution.

“An unemployed existence is a worse negation of life than death itself.” —**Jose Ortega Y. Gasset**

India is facing a severe problem of unemployment which is cyclical in nature as it not only leads to non-utilisation of human resources but also hampers country's growth process, which further leads to less employment opportunities and as a result unemployment increases. This cyclical nature is represented as:-



Growing population is a major concern for India, as with the increase in population increases the demand for employment opportunities, but due to lack of industrial facilities this demand can't be met and ultimately people become poor and the gap between rich and poor goes on increasing.

Why Unemployment is a Severe Problem?

Due to unemployment the production of goods and services will be less as some human resources would remain idle which results in low Gross Domestic Product (GDP). Further the National income of the country will be low and which further result into low Per Capita income (average income of a man) of the country.

Every person has a right to live a good standard of living but due to unemployment the needs can't be met and the person is not able to give his family a dignified life. Also, he won't be able to access good medical and educational facilities and accordingly the pace of human development is compromised.

Unemployment leads to lack of healthy and nutritious food which will cause malnourishment among children and weakens the future manpower of a nation. Moreover, the calories consumption in a day would be less than the standard calories a person is required to intake in a day.

Types of Unemployment

- 1) **Rural Unemployment:-** Rural unemployment is of two types:
 - **Disguised Unemployment:-** Disguised unemployment occurs when the number of workers engaged in a job are more than actually needed to accomplish it. Even if some persons are withdrawn then also the total production will not fall. It can be commonly seen in Indian agriculture, as lack of employment opportunities outside agriculture compels the people to work on their family farms.
 - **Seasonal Unemployment:-** Seasonal unemployment occurs because agriculture is a seasonal occupation. Generally, the farmers remain idle during the off season. Besides agriculture people working in brick kilns, sugarcane crushing factories etc. have to remain idle during off season.
- 2) **Urban Unemployment:-** It is also of two types: -
 - **Industrial Unemployment:-** Industrial unemployment occurs due to rapid increase in population in urban areas. Secondly, with the introduction of capital-intensive method of production; people are thrown out of their jobs.
 - **Educated Unemployment:-** Performance of education system in India is extremely bad. Education system is not job-oriented, it is largely degree-oriented and ultimately, they fail to acquire the skills necessary for a job. Another reason is that the size of educated labour force is way more than the available employment opportunities.
- 3) **Structural Unemployment:-** Structural unemployment occurs due to structural changes in the economy such as change in demand as a result some industries are compelled to shut down adding more unemployed persons to the economy. Change in unemployment is also a cause as it causes people to become jobless until they will learn the use of new technology.

- 4) **Frictional Unemployment:-** Due to imperfections in the mobility of labour across different occupations; a person has to remain idle for some time. For example – A woman has to leave her job and shift to other some other city because of her marriage. A pregnant lady may decide to remain idle until she delivers a baby.
- 5) **Voluntary and Involuntary Unemployment:-** Voluntary unemployment arises when an individual is not willing to work or he is not willing to work at the existing wage rate. Involuntary unemployment arises when an individual is willing to work at the existing wage rate but he is not getting the work.
“Involuntary unemployment arises due to insufficiency of effective demand which can be solved by setting up aggregate demand through government intervention.” —**John Maynard Keynes**
- 6) **Cyclical Unemployment:-** Cyclical unemployment occurs as a result of cyclical fluctuations in the economy. The period of boom is characterised by more demand and accordingly more employment. Recession and depression results in cut down of economic activity therefore a cut in level of employment. The recovery phase push up the economic activity and as a result level of employment increases.

Causes of Unemployment in India

India is a developing economy but the pace of development is quite slow. Slow growth rate fails to generate enough employment opportunities. Current scenario of COVID-19 has hampered the growth process which resulted in low GDP and accordingly unemployment.

Over the years literacy rate have risen but our education system has flaws. It is mainly degree-oriented rather than job-oriented as a result number of educated unemployed are increasing. Moreover, faulty employment planning despite several years of planning has not yield desirable results.

Population is a big issue over the past few decades, as the rapid increase in population has resulted in more demand for job opportunities but owing to deficiency of industries; unemployment is increasing day by day.

Agriculture on which more than 50% of Indian population is dependent; is major cause of rural unemployment as its seasonal nature cause people to remain unemployed for about 3 to 4 months. Lack of employment opportunities outside agriculture compel individuals to work on their farms causing disguise unemployment. Secondly, lack of irrigation facilities are still scant and farmers have to practice mono cropping (one crop a year).

Decay of small scale and handicrafts industry during the British regime is the biggest factor of current unemployment levels. Moreover, slow industrialisation has failed to generate enough employment opportunities in the country. Another cause is the immobility of labour due to responsibility and attachment towards family, language barriers, religion and sometimes lack of transport are the key factors.

Industries sometimes lack investment as because of capital market constraints or SEBI restrictions; they fail to get required investment and accordingly fail to generate employment. Further, people in India gives more priority of keeping savings with themselves rather than investing it as a result borrower units (persons in need of money) doesn't get the money so less employment is generated.

COVID-19 and Unemployment in India

In March 2020, India entered into a complete nationwide lockdown to stop the spread of coronavirus. Due to lockdown; production and distribution activities were dismissed. This resulted into hundreds of people getting jobless deteriorating the life of many people and clinching people towards poverty. The situation impacted the lives of many people as they didn't even have the bare minimum to feed their families.

The Covid-19 pandemic has had a detrimental effect on the labour market worldwide, causing many individuals to lose their jobs and businesses to close. The Centre for Monitoring Indian Economy (CMIE) also reported that the unemployment rate for the urban areas increased from 8.21% to 9.3% and from 6.44% to 7.28% for the rural areas.

Jobless Growth

A jobless growth is an economic phenomenon in which a macro-economy experiences growth while maintaining or decreasing its level of employment. In simple words, jobless growth is a situation when the level of output in the economy tends to rise owing to innovative technology without any perceptible rise in the level of employment.

Economic growth becomes meaningful in poor or developing countries like India only if it is associated with greater employment opportunities. No doubt that our GDP is growing every year but it is driven by technological advancements whereas India is labour abundant country and it becomes important for us to generate employment to solve this national evil. Further, What's the use of such growth where a large portion of population is unemployed?

Consequences of Unemployment

If a nation is facing the problem of unemployment it would result in non-utilisation of its manpower which is a social wastage for the economy. Further, it leads to loss of output as if they were given the jobs then they could contribute to GDP and helps in development of nation. Moreover, unemployment causes the productivity to be low as in case of disguised unemployment. There is a low productivity (Output per worker) which implies low growth which causes low income of households. So less will be the savings and accordingly less investment leading to low capital formation which again signifies less employment opportunities and this vicious cycle will keep on going until the problem is solved.

As a result of unemployment people suffer from low quality of life which causes greater inequality as the gap between rich and poor keeps on expanding and people will fall in trap of poverty further which results in social unrest in the society as these people will involve themselves into robbery, terrorism etc. to fulfil their needs.

Measures to Reduce Unemployment

One of the most sure shot remedies of unemployment situation in India is rapid industrialization. Various steps have been taken by the government to provide funds to businessman so as to generate employment. The curriculum in schools and colleges should focus on practical aspects so that individuals will acquire the necessary skills required for a job. The Govt. has encouraged self-employment by launching and promoting various programs such as Start-Up India; even the government promotes them by providing venture capital at easy terms.

Due emphasis is given on the habit of savings and investment by the government. Various attractive opportunities of investment are available with handsome returns. Investment is necessary for growth of an economy as it would result in capital formation causing an increase in jobs, specially it should be directed to those areas where employment potential is high. Further, the production activities should be promoted at large, small and cottage industries. Industries should be set up which uses labour intensive methods of production and ultimately result into more employment. Foreign trade should be encouraged. Greater the production, greater is the demand of labour.

Agriculture which is a primary source of occupation with more than 50% of the population employed should be developed. Funds should be provided to upgrade methods of production; irrigation facilities should be developed and proper employment opportunities should be made available outside agriculture so that the problem of disguised unemployment can be solved.

Such programmes should be given greater importance in plans which are likely to raise level of employment. The government has taken various measures to combat unemployment these are :-

- 1. Prime Minister's Rozgar Yojana (PMRY):-** The scheme is for providing employment to educated unemployed. The scheme provides a loan for opening his own enterprise.
- 2. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) :-** Under this all those who are willing to work at the minimum wage are offered work for a minimum period of 100 days. Those seeking employment are to report in those rural areas where the employment programme is being launched.

3. **Development of Small and Cottage Industries** :- Special measures have been taken by the government to establish small and cottage industries as they focus on labour intensive methods of production leading to large employment opportunities.
4. **Jai Prakash Rozgar Guarantee Yojana (JPRGY)** :- This scheme seeks to provide guaranteed employment to the most backward districts of the country.
5. **Sampoorna Gramin Rozgar Yojana (SGRY)** :- The scheme seeks to provide employment opportunities to the surplus workers and focus on development of regional, economic and social conditions and development of infrastructure.

Start-up India, Skill India & Make in India — Pillars of New India

Over the past few years Modi government has launched Skill India, Start-up India and Make in India with a view to generate employment. Skill India focuses on development of skill required for a job and focuses on effective utilization of manpower. Make in India attracts investors to set up their manufacturing units in India. Accordingly Indian government is providing them with various tax saving schemes. Special Economic Zones (SEZs) have been set up to attract FDI and as a result employment is generated. Start-up India focuses on promoting start-ups by providing easy fundings to attractive business ideas; even the recent example of this can be seen on SONY TV channel on which Shark Tank has been aired last year.

“We need to give importance to skill development because this way we can end Unemployment.”

—Narendra Modi

Conclusion

The problem of unemployment in the country has been persisted since a long time. While the government has launched several programmes for employment generation, but still the desirable progress has not been achieved. Unemployment has been a focus since independence and had been included in many five years plans but the evils at the grass root level like corruption has not allowed the benefits provided by the government to reach people. As a result, while we are trying to transform our nation from developing to developed but the problems like unemployment have made it difficult and put a barrier towards a better future.

More focus should be given to transform education system to job-oriented and vocational training should be provided in school and colleges. Technological advancements and employment should join hands. India has the power to be the world’s largest economy but it has to channelize its resources in a productive manner as well as it need to find a long term solution to this evil problem of unemployment.

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UNEMPLOYMENT – AN ANALYTICAL STUDY

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Abstract

When a person wants to earn money by doing some work and he also looks for work but does not get work, such persons are called unemployed, and this situation is called unemployment. In today's time, unemployment is not the problem of any particular country, but it is the problem of all the nations. Because unemployment not only harms that country but at the same time it also harms the entire humanity in one way or the other. Despite this, the situation is that in every country at all times a large number of unskilled workers as well as skilled and specially trained workers are also unemployed. Such workers are ready to work at the prevailing wage rates in the country, but are unemployed due to lack of work. Unemployment in large numbers is an indicator of social disease.

Key Words – unemployment, development, disintegration, structural, seasonal.

Unemployment is one of the major obstacles in the development of any country. Unemployment is a serious issue in India. Lack of education, lack of employment opportunities and performance problems are some of the factors that lead to unemployment. Government of India needs to take effective steps to end this problem. One of the main problems faced by developing countries is unemployment. It is not only one of the major hindrances in the economic development of the country, but it also has many negative effects on the individual and the society as a whole. Unemployment is a curse for the society. This not only has a bad effect on the individuals but unemployment also affects the whole society. There are many factors that cause unemployment. Here these factors are explained in detail and possible solutions are given to control this problem.

Background of Unemployment

Unemployment is one of the most serious social problems of the modern era. It is a concomitant of social disintegration, that is why the difficult problem of the present age is unemployment. From 1919 to 1937, unemployment had assumed a formidable form. Due to which there was uproar all around. At that time the depression of business, death, hunger, crime etc. were all around in their formidable form. After the Second World War, its form got worse. This emerged as a major problem especially in newly independent countries. India was also no exception to this. Even today, 70 years after independence, India is seen struggling with unemployment. Unemployment is also a matter of concern because it not only increases individual disintegration but also strengthens social and family divisions. It not only encourages moral degradation and crime, but also gives rise to ruin in the society. Therefore, it is not only dangerous for the particular country, but it is also terrible for the entire human society.

What is Unemployment

There are two components of population in any country – (1) labor force and (2) non-labor force.

(1) Labor Force

All those persons who are engaged in any work from which money is earned; are called labor force. The thing to remember here is that sometimes a person wants to earn money and he also looks for work but he does not get work, similar people are kept in the category of unemployed.

(2) Non-labor Force

All those people who are neither engaged in any money earning work nor are they looking for any such work, then such persons are not said to be unemployed; such as children, old people, teenagers and girls. These are non-labor force.

Overall an unemployed person is one who wants to earn money and is also looking for employment but unable to get employment, hence it is called involuntary unemployment. On the other hand, such a person who does not want to work himself or even if he does not want to do it due to less salary, then such situation is called voluntary unemployment because work is available but due to some reason the person himself doesn't want to. That is why it is to be remembered here that involuntary unemployment is considered as unemployment and this involuntary unemployment is further divided into cyclical, seasonal, structural, conflict and disguised unemployment.

Types of Unemployment

• Seasonal Unemployment

Seasonal unemployment means non-availability of work in certain months. In other words, there are some jobs which generate a lot of employment in certain months, but after the work is over, the situation of unemployment comes again in other months of the year. Seasonal unemployment is seen in the agricultural sector and in some specialized manufacturing units like sugar and ice factories. The nature of work in the agricultural sector, sugar and ice factories is such that the workers have to remain idle for 4-6 months in a year.

• Cyclical Unemployment

Cyclical unemployment is found in the areas of trade and commerce. When there is ups and downs in business, there is a cycle of unemployment. When there is a recession, unemployment increases and when there is a boom, unemployment decreases. Take for example the 2008 economic downturn. There are many theories related to the origin of these cyclical conditions of business – the theory of climate, theory of more savings or less consumption, theory of money, psychological theory etc.

• Structural Unemployment

Structural unemployment is basically related to the economic structure. When there is a change in the economic structure due to defects or development, then unemployment is seen. It is seen that when a particular industry develops in a particular way, there is a decline in another industry. The workers of the depreciating industry become useless – just as the weavers were wiped out with the introduction of machines in the textile industry in India. Similarly, due to the advent of computers, many workers had to lose their jobs.

• Conflict Unemployment

When a person leaves one job in search of another job, during which he remains unemployed till new employment is found, it is called conflict unemployment. In other words, when the production conditions and machines change in any industry, the old workers become useless for some time. But soon after getting training in new techniques of production, they find new employment for themselves.

• Hidden Employment

Such unemployment, which is not visible directly, is called hidden unemployment. It is also called disguised unemployment. It occurs when a person does not contribute to the production, while apparently working. In other words, under hidden unemployment, more people than necessary are seen in performing the same type

of work. This type of situation can be seen in rural agro-economy. In the villages, many people work on that part of the land in which only one person can do it. Due to which there is no increase in their production. If other than one are removed from it, then there will be no reduction in agricultural production.

- **Under-employment**

When a person starts working for less than the prevailing real wage, then such a condition is called semi-unemployment or under-employment. In other words, such a person who is engaged in some economic activity but is not getting salary or work according to his desire and skill, then such persons are called under-employed. In this situation, the person accepts the work on the principle of 'Begaar Bhali' from sitting. Like seeing a person having a postgraduate degree and Ph.D. degree working in private schools on two or three thousand monthly.

- **Unemployment in Educated Class**

Educated unemployment is one of the India's main economic problems. This situation hinders our economic development. Unemployment in the educated class is a different type of unemployment. Like a person does graduation, post-graduation after years, but when he comes to the market after finishing his studies and taking a degree, he does not get any work and he becomes unemployed, then this situation is called educated unemployment.

Factors Increasing Unemployment in India

1. **Increase in Population**— The rapid increase in the population of the country is one of the main causes of unemployment.
2. **Slow Economic Growth**— As a result of the slow economic development of the country, people get less employment opportunities, which increases unemployment.
3. **Seasonal Business**— Major part of the country's population is engaged in agriculture. Being a seasonal business, it provides work opportunity only for a certain time of the year.
4. **Slow Growth of Industrial Sector**— The growth of the industrial sector in the country is very slow. Thus employment opportunities in this sector are limited.
5. **Decline in Cottage Industry**— The production in the cottage industry has fallen drastically and due to this many artisans have become unemployed.

Possible Solutions To Reduce Unemployment

1. **Population Control**

This is the right time when the Indian government should take drastic steps to control the population of the country. Control of population growth is necessary to remove unemployment. This situation goes on like this in just one order, now the one who does not have employment, if he has children, then due to poor economic condition he will not be able to get good education, will not be able to get nutritious food; will not be able to get healthy environment. This will make him adopt a narrow minded personality. Due to lack of necessary skills, he will not get a good job and the same situation will keep on repeating again. From this it can be understood how important it is to reduce the population growth rate.

2. **Education System**

The education system in India focuses on theoretical aspects rather than skill development. The system has to be improved to generate skilled manpower.

3. **Industrialization**

The government should take steps to promote the industrial sector to create more employment opportunities for the people.

4. Foreign Companies & Foreign Investment

More and more attraction to foreign entrepreneurs, foreign companies to invest in India and establish their production plants in India; will increase employment opportunities.

5. Employment Opportunities in Rural areas

Employment opportunities should be created in rural areas for the people who are unemployed for the rest of the time by working in a fixed time.

6. Development of Agriculture

India is an agricultural country. Unemployment can be reduced by way of agricultural development. Employment opportunities can be increased in agriculture with new equipment, artificial fertilizers, improved seeds, irrigation schemes, developing new cultivable land, planting trees, planting gardens and intensive farming etc. Agricultural development will increase the income of the person, the standard of living will increase; there will be development in desire and capacity. All this will reduce unemployment.

7. Establishment of Employment Offices

Lack of information is also one of the reasons for unemployment. In this context, there is a need to set up more employment offices on a large scale. Employment offices within the country can make aware about the employment facilities and opportunities to the educated and trained, skilled and unskilled workers and illiterate but physically and mentally healthy unemployed. Its branches should be in rural areas and in those areas where there is a need for unemployed labor. This will at least ensure that the employment that is available will be allotted to the right people.

8. Construction Work

At the national level, buildings for workers and middle-class people should be constructed in all areas. With this, employment opportunity to the people on the one hand, and good housing for the workers on the other hand, will improve their health. Employment opportunities will increase due to expansion and development of education, health, social services and offices. Similarly, by promoting the works of construction of dams, bridges, roads, parks and river valleys etc.; the labor of many unemployed persons can be utilized.

9. Vocational Education

It is very important to improve the education system of the country so that children when come out of school or college; might be a skilled or trained human resource. For this, emphasis should be given to choose vocational education according to the interest of the students after passing high school, or such awareness should be spread so that the students themselves choose such field. In this context, there is a lot of expectation from the New Education Policy 2020.

10. Other Measures

- Unemployment can be reduced to some extent by balancing the mobility of labour.
- The provision of unemployment insurance scheme or unemployment allowance etc. can be made by the governments until a person gets employment.
- By further developing the village-city relationship, people with the right skills can be sent to the right place, as well as some employment can be created by implementing some of the features of the cities in the village.
- By preventing the Chinese market from entering the Indian market by the government and by making cheap and durable products themselves; production can be increased, this can also create a large amount of employment.

In this way, unemployment can be removed by the jointness of many efforts. It has many forms, so a lot of efforts are needed. In this, along with the role of the government, the contribution of capitalists and industrialists and voluntary organizations can be noteworthy.

Estimation of Unemployment in India

• National Sample Survey Office

The National Sample Survey Office (NSSO) under the Ministry of Statistics and Program Implementation, Government of India, has been the primary government agency in India at the national and state level to study employment, unemployment and unemployment rates through sample surveys. Generally it releases its report every 5 years. However, there has been no new survey in this direction since 2012. A new survey was started in 2017-2018 but officially this survey has not been made public yet. NSSO also releases Periodic Labor Force Survey which is quarterly, the latest survey in this regard is available for April-June 2020.

• CMIE Reports

A private organization called Center for Monitoring Indian Economy has created an online dashboard for information related to unemployment, where the unemployment rate is updated every day.

Conclusion

Unemployment is not the problem of any particular country, but it is the problem of all the nations. This is a universal problem. At all times, a large number of unskilled workers as well as skilled and specially trained workers are unemployed in every country. Such workers are ready to work at the prevailing wage rates in the country, but are unemployed due to lack of work. Unemployment in large numbers is an indicator of social disease. On the other hand, such a person who does not want to work himself or even if he does not want to do it due to less salary, then such situation is called voluntary unemployment because work is available but due to some reason the person himself doesn't want to. Unemployment is a serious problem. The consequences of this are very fatal. If there is no employment, then the money will not come. If money does not come, poverty will increase. If poverty increases, the standard of living will fall. If the standard of living declines, uncleanness will become his friend. Friendship with uncleanness costs dearly. Various diseases will increase in it and the number of unhealthy people will increase. Now the one who was unwell with the body till now will start becoming unhealthy mentally too. If you are mentally unwell, then dirty thoughts will come in your mind. And as soon as dirty thoughts start coming in the mind. Crimes like theft, dacoity, robbery, rape, murder, treason, terrorism will increase.

So the removal of Unemployment is in the interest of both the individual and the society. It can be overcome only in organized and planned form; it is not possible only with government efforts. Unemployment needs a joint sincere effort of the individual, society and the government as well.

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INVOLVEMENT OF RISK IN RECRUITMENT OF NEW EMPLOYEE

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Abstract

This research paper is based on theoretical framework related with Involvement of Risk in Recruitment of new employee in an organization. Recruitment is a typical task of every HR manager because of involvement of risk. Recruitment is a process that involves identifying, screening, interviewing, selecting & hiring employees for the organisation. Risk is always uncertain & industry specific. Recruitment of a new employee always involves various types of risk. This paper will explore various types of risk related with recruitment such as right people for right job, delay in hiring practices, cost of training, etc.

Key Words – Involvement, Employee, Risk, Recruitment, Organisation.

Introduction

Human Resource Management is the process of finding and selecting the right candidate who is well suitable for a job in a cost-effective manner. Basically, it is the process of hiring a right candidate which is most suitable for a vacant job. Selecting a right candidate is very difficult for any organization because it includes energy, time, cost, and resources. The process of hiring a candidate must be done in a perfect & professional manner so that employee could be sustained by the organisation.

Risk implies uncertainty or variability from expected earnings or expected outcome regarding the future. Risk could be measured in monetary terms. Risks are of different types like- liquidity risk, sovereign risk, insurance risk, business risk, default risk, etc. In term of an organization; risk can be of right employee at right place, training risk, attitude risk or capacity risk etc.

Recruiting and hiring new employee is fraught with challenges. Employers face risk throughout recruitment and hiring, including—

- Early attrition,
- Hiring inexperienced employees,
- Negative candidate experience,
- Missing out on top candidates,
- Ineffective and incomplete evaluation process,
- Inappropriately sharing a candidate's confidential information,
- Hiring friends and family.

Purpose of Study

The main purpose of this research paper is to study the conceptual framework of risk while recruiting a new employee and to explore different types of risk which is being faced by organisations while recruiting a new employee. Risk is something which is uncertain and cannot be mitigated. Hiring a new employee for the organisation is a major task and involves various types of risks such as inconsistent hiring practices, cost of investment involved at the time of recruitment, too much focus on employee's resume, and so on.

Research Method

In this descriptive paper, we have used the various facts obtained from the secondary sources like Journals, Newspapers & Magazines, Web, Internet & Books etc.

Challenges while Recruiting

HR managers face various types of challenges while conducting the process of recruitment. Normally they face challenges on the following points—

1. To know the information about an employee's background that may have indicated dangerous or untrustworthy prior acts.
2. There could be some employees who may lie through False Credentials on a resume in order to better fit for the job.
3. To know the employee history about an employee's criminal act against their company for the purpose of personal or financial gain.
4. To provide a safe and secure environment for both staff and customers.
5. To recruit a best suited candidate for the vacant job.

Risk in Recruiting

There are plenty of recruitment risks one may encounter while hiring a new employee, including false credentials, negligent hiring, and employee turnover. To help minimize these hiring risks, many small business owners opt to use a pre-employment screening service, those risks are:-

1. Discrepancy about the job or role

When you define the position by good description about what are your expectations of the role and about what the successful candidate will achieve and fail to make their expectations an explicit interview topic.

2. Past record of candidate

It's important to look about the record of the candidate to establish whether they can also succeed in your environment. What sort of organisation culture have they experienced in the previous organisation? How in what ways is your organisation's culture different?

3. Too much dependency on HR department

Human resources recruiters and other experts can all make an invaluable contribution to your recruitment efforts and processes but remember that you are ultimately accountable to appoint the right person for the right job. Drawing on others' expertise is smart; dependence on them as a substitute for your own efforts is risky.

4. Cost effectiveness

Recruitment process should ensure the effectiveness of the cost towards the organisation as it should be cost significant. For example psychometric testing of your preferred candidate extends the hiring process and adds cost. Yet the results not only provide valuable input to your hiring decision but also guidance about how to best manage and support the successful candidate.

5. Too much expectations from selected employee

Expecting a good outcome from the selected employees is too risky. High calibre recruitment specialists know the value of rigorous process in finding the best candidate for a job. Sometimes even the best fails to produce desired results.

6. Urgency

Many times poor managers missed out key steps in the rush to sign someone up. An urgent need to fill a vacancy can create huge risk for the organisation.

Types of Risk while Recruiting

1. Delayed Recruitment form existing employees

Delayed Recruitment form existing employees results in increased workloads, knowledge gaps and skills shortfalls. It also reduces the company revenue due to ineffective customer service experiences and poor performance through lack of project or team management. The crucial positions filled from existing employees may sometime prove too risky for an organisation financially and non-financially.

2. Inconsistent Hiring Practices

Organisation should follow consistent HR practices and should not be biased in selecting the best fit employee. Past service record and background should be properly checked. There should be a clear rationale for HR practices.

3. Cost of Investment

Sometimes recruiters lose employees even after a great interview because they weren't actually qualified the way the recruiter thought they would be (Employment Solutions, 2015). When a company puts its capital on the training and development of an employee and after that the employee leave the organisation after working for a few months than this cost has to be bear by the company and training becomes one of the most costly investments for the company.

4. New employees don't have industry experience

A person who is new to the organisation and lacks industrial experience will take greater time to adjust with the industry jargon, trends and processes. However hiring a person from the outside can also bring new perspective for the company and he will approach task with completely open and fresh mind and may be beneficial for the company and vice versa (Wright, 2017).

5. Managers who aren't trained in Interviewing

Interviews plays an important part of recruiting as an employee is selected on the basis of his/her performance at the time of interview but sometimes managers are not trained for conducting the interview and they ask some question which can put them in the problem. Asking questions about age, gender, ethnicity, race, marital status, religion etc. should be avoided because employment decisions should not be based on these features as gathering this information is opening the doors to allegations of wrongdoing .

6. Recruiting the Right Fit for Right job

Getting a right person for the specific work is a major risk for recruiters. Interviewers should be too clear for the job requirements and the various interview conducting skill. The panel of interviewers should be such that it can test the academic, personal, ethical and professional abilities of the applicant through the rigorous process of interview.

7. Career Gaps

The resume or application of the job seeker should be thoroughly searched to find therein the Career gaps. The reasons of career gaps should be asked by the interviewing panel. It should also be considered that these gaps in future might not be harmful to the organisation with regards to the productivity of the hired person.

8. Organisational Fit

Many company uses to hire person temporarily for the probation period and it reduces the amount of screening and logistical resources consumed during the hiring process. By doing this recruiter analyse who are fit in the organisation and; then they make the hired person a permanent employee considering his/her performance and activities during probation period.

Recruitment: Risks and Rewards

Satisfied employees are having high levels of performance and competitive strength. Effective recruitment process makes a significant contribution to building an organisation's capacity for success in the long term. Recruitment is not just be defined as the selection of right candidate but it also impact the overall organisational growth, culture, working & atmosphere. Well-toned recruitment skills are invaluable for internal project team formation, outsourcing services and engaging contractors and consultants as well as for hiring new staff into an organisation. Recruitment not only select the candidate for the vacant job but also impact the sales, production, quality or quantity of the product. Management's role is to well understand the risks associated with recruitment and proactively address them. Managers who fail to address the risks properly; significantly increase the likelihood of recruitment not working out well on their watch. Management have to reward the employees in financial or non-financial manners so that employees' needs might get satisfied. If satisfied, employees feel more attached towards the organisation or staff.

There is no guarantee of success. Even managers with a strong track record of successful recruitment and professional recruitment specialists sometimes get it wrong. When recruitment outcomes suggest that a big mistake has been made it is important to know what to do next.

Reducing Recruitment Risks

As a hiring manager the risks associated with recruitment are significantly reduced when the following points are kept in mind—

1. Design and implement a recruitment process with a flexibility to include an expert's advice whether expert belongs to internal or outside from the organisation.
2. Provide a comprehensive description of job stating the rights, powers and duties embedded with the job and also; the expectations from the selected candidate.
3. Devise the interview process thoroughly to explore the candidate's potential to achieve the desired outcomes.
4. Behavioural interviewing regarding a specialist skill might be helpful to check candidate's capability to work in existing environment.
5. Interviewer has to ask succinct probing questions and listens far more than they speak. Interviewing skills should be used thoroughly.
6. Always take expert assistance in areas that are not of your strength.
7. Allow enough time for the recruitment process so that right candidate could be selected.
8. It is the duty of the interviewer not to accept the 2nd best candidate without more rigorous evaluation and discussion.
9. Genuine references checking should be done about the selected candidate.

Recruitment Rewards

Besides a handsome salary package, the following should be the rewards to the selected candidate to make him/her satisfied with the organisation—

1. Provide the candidate full unbiased working environment.
2. Hard working employees should be recognised by the end of the month or in the annual meetings.
3. Provide the carrier opportunities to the employees.
4. Bonus or monetary compensation could be given as reward.
5. Incentives, Shopping Card & Card Points could be given as reward.
6. Better working environment & healthy atmosphere is also the reward for a candidate.

Conclusion

This article helps in exploring different kind of the risks which occur in any firm at the stage of recruitment as hiring is becoming more complex day by day and becoming a severe problem in many organisations as right people are not getting their right job and if they are getting the right job they didn't fit in the environment of the organisation and move to another organisation and when right people is not hired than the cost invested on recruitment will go waste. Hiring process should be consistent and unbiased but sometime managers don't have experience in taking interview and they select a wrong person and reject a capable person who can become an asset for the organisation. Recruitment plays an important role in any organisation because if a right person is selected for the organisation than he will put his all efforts to increase productivity and efficiency of the organisation. Organisation should take proper steps to reduce risk at the time of recruitment in order to maximize growth of a firm. Cost of investment should be taken into consideration and a proper contract should be made with the employee at the time of selection. Recruiters should have a clear understanding of the opportunities to grab the best employee for their organisation and proper retention strategies should be made in a company to make employee more productive and loyal toward the organisation.

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IMPACT OF GREEN MARKETING PRACTICES ON EMPLOYEE ENGAGEMENT

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Abstract

This research adds to the body of expertise in the field of green marketing (GM) strategy by looking at the effects of green marketing tactics on organisational commitment. Employees of companies that adopted GM in U.P. were among the 200 respondents in this survey (India). The ordinary least square fixed effect model was used to investigate our structural model (PLS-SEM). The findings revealed that social and going to operate behaviour ameliorated the repercussions of five separate GM practices on job satisfaction, which would include positive effects from education programs, green marketing, and green logistics management, as well as harmful impacts from sustainability practices. Despite the fact that these GM practices are said to have a major impact on the ecological and marketing success, neither of these factors was ready to fix the link between these practises and employee engagement. The findings show that organisations should concentrate more in GM practice drivers of social and commercial directed at improving employee engagement. Environmental protection, green marketing, and green procurement and distribution are among them. As a result, we were able to better describe the processes through which GM practices impact employee engagement.

Key Words - Green supply chain management, firm's performance, employee engagement, work engagement, organizational commitment

Introduction

Employee Engagement

Employee engagement is a workforce technique that attempts the reasonable environment for certain employees to enhance their performance every day, devoted to their organization's aims and values, driven to put forth the effort, and feeling better about themselves (Engage for Success). Employee engagement is founded on an organization's members' trust, honesty, two-way commitment, and communication. It is a strategy that helps businesses succeed by improving individual and group performance, production, and well-being. It is quantifiable. It ranges from mediocre to excellent. It may be cultivated and substantially grown, or it can be squandered and discarded (Engage for Success). Employees working in organizations must also be concerned about the environment, as they

care about the environment. Employee engagement is a good indicator of an innovative and stimulating workplace. (Welmilla, 2020).

Green Marketing

The technique of producing and selling different products on potential actual or perceived protecting the environment is known as green marketing.

Advertisement of lower carbon emissions related with a product's production process including the use of thread recycled content for something like a product's packaging are examples of green marketing. Some businesses might even promote themselves more environmentally sustainable by contributing a percentage of their profits to environmental causes such as agroforestry (Fernando). That whenever a corporation's green marketing efforts are not backed up by major expenditures or operational efficiencies, it risks being accused of misrepresentations advertisement. Going green is a term used to describe this activity (Fernando).

Correlation of Green Marketing with Employee Engagement

Green Employee Engagement

Employees that are engaged recognise the interconnectedness of fiscal, environmental, as well as social challenges and think their company is tackling all three. These are indicators that employees are concerned about environmental and social issues. Workers are rewarded for meeting sustainability goals, such as lowering trash or lowering energy utilization.

Reasons to Go Green

There are some motivations for businesses to minimize existing understanding of the environmental impacts as it is common to just save cost through cutting pollution, whether it be resource or commodity waste of money. In short it saves money. Customers are willing to spend up to 10% extra for items that are environmentally friendly (recyclable) or on ethical (e.g. ethical trade). In short, it increases the money and earnings. When it comes to choosing a company, employees search for sustainability and ethical devotion. Being kind to people and the environment is no longer simply 'nice to do' since recruiting competent personnel is a key issue for small company owners. In short hire and retain excellent people. Companies' impact on the natural environment and civilization is being discussed by policymakers, manufacturers, customers, and workers. Business executives that are forward-thinking would like to become a part of the discussion. In short, it is profitable.

Engaged Employees

1. Sales people are aware of the company's products' or services' environmental and social implications (e.g. their carbon footprint or energy consumption, whether they were produced locally or are fair trade). They utilise these characteristics to set their company and its products apart from those of rivals.
2. Front-line employees are always looking for methods to save energy and water.
3. Employees make business decisions depending over what is 'the decent decision to do', not just on the profit possibilities.
4. Professionals contribute to community projects such as campground maintenance and festivals.
5. When selecting potential suppliers, buying managers do automated checks to establish if the items match the company's environmental and social standards.
6. The leader (or another database administrator) is in charge of industry-wide initiatives to enhance the economy's social and environmental effect.

Enhancing employee participation in greening your company may result in a more engaged, productive, and creative workforce; one that recognises the value of solid business corporate governance and corporate stewardship (Fernando).

Workers Involved in ‘Going Green’

Begin from which individual can and gradually increase the number of activities. Further strategies can help in build environmental concerns a core part for the workforce while also allowing to recruit and qualified personnel. The discussion follows—

1. Act as a Role Model for Others

Really should not simply say it; put it into action. Make history by being the first to ride the bike to work. Sort trash, compost, and recyclables from your lunch waste. This is well said that one should act as role model for others.

2. Begin at the Very Top

Put top persons in charge of initiatives to emphasise the relevance of ecological and sustainability obligations. Verify that top employees are represented on company-wide environmental committees. Delegate big tasks to its most senior account employee, such as turning carbon neutral or conducting environmental audits.

3. Keep the Money wherein One’s Mouth is by Using the Saying as Put the Money wherein Your Mouth is

Make effort and money available for environmental and social causes. Allow workers to participate in voluntary initiatives during work hours. Purchase energy-saving devices or lighting to offset your company’s greenhouse gas emissions, purchase carbon credits. Provide employees with the option of working from home while on the go.

4. Put it Down on Paper

Policies express about the company’s principles, defining expectations and assisting workers in making better decisions. Include environmental and societal aims in about the company ideals. Post ‘green’ objectives on companies’ website and its social media platform. Create regulations and norms of behaviour that will help in achieving the objectives. Incorporate ‘green’ achievements into companies’ yearly report.

5. Maintain a Desired Level into Daily Operations

Raise the temperature of the devices one degree to match the outdoor temperature. Printing less reduces the amount of paper used. When not being used, off the lighting and gadgets. Complete life cycle analysis on major goods and collaborate with advisors industry colleagues in the business to minimise their negative effects will be helpful.

6. Assign it to Someone Else

Ascertain that individuals are held accountable for their sustainability practices. Create a new post dedicated to advancing, or incorporate the responsibilities into an existing one (e.g. in health and safety or human resources).

7. Provide Instructions

Teach new workers more about business’s global objectives and how they are important during onboarding process. Employees should be trained on topics such as wastewater treatment, health and security, and process planning that are relevant to their professions.

8. Describe Things That Impact Them

Employees may see environmental or social projects as unpleasant additions to their already overburdened schedules. Describe how the programmes are related to their respective functions. Communicate the monetary savings you estimate from expenditures in resource equipment to the finance officials. Emphasize to the sales people how participating with a neighbourhood community organisation would increase client loyalty.

9. Put Together A Team of Conquerors

Engage personnel of various levels of seniority within the organisation. Employee buy-in is higher for programmes that aren’t purely ‘top-down’. Encourage individuals who are still enthusiastic regarding our social or environmental aims to form a ‘Green Team’ that responds from you or senior management.

10. Allow Employees to Experiment

Allow staff to experiment with new ideas and discover out that they can make much difference. Allow them to host zero-waste luncheon or toy/food drives, support sporting teams, collect donations for disaster relief, provide meals with homeless or at-risk youngsters, or walk in a benefit concert. Encourage staff to make suggestions for ways to save energy or waste in their daily job. (Fernando)

Working forward into sustainability has several advantages, including environmental protection and increased employee engagement. Simply put, firms that are committed to ecological exceed their counterparts who are not. According to studies, these ecological forebears have a higher, quicker value on the company and superior financial performance. The following are some of the reasons why:

- **People wanted them:**

Businesses that promote their environment conscious action plans attract customers who share their values. 55% of customers throughout the world would paying more for items made by ecologically sound acceptable businesses.

- **They have fewer operating expenses:**

Companies tend to focus on decreasing power, wastewater, and carbon use; save a lot of money in the long run.

- **They get tax incentives:**

Corporations that 'go green' get tax discounts as well as credits from of the government, which boosts your bottom line (Greene).

Discussion

Green jobs have evolved to mean any employment that has something to do with conservation, environmental degradation, energy development, the ecosystem, or a variety of other topics. They have also become an indicator of a shift in the kind of jobs individuals are seeking for—the work that satisfies a desire to make a positive difference.

This study article introduces a unique idea- green empowered employees, which has significant literary backing deriving from the concept of 'employee empowerment'. Employees who are encouraged are more willing to continue ecologic tasks which also pay to be green. According to the study—

- Improves the effectiveness of energy production.
- Emissions of greenhouse gases should be kept to a minimum.
- Reduce waste and pollution as much as possible.
- Ecosystems must be protected and restored.
- Encourage organizations to adjust to the impacts of global warming.

Conclusion

Articles concluded as green marketing practices reveals great effect on employee engagement. Green marketing practices diminishes the marketing expenses as well as employees feels motivated due to enhancements of different types of perks. With the use of green marketing practices organisation can saves different types of cost hence engaged employee get tax incentives, hence this is well proved that green marketing practices affects very much for employee engagement. Article present that green marketing practices saves various types of cost via decreasing the pollution. Article also concluded that consumers are always eager to pay some extra amount of money due to achieve ethical trade and eco-friendly product. Recruiting 'green-minded' workforce is a logical extension of any business' strategic plan, according to clients. Businesses that embrace awareness of environmental issues in their organisations achieve superior performance, which is arguably the most valuable business resource. Employers, on the other hand, frequently narrow their investigations by establishing the skills needed for a specific chosen profession. The long-term benefits that a potential prospect could bring to the organisation are often overlooked. Workforce

who comprehends how a business works and can apply value-adding sustainability concepts benefit organisations the most. Employers must also take into account candidates who seem to be realistic and reasonable. An equitable viewpoint is desirable in an applicant. The propagation of environmental awareness around in the world, as well as the transitions in the company or organization, have inspired several more active unemployed people. The corporate sector has a once-in-a-lifetime chance to harness the enthusiasm of today's ecological worker.

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IMPACT OF GREEN ADVERTISING ON INDIAN CONSUMERS

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Abstract

Global warming, irrational use of natural resources and climate change are the issues related to the environment which are the big threats for the survival on the earth. Many researches are being carried to save this planet. Nowadays green advertising has become one of the important topics for research. In India, green advertising is in its infancy stage. Much researches have not been conducted in this area. This paper is based on secondary data and tries to identify the impact of green advertising on Indian consumers. It also tries to examine the impact of green advertising on the attitude and perception of the consumers in India. This paper attempts to find out the best possible implication and importance of green advertising in India. The findings of the paper reveal that the green advertising is helping in increasing the level of awareness among Indian consumers towards their health, economic status and environment as well. It is also noticed that except real estate firms, most of the companies are claiming image-related promises which are considered misleading. This study also suggested that Government sector should take more initiatives to make the Indian customer aware.

Key Words - Environmental Awareness, Green Advertising, Attitude, Green Washing, Perception, Consumers.

Introduction

Green advertising is the type of advertising where the focus is to promote product around the premises of environment. As the level of environmental concerns is increasing day by day in India, companies are trying to grab this as the opportunity and want to tap environmental concern in their favor as competitive advantages. In countering to this rapidly growing demand of eco-friendly products among Indian consumers, claims in green advertising have become an important component of advertisements for environmentally friendly products.

Although many research studies find out that Indian consumers have displayed a high degree of environmental concern (Bhate, 2002) but some studies also found that the level of green awareness among Indian consumers is low. Yet, there are green marketing studies and green advertising in India is considered to be in a nascent stage with no accepted guidelines to standardize environmental claims (Nair & Menon, 2008). Increasing number of companies which are using claims about environment in their ads, some of them are simply *greenwashing*. These companies have led consumers in dilemma towards environmental advertising. The reliability and effectiveness of green advertising is an important task for advertisers, who try to become more environmentally responsible and expect a reward from consumers for their environmentally responsible behavior. So, it is important for marketing managers and advertising professionals to understand how to convey environmental information and how to present this information in the advertisements.

India is a big and highly populous emerging market with increasing household incomes. It is a large market where numbers of customers of green products are increasing day by day with a rapid pace and their disposable income is also increasing which is the major driving force of green advertising in India (Beinhocker, Farrell, & Zainulbhai, 2007).

Objectives & Research Methodology of the Paper

The objective of this paper is to know the perception and attitude of Indian consumers towards green advertisements. This paper is basically descriptive in nature. In this paper, secondary facts have been collected from existing literature, different scholars' and researchers' published books, published articles in different journals, periodicals, conference papers, magazines, news-papers and websites etc. Collected information has been analyzed in a very detailed and extensive manner.

Review of Literature

Green advertising is a promotional tool to inform and communicate information related to the environmental efforts and commitment shown by a firm. Previous researches regarding green advertising has also produced mixed results indicating that while green awareness is low among Indian buyers but they display a very high degree of environmental concern (Bhate, 2000 and Goswami, 2008).

In most developing countries, low level of awareness among consumers regarding environmental issues is a common feature (Gallastegui, 2002).

Advertisements are thus produced on the basis of "Theory of Reasoned Action in mind and are designed to change not only behaviors themselves, but also the beliefs that will, in turn, change behavior and drive a desired action or purchase" (Coleman, Bahnan, Kelkar & Curry, 2011).

Green advertising generally involves the usage of claims that either focuses on the relationship between the product/service/ideas with the dynamic environment. It accelerates a green lifestyle or the commitment towards brand among consumers for environmental awareness (Banerjee et al., 1995).

Majority of the researches indicated that environmental claims made in green advertisements were not based on factual information, authentic, unsubstantiated, and generally use to enhance the reputation and goodwill for most of the firms (Kangun et al., 1991).

Most of the green advertisements reflected the green vision of an organisation without any validation (Bannerjee et al., 1995).

Perception of deception in the green advertisement by the consumer affects adversely to the organization. It leads to decrease purchase intention and unfavourable attitude towards the advertisement and brand (Newell, Goldsmith, & Banzhaf, 1998; Shru).

Perception of deception in the green advertisement also lost consumer trust and increases confusions in the mind of the consumers about green claims (Chen & Chang, 2012).

Marketers do manipulate the specificity of the environmental claim in their advertisements (Leonidou et al., 2011).

Some of them use specific environmental claims while others use vague or unspecific claims. A specific environmental claim contains rich information. It presents concrete and tangible environmental features and benefits of the product supported by objective and factual information. A vague or unspecific advertising claim on the other side contains abstract, vague, or ambiguous wording, without factual support, to describe the product's environmental characteristics or benefits (Davis, 1993).

An immature statement that the product is "environmentally friendly", "eco-friendly", "better for the environment", "recyclable", "reusable", "less packaging", "less waste" etc. without any further explanation can be presented in advertisement as a vague claim. An ad claiming that the advertiser's packaging creates "less waste than any other brands" can also be classified as vague, even "deceptive", unless the advertiser could substantiate the claim with factual data.

Although Indian consumers are concerned about the environment (Bhate, 2002), their attitude towards green advertising and awareness of environmental issues is low. Hence, consumers should be educated to overcome from this issue.

Historical Background of Green Advertising

The concept of green advertising came into existence at the first Earth Day on 22nd April 1970. On this day Senator Gaylord Nelson of Wisconsin put forward grass-roots demonstration across the nation to increase public awareness of environmental issues. It included the issues related to toxicity in the Great Lakes, pollutants of factories and power plants, pesticides, the loss of wilderness, oil spills, freeways and the extinction of wild species. The United States Environmental Protection Agency was set up as a consequence of the first Earth Day to implement environmental legislation in the United States.

“Earth Summit”, the United Nations Conference on Environment and Development was held in June of 1992. It helped in bringing together international leaders as well as non-governmental organizations in Rio. The Convention on Climate Change paved the way for developing the United Nations Framework Convention on Climate Change. This is also known as the Kyoto Protocol. The Kyoto Protocol was adopted in 1997 with the objective of decreasing the emission of greenhouse gases to an average of five per cent against 1990 levels for five year period from 2008 to 2012. Till November 2009, 189 countries had signed an agreement and were ready to follow the protocol. Globally, public awareness regarding the issues related to the environment and the importance towards sustainability has increased particularly in North America and Europe in last few decades due to the events like Earth Day. This is also noted that the large organisations have tried to clear out their images as polluters through the advertising which recommend a more responsible attitude towards environment.

Green Advertising and India

It is observed that in India, many environmental claims are often used for those products which are not inherently environmentally friendly products. Many green advertisements are not presenting truthful promises even they are confusing the customers. Such advertisements do not contain substantive information regarding the actual environmental attributes of their products. This practice is known as *greenwashing*. For Indian consumers, it is the matter of worry that various environmental attributes of product like sustainability; cannot be tested by the customers without using those products which are claimed to comprise those attributes. As a result, it shows that the companies are putting their efforts dishonestly to promote the specific environmental qualities of their products. It can lead to undermine the confidence of consumers in green advertising. Indeed, it develops the perceptions of *greenwashing* among the consumers. Previous studies have indicated that the perception of consumers about green advertising are associated with more negative evaluations of ads and brands (Newell, Goldsmith, and Banzhaf 1998). It is an evidence which also suggests that even high expertise consumers are not entirely resistant to *greenwashing* in advertisements in environmental matters (Parguel, Benoit-Moreau, and Russell 2015).

Although researchers are putting high efforts to examine the effects of *greenwashing* in advertisements but their researches largely lack any theoretical framework which explains the underlying mechanisms and boundary conditions of the misleading green advertising effects on the evaluations of consumers towards ads and brands.

The government of India initiated an Eco Mark Scheme in 1991, the motive of this scheme was to increase the level of awareness among Indian consumers with respect to environment friendly products. This scheme aimed to encourage the customers for buying the products which have less harmful impacts on the environment. An important point to be noted here is that the tangible product is not required to do anything with environment but it is more related to the psychological aspect of a customer that it is better if a product address the environmental concerns and helpful in conserving the environment. We can even observe that those companies which are responsible to create pollution, are advertising their products by using green advertising copy in their advertisements to build up a positive image among the customers and display themselves in a good light.

However, a few researches have been conducted in India so far to examine the effects and impacts of green advertising claims on the Indian consumers. Hence, green advertising in India has become more like a marketing trick rather than something which actually does something for the betterment of the environment. Green advertising in India can be used in two ways:

1. Show that their product is made up of natural resources and is herbal and environmentally friendly. This helps in positioning the product as natural and better.
2. Show that as a company is highly concerned about environment conservation and working towards it either directly or indirectly. In this way, companies either make products which are helpful in saving the environment or they are investing the resources in environment protection activities.

Findings regarding Green Advertising in Indian Markets

In India, population, urbanization, poverty, lack of awareness among consumers and industrialization are major factors which are responsible for degrading the environment. Environmental problems cannot be ignored at any cost. Environment protection, sustainable development, sustainable life style and protecting the earth are concerned areas of everyone. Handful companies are used green advertisements for environmental identification and differentiating their products.

In this study, after going through with many research papers, articles, author etc. it can be said that in India real estate companies are widely using green advertisements as their product's promotional strategies to promote their 'green' reputation among the consumers. Apparel, auto, consumer electronics are the areas where most of companies are not living up on their claims. Whereas handful FMCG companies used moderate product claims in their advertisements. It is also examined that most of Indian advertisements are *greenwashed*.

The study reveals that the satisfaction of consumers is adversely affected by ambiguous messages used in green advertising. It is also found that majority of image-related promises by the companies are considered misleading.

This is also an important finding that media is playing an important role for creating awareness among people and educating them about the environmental challenges which we are facing today.

Suggestions regarding Green Advertising in Indian Markets

As now, in India, there are no recognized legal green accreditations apart from 'Eco Mark'. Therefore it is the need of hour to explain green claims in the advertisement which are more believable. For example, Bajaj Hindustan's advertisement on their 'green process' gives a detailed explanation of the process in the advertisement copy.

Government of India should take initiatives to protect the consumers' interest after increasing the level of awareness among them. So that the Indian consumers may not be cheated through fake claims which are shown in green advertisements. Based on our results, we also argue that there is a definite need to expand literature on advertising policy for green claims in India to meet international advertising standards and protect the consumer from misleading environmental claims.

It is true that in developing countries like India, more focus is given on economic developments rather than the protection of environment. So, Government's initiatives are required to motivate the business houses. Government should also strengthen the consumer protection policy. Level of awareness should also increase among consumers regarding *greenwashing*. The Department of Consumer Affairs runs campaigns like 'Jago Grahak Jago' and uses print and video advertisements to increase the level of awareness among consumers towards their rights. It may also include details about misleading green claims to improve consumer awareness and it is needed to encourage the genuine green strategies adopted by the advertisers.

It is also found that there are differences between the objectives of green advertising in India and rest of the world advertisers. So, it is the need of hour to cement the gap between both.

Conclusion

This study clearly shows that research on green advertising in India is still a new area and it can be explored more in coming future. It indicates that the demand of green products will increase significantly in the future. So it may become an opportunity for the producers to ensure more production of green products and services for gaining more profit in their businesses. Therefore, green producers can promote their products through print and electronic advertisements with the appeal 'green can save the earth'. Advertisers can be use rational appeals to educate consumers on saving the earth for the next generation and convince them that their products are eco-friendly. Advertisers also have to use rational appeals for portraying the benefits and uniqueness of their products. Producers need to highlight their products as green, safe and clean to the environment.

Green advertising needs to cover more basic and firm actions to solve and address the problems related to the environment in proper way. The study reveals that the satisfaction of consumers is adversely affected by ambiguous messages used in green advertising. Therefore, for persuading consumers, sustaining companies' goodwill and enhancing credibility, companies should avoid superficial corporate image advertising and focus on the information related to environment protection. In sum, advertisers can standardize the knowledge of consumers, use appropriate media for target audience and craft messages that are highly relevant to develop consumer interest for buying eco-friendly products in a developing countries like India.

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AGRICULTURAL MARKETING IN INDIA : AN OVERVIEW

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Abstract

Agriculture is the main source of livelihood in rural areas. Mahatma Gandhi once said that the real progress of India did not mean merely the growth and expansion of industrial urban centers but mainly the development of the village. Agriculture provides not only food for the nation but also generates employment for a majority of people in India residing especially in the rural areas. Agriculture contributes about 25% of the GDP and employs 65% of the workforce in the country. The growth and development of agriculture and allied industry directly affect wellbeing of people at large, rural wellness, and employment and it forms an important resource base for several agro-based industries and services. While the total production and productivity are being constantly augmented, it is more necessary to provide the farming community with better marketing facilities with suitable infrastructure to enable them in getting remunerative prices for their produce. This paper is an attempt to identify various problems regarding agricultural marketing in India and discuss solutions and governmental measures to tackle those problems and thus help farmers achieve a higher income.

Key Words - Agriculture, Agricultural Marketing, Economic Development, Employment, Market

Introduction

Agriculture has always been a major pillar of the Indian economy. It is the largest livelihood provider in India and is a significant contributor to the GDP of India. Agriculture contributes about 25% of the GDP and employs 65% of the workforce in the country. Today, the significance of agriculture has slightly reduced due to growth modernization and more emphasis on industries which has led to various modern problems for the agriculture sector. While it also faces some traditional problems which have been part of agriculture for decades. Many governments have worked towards curbing the issues related to agriculture and have successfully brought prospects that helped agriculture to great extent. Agriculture marketing has been one of the major challenges for Indian agriculture and farmers due to various hurdles.

The agricultural products that we take daily reach to us after a long journey down the market system from their origin. Our everyday lives or demand are directly affected by the efficiency of this system. Agriculture marketing is a process that involves the assembling, storage, processing, transportation, packaging, grading, and distribution of various agricultural commodities across the country.

For a long time, farmers were exploited by traders in a middle man who trap them into selling their produce for low prices than existing market prices. They were also victims of faulty weighing and false accounting. Moreover, they did not have storage facilities making them unable to hold back their produce to sell at a better price in the future.

Objectives of the Paper

The major objective of the paper is to identify the problems that decelerate the growth of agriculture and agro marketing. This is also an attempt at observing the governmental policies and provisions that have been introduced to curb the flaws present in the chain of agro-marketing and what more is needed to be done in making agriculture more profitable for farmers.

Methodology

The present study is based on secondary data. The study covers the main problems of the agricultural marketing system and the role of government in the upliftment of agricultural marketing. The paper is descriptive and tracks the initiation and impact of different related policies with the reference to the agricultural marketing of India.

Problems in Agricultural Marketing

Agro marketing is mainly the buying and selling of agricultural products. In earlier days when the rural economy was more or less self-sufficient, the marketing of agro products presented no difficulty as the farmer sold his crop to the consumer on a cash or barter basis. Today's agro marketing has to undergo a series of exchanges from one person to another before it reaches the final consumer. But this long path of exchange is often corrupted by some agents which has been a serious issue for farmers and agro marketing itself. The Indian agro market suffers from several problems. As a consequence, the Indian farmer is deprived of a fair price for his produce. The main constraints in agricultural marketing are as follows-

Warehousing

The lack of sufficient warehouses in India is the main cause of suffering in agro marketing. Even today the farmer is compelled to store his produce in pits, mud vessels, 'kutchra' storehouse. This unscientific method of storing leads to considerable wastage. Approximately 20% of grains are lost due to rats, insects, unfavorable climate, etc. and the farmer has to bear crores of loss due to lack of these storage facilities. Due to this reason supply in the market increase substantially and the farmers are not able to get a fair price for their produce.

Transportation

Inadequate transport facilities are also the main cause which influence agro marketing in India. Only a small number of farmers are connected by railways, roads to mandis. Produce has to be carried on slow-moving transport vehicles like bullock carts, tanga etc. Such means of transport cannot be used to carry produce too far off places and the farmer has to dump this produce in the nearby market even if the price obtained in this market is considerably low.

Grading and Standardization

Different varieties of the agro product are not graded properly. It results in no incentive for using better seeds and producing better varieties. Poor packaging and handling expose the product to substantial physical damage and quality decline.

Middleman

Middleman is an important link between the farmers and the consumers. But in recent times these middlemen have been another one of the problems the farmers have to face to get their products out in the market. On one hand, these middlemen exploit the farmers and on the other hand, they exploit the consumer by demanding higher prices from them. These middlemen take undue advantage of the poor farmer based on their financial resources.

Defective Weights and Scales

Another one of the flaws in Indian agricultural marketing arises due to improper weights and scales. Generally, in rural areas, bricks and stone are used and in urban areas, defective weights are found. The produce of the farmer is weighted by manipulated weights and scales by the traders for their profit. Most of the traders keep separate weight for the purchase and sale of crops.

Lack of Peasant Organisation

There are many peasants' organization affiliated with one or another political party but they are not concerned with the farmer's occupational interest. There is a lack of peasant organizations that would focus their attention on the occupational interests of the farmers.

Inadequate Credit Facilities

Inadequate credit facilities forces the farmer to sell his produce immediately after the crop harvesting even though the prices at that time are very low. To meet his requirements the farmer borrows the money from private money lenders at tied conditions. Farmers have to be protected from these forced sales so that they can wait for better times and better prices for their produce. There is a necessity to reinforce the formal credit network in rural areas.

Lack of Market Knowledge

The majority of farmers in India do not know about marketing. They rely on information provided by the money lenders and traders of the village. Most Indian farmers are not literate so they are not able to read the newspapers. Thus, they do not have sufficient knowledge about the market and government policies. This is an open secret that the traders and middlemen jointly make fools of the simple and innocent farmers. Before the sales, a large number of crops are taken from farmers as samples. By declaring the product to be of substandard quality, minimum prices are paid for it. The inappropriate marketing system is so deep-laden in India that about 5% of the amount is deducted from the farmer's produce in the name of donations etc.

Restriction in Licensing

As many market yards or mandis have been established long back; they don't have adequate space for the construction of new shops therefore the issue of a new license is not encouraged in many cases. Also, the traders, commission agents, and other functionaries organize themselves into associations, which generally do not allow the entry of new people thus preventing competition. The states do not allow the setting up of private market and contract farming which impede competition and prevent access to alternative marketing channels for farmers.

Insufficient Market

There is a huge variation in the density of regulated markets in different parts of the country. The National Farmer's Commission recommended that a regulated market should be available to the farmers within a radius of 5 Km. (corresponding market area of about 80 sq. km.). The all-India average area served by a regulated market is 487.40 sq. km.³ This indicates that the system has failed to provide an adequate number of markets for the increasing market surplus and easy market access to farmers.

High Incidence of Market Fee/Charges

The marketing committee is authorized to collect a market fee from the buyers or traders on the sale of notified agricultural produce. This ranges from 0.30% to 2.0%. In addition to this commission, charges are to be paid to commission agents. These charges are about 0.5% to 4.5% in food grains and 3.0% to 7.0% in the case of fruit and vegetables. Various other charges like developmental cess, entry tax, purchase tax, weighment charges, etc. have to be paid; too resulting in higher transaction costs and low-price realization by farmers in a regulated market.

Reforms by the Government Regarding Agricultural Marketing

After Independence, the Government of India adopted various measures to improve the system of agricultural marketing. Some of the important measures are—

Grading and Standardisation

The government of India, in 1937 passed The Agricultural Produce (Grading and Marketing) Act (amended in 1986). This Act empowers the Central Government to prescribe grade standards indicating the quality of articles included in the schedule and specify grade designation marks to represent particular grades or qualities.¹ **AGMARK** is a certification mark legally enforced by this act and employed on agricultural products in India, assuring that they

conform to a set of standards approved by the *Directorate of Marketing and Inspection*, an agency of the Government of India. At present, the Directorate has determined the standards for 205 different commodities spanning a variety of Pulses, Cereals, Essential Oils, Vegetable Oils, Fruits & Vegetables, and semi-processed products like Vermicelli.

AGMARK is issued by laboratories located across the nation which act as testing and certifying centers. In addition to the *Central AGMARK Laboratory (CAL)* in Nagpur, there are 26 *Regional AGMARK Laboratories (RALs)*. *Samples of important products are taken from the market and sent for testing at these laboratories. After testing, they are classified and the AGMARK is placed.*

Organisation of Regulated Mandis

To provide a fair price to the farmer for their produce in the mandis there should be a proper organization of the regulated mandis. In India, at present, there are 7,246 regulated mandis. Apart from those, there are 21,221 rural periodic markets out of which 15% function under the rules and regulations.

APMC (Agricultural Produce Market Committee) is a marketing committee that operates under the state governments in India. They are regulated by the states through their adoption of the APMR (Agricultural Produce Marketing Regulation) Act. The APMC is established by state governments to safeguard the farmers from exploitation by creditors and other intermediaries. The committee also ensures that timely payments are made to farmers. It also guarantees that the farm to retail price is not unreasonably elevated.

Use of Standard Weights

For improving agricultural marketing, standard weights are a must that should be manufactured and organized by the government. For this The Standard of Weights and Measures Act, 1976 was passed to establish the standards of weights and measures. It prescribes specifications of measuring tools used in transaction, production, and measurement.

This act extends to the whole of India and is responsible for the regulation of pre-packed produces sold or to-be-sold in inter-state trade and commerce. It also controls and regulates the export and import of weights and measures and goods in packaged form. Under this act, the Indian Institute of Legal Metrology was established to provide training to inspectors in legal metrology. This act also oversees the inspection of weighing and measuring instruments during their use to prevent unfair practices.

Godown and Storage Facilities

The storage of goods involves their retaining and preserving from the time they are produced up to the time of consumption. It ensures a continuous flow of products in the market. It adjusts the demand and supply thus stabilizing the prices. Storage is also necessary for some period for the performance of other marketing functions. Warehouses are scientific storage structures especially constructed for the protection of the quality and quantity of stored products.

In the availability of proper storage facilities, the farmer is not forced to sell this agricultural produce right after the harvest and can wait for the appropriate price in the market. Keeping this in mind, the Government of India established the Central Warehousing Corporation (CWC) in 1957. Following this many state governments also established the State Warehousing Corporations (SWC). In addition to these, the Food Corporation of India (FCI) also works towards increasing the storage and warehousing facilities in India. The FCI is the single largest agency which has a capacity of 26.62 million tonnes.²

The CWC provides safe and reliable storage facilities for about 120 agricultural and industrial commodities. It functions to build and acquire warehouses and Godowns at suitable places in India. The CWC is running air-conditioned Godown at Delhi, Mumbai, and Kolkata and also provides cold storage facilities at Hyderabad.

Dissemination of Market Information

There is a lack of competition in the market for agricultural goods. The main reason for this is that the farmers are not aware of the prevailing prices in various markets. They also lack information about the conditions of supply and demand in the market. In this situation, the farmer sells his produce to whatever price the trader tells them.

Steps have been taken in this direction and the prices in the markets are regularly provided to the farmers via radio, television, and newspapers. The Ministry of Agriculture also launched the ICT (Information and Communications Technology) based Central Sector Scheme of Agricultural Marketing Information Network (AGMARKNET) to link the State Agricultural Marketing Boards and Directorates with the important agricultural produce markets located across the country. It has also been developed to strengthen the interface with farmers and other recipients and provide international price trends of various agricultural goods. AGMARK team is strengthened frequently by outsourcing professionals to monitor and update the portal accordingly.

Government Purchases and Fixation of Support Price

Minimum support price (MSP) is a type of intervention by the Government of India to insure the farmers against any sharp fall in prices. The minimum support prices are announced at the beginning of the sowing season for certain crops by the Government of India. These prices are based on the recommendations of the Commission for Agricultural Costs and Prices (CACP). In case the market price for the commodity falls below the MSP due to a glut in the market or bumper production, government agencies purchase the entire quantity offered by the producers at the MSP.

The CACP, while recommending the MSPs, includes the cost of paid-out inputs, rentals for the own land, and imputed value for family labour apart from other factors. The MSP thus becomes the floor price and the farmers are guaranteed of getting that price. Government announces MSPs for 22 mandated crops and FRP (fair and remunerative price) for sugarcane. Out of the 22 mandated crops, 14 are Kharif crops, 6 are rabi crops, and 2 other commercial crops.

Development of Common National Market

To develop a common market via e-platforms for all the agricultural products, the Government of India established a 200 crore Agri-Tech Infrastructure Fund (ATIF). This fund was used for the development of the National Common Market from 2014-15 to 2016-17.

On 14 April 2016, the Unified Agricultural Marketing e-platform, or eNAM was launched. The portal is managed by SFAC (Small Farmers' Agribusiness Consortium). The eNAM is linked with 1000 APMCs with over 50 lakh farmers membership. The trading is done online through eNAM mobile application or trading computers and traders to complete a transaction.

Through eNAM, the farmers can sell their produce without the interference of middlemen. The traders can also do secondary trading from one APMC to another. eNAM increases the number of traders thus the competition among them increases which leads to stable prices and availability to consumers.

Three Agriculture Bills

In September 2020, the Government of India passed the following three agricultural bills:

- Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, 2020
- Farmers' (Empowerment and Protection) Agreement of Price Assurance and Farm Services Bill, 2020
- The Essential Commodities (Amendment) Bill, 2020

The laws would have deregulated a system of government-run markets, allowing farmers to sell directly to food processors but the farmers believed that the rules would result in the removal of government-guaranteed price floors, lowering the prices they would receive for their crops. Protests against the new laws erupted as a result of this.⁴ This caused the laws to be formally repealed on 1 December 2021.

Conclusion

Agriculture, despite being the major livelihood provider in India has always faced setbacks due to substandard agricultural marketing techniques. Every year the government sanctions huge funds and formulates various policies for the development of the agricultural marketing sector. Even after several reforms to promote agricultural marketing, desirable results have not been seen. There is no objection to these reforms. But they have failed to attain the objective they had in view. This may be due to the improper implementation and also the fact that small farmers cannot fully take advantage of the policies brought forth by the government. Therefore, steps must be taken so that the small farmers are directly influenced and can be brought parallel to the mainstream.

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DETERMINANTS OF EMPLOYEE ENGAGEMENT DURING COVID-19 PANDEMIC IN PUBLIC AND PRIVATE EDUCATIONAL SECTORS

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Abstract

The coronavirus epidemic has wreaked havoc on many industries. Thousands of enterprises are on the verge of going out of business. Almost half of the world's 3.3 billion workers are at danger of losing their jobs. Employees in the unorganised sector are more vulnerable because they lack societal stability, access to adequate health care, and productive resources (WHO,2020). The educational sector is one of the most hard-hit industries, with the coronavirus epidemic wreaking havoc on both students and working professionals. The tumultuous period of the coronavirus pandemic has highlighted the need for a new management culture. The ability to work from home has resulted in the creation of new methods for achieving goals while preserving a work-life balance. In these difficult times, it is critical to comprehend the factors that contribute to good employee engagement and productive outcomes. The goal of the study was to look into the impact of the Covid-19 epidemic on India's educational institutions, as well as the employment engagement practices in both the public and private sectors. Employees are physically, cognitively, and psychologically engaged at work only when they believe the job is important, they feel secure at work, and they have enough personal assets to do their tasks. According to this study, employee involvement may lead to improved organisational performance and productivity. Assets and technology must be provided on a personal and organisational level as proof of commitment to increasing productivity and effectiveness. There are recommendations on how the institution may continue to improve employee satisfaction. When it comes to employee happiness; remuneration, skill development, and equipment are all important considerations.

Key Words - Employee engagement, COVID-19, Pandemic, Education, HR

Background of the study

The coronavirus pandemic has disrupted all the sectors adversely. One of the most hard-hit sectors is the educational sector where both the student as well as the working professional in the sector is Hit hard by the coronavirus pandemic. On the one hand the students are learning there are lessons through online platforms while

on the other hand the traditional teaching method has been converted into white board and stylus teaching. The Zoom call and Google meet are the new classrooms and 'am I audible' is the new 'good morning teacher'. Although somehow the students manage their learning from work from home but the working professional in the sector either the teachers or the non-academic staff faced difficulty since the beginning of the pandemic. However instead of all these, the teachers were engaged in online teaching whereas the non-academic staff was forced to sit at home. The managers of educational institution were highly aimed at sustaining their institution anyhow during the period of the lockdown and other restrictions. In order to have a proper functioning of Institution it is important for the managers to keep their employee in tune with the objectives of the Institution in order to get 101% from their employees. The turbulent time of the coronavirus pandemic has emphasized on the need of a new work culture in the management sector. Work from home feature has led to the development of new ways accomplishing goals as well as maintaining the work life balance simultaneously. There is a need of understanding the drivers that are responsible for the successful employee engagement and productive outcome in these turbulent times.

The Pandemic and Its Effects

The COVID-19 pandemic has resulted in a massive loss of human life throughout the world, posing an exceptional threat to healthcare system, agricultural networks, as well as the workplace. The pandemic's financial and societal impact is disastrous. Hundreds of thousands of individuals were at danger of sliding into severe deprivation, as well as the number of malnourished individuals, which is presently estimated at almost 690 million, might rise another up to 132 million by the course of year (WHO,2020).

Thousands of businesses are facing extinction. Almost half of the world's 3.3 billion workforce is at threat of abandoning their employment. Employees in the unorganized industry are especially endangered since the most lacked societal security, accessibility to decent health care, and productive resources. (WHO,2020).

Several people were struggling to sustain themselves as well as their family amid lockdowns because they lack the resources to make a living. As with most people, no money equals no food, or at minimum, little food that is less healthy.

The epidemic has wreaked havoc on the whole food chain, exposing its frailty. Boundary bans, economic sanctions, as well as containment initiatives had also made it difficult for farmers to enter marketplaces, one of which is to purchase inputs as well as sell their manufacture, and for labourers to harvesting farms, interrupting national and worldwide food supply channels & lowering significant exposure to healthful, hygienic, and multi-cultural foods. The pandemic has wrecked jobs and put millions of people's lives in jeopardy (WHO,2020).

Although sustaining the globe, thousands of farmworkers both salaried and self-employed; confront elevated amounts of rural hardship, hunger, and bad health, as well as a dearth of security and employment rights, as well as various forms of harassment. Because of their poor and inconsistent salaries, as well as an absence of community assistance, most of them are compelled working, frequently in hazardous situations, putting them as well as the homes at threat (WHO,2020).

Furthermore, when faced with a lack of money, individuals might turn to bad survival techniques including such property distressed sales, fraudulent lending, or labour exploitation. Migrant farmworkers were also highly susceptible though since they confront dangers in their transportation, operating, as well as living situations, as well as a lack of availability to government-sponsored assistance. Agricultural stability, population health, and jobs and employment concerns, particularly employee health & welfare; all intersect during the COVID-19 (WHO,2020).

Rationale of the Study

Although the effect of coronavirus pandemic has been felt in every sector the education sector is suffering the most was a student sitting at home and teachers teaching through the virtual classroom. In virtual classrooms however it has been experienced that the difficulty in teaching as well as understanding the concept has been faced by the both parties. Due to consistent disruptions all around the academic staff is not able to give their 100%. The work from home facility has challenge the employees of the educational institution on their productivity s. In

viewpoint of this problem it is important that the educational organisations should think in a new way in order to emphasize on the productivity and effectiveness of the employees as well as the completion of the organisational goals. The aim of this research is to explore the employment engagement practices in the educational institutions during the pandemic.

Objectives of the Study

The research has following objectives-

- To explore the effect of Covid-19 pandemic on the education institutions in India.
- To explore the employment engagement practices in the public and private sector education institutions in India.
- To recommend some of the measures to increase the employee engagement in the educational institutions in India during the Covid-19 pandemic.

Research Methodology

This is a qualitative research which utilise the already available data in the public domain in order to complete the research. The researchers utilise the various information available regarding the coronavirus pandemic in the public domain and the World Health Organisation website in order to understand the turbulence in different sectors. The researchers utilise secondary source of data such as literature reviews, news articles and other scholarly materials available on the public domain.

Literature Review regarding Employee Engagement

Directors in organization throughout the globe are concerned about employee engagement. Once effectively maintained and involved, it is regarded as one of most important assets. As a result, employee engagement is regarded as the most potent indicator of an institution's viability (Baumruk, R. 2004).

Employee engagement is defined as an individual's participation, contentment, and excitement for work, according to the results of a Gallup meta-analysis research by Harter, Schmidt, and Hayes (Harter, J.K, Schmidt, F.L & Hayes, T.L. 2002). Researchers discovered a link among general happiness and employee engagement.

As per studies, boosting employee contentment can improve organizational division results. Here are 3 different types of individuals in an organisation, according to Harter, J.K, Schmidt, F.L & Hayes, T.L. (2002), engaged workers, disengaged employees, and proactively disengaged workers. Individuals that are engaged are creators who continually try hard in their positions. Employees who aren't engaged are more concerned with the tasks at hand than with the organisational objectives. They carry out the orders given to them. Workers who are proactively disengaged are essential employees that do not function effectively but also demoralise the institution's performers.

Employee engagement, according to Perrin's biennial survey, is characterised as an emotive or intellectual dualism of combining 'the will' & 'the way,' wherein people require simultaneously the will of purpose, enthusiasm, and confidence, as well as the means, assistance, and instruments to carry out their objective and ambition (Perrin, T. 2003).

Employees engage physiologically, mentally, and psychologically at work just when employees perceive significance in the job, experience safe at workplace, and had adequate individual assets to do their responsibilities, according to Kahn, W.A. (1990) Personal Engagement Theory.

Psychic significance in the workplace is characterised as talent wide range, work independence, position social standing, role impact, and honourable work relationships; mental security is affiliated with the feeling of needing the required physiological, psychological, or emotional resources at work. Robinson, D., Perryman, S., & Hayday, S. (2004) supplemented Khan's idea with their own justifications.

Literature Review regarding Employee Engagement during Pandemic

In instances of upheaval, Robison (2009) offered advice on ways to operate in tumultuous circumstances and retain staff motivated and engaged. The researcher offers some advice, such as telling workers how much the company anticipates of them, ensuring that workers have the appropriate tools and components, allowing workers to do what they perform strongest, remembering to show appreciation, letting your workers understand you value regarding companions, and often trying to encourage their growth.

Employee engagement may be utilized as a tool to help workers change their views, intentions, and behaviours in order to enhance their job productivity (Saks, 2006).

Employee engagement, according to Andrew and Saudah (2012), may be used as a facilitator to improve personal behaviour and intent towards greater job effectiveness.

According to Patro (2013), organisations must offer their workers the flexibility to create their job fascinating and create an atmosphere conducive to a productive professional life. Employee engagement, according to more research, must be a continual cycle of understanding, progress, and activity.

An interconnected framework of employee engagement was proposed by Bedarkar and Pandita (2014). Employee engagement is driven by leadership, interaction, and work–life balance, according to the findings of the investigation.

The four elements that substantially lead to worker involvement are groups, observed participation, simplicity usage, and popularity of Facebook activities (Abd Latib, Bolong, & Ghazali, 2014).

Employee Engagement is defined by Aon Hewitt's Say, Stay, Strive model as the degree of logical thinking, sentiments, attitudes, and intents committed by workers in the organisation. According to the Say, Stay, Strive framework, an employee is involved once they talk favourably regarding the organisation to workmates, possible future employees, and clients; feel a strong feeling of togetherness as well as willingness to be a member of the establishment; and put forth 100% attempt in their task for the organization's growth (Hewitt, A. 2015).

According to the findings of the Lee et al. (2016) research, it is difficult for HR managers to retain current workers motivated in their professions. Employees were found to be somewhat engaged, implying that many might be dissatisfied with their existing occupations or frightened of losing them.

Employee engagement is largely influenced by job contentment. According to Garg, Dar, and Mishra (2017), work happiness and job involvement have a positive link. Worker work contentment contributes to worker involvement, according to the research. Employee engagement is approximately three times more linked to monetary success, including profitability, profit percentages, investor profit, and operational revenue, than firms with worker dissatisfaction.

Employee involvement contributes to organizational benefits such as price and time benefits when an organisation fosters a significant impact on business performance wherein workers experience valued and appreciated. Employee engagement is increased through senior management. (Sievert & Scholz, 2017).

Educational Institutions During COVID-19

The influence of Covid-19 was felt all over, resulting in the shutdown of schools and universities. To mitigate the effect of Covid-19, numerous authorities first agreed to briefly curtail institutions. This later then opened for a few classes, which resulted in a rise in viral loads, before being shut once more.

Despite the fact that institutions are shut; children are still taking lessons via other educational initiatives such as virtual classes and radio broadcasts. At the contrary hand, while this is a wonderful development; many children who do not have the financial means to enrol to courses online suffered significantly. (TOI, 2021).

Educators who are professionals in Chalkboard, Canvas, Manuals, and traditional classroom were newcomers to online learning, yet many were quickly adapting and managing it like a professional to enable learners in their existing crisis. But on the other hand, many educators were seeking for other ways to finance themselves and family. (TOI, 2021).

Apparently there exist children in India that attend school just for the purpose of receiving meals. Several pupils were struggling from a lack of meals as a result of the closing schools. Exams are frequently delayed or cancelled, causing uncertainty among pupils and leaving no place for curriculum. For supporting their parents, the majority of school-aged youngsters engage in child slavery. (TOI, 2021).

The outbreak has harmed not just school children, but also low-budget establishments and schools, forcing many to shut. In the midst of the Covid-19, there are indeed favourable and unfavourable events taking place. Technologies enable education by allowing students and professors to connect remotely via online classrooms, webinars, and digital assessments, among other things. However, the sad reality is that this is not accessible to several children across the country.

Drivers of Employee Engagement

- The corporate practices such as communication, client concentration, variety and inclusiveness, facilitating infrastructure, resource management practises, and employment.
- The essentials, such as compensation, job protection, security, workplace culture, and work/life balances.
- The repute, value enhancement, and organizational accountability all contribute to the company.
- The leadership, specifically senior leadership and business unit leadership.
- The productivity, specifically job prospects, training and growth, productivity control, team building, incentives and acknowledgement.
- The work, specifically cooperation, empowerment, independence, and job duties.

These factors influence organizational outputs like retaining employees, absence, and wellbeing, as well as functional (efficiency, protection), consumer (content, net promoter value, and loyalty), and monetary (income generation, operative earnings, and total returns on equity) (Hewitt, A. 2015).

According to Aon Hewitt's approach, engaged workers show three distinct behaviours: Say, Stay, and Strive. The company will profit from Say, Stay, and Strive behaviours in the following ways (Hewitt, A. 2015)—

1. Improve employee wellbeing, retention, and ability, lowering absence.
2. As a result, operational safety and productivity improve.
3. If the organization keeps track of its internal consumers, it will also take care of its exterior consumers. As a result, future customers are retained, their contentment is increased, and net earnings are increased.
4. Earnings, operational income, and investor returns all improve as a result of them.

Recommendations to Improve Employee Engagement

Jones and Kober (2019) discussed several techniques for improving employee engagement and achieving better company success in challenging times. These are the strategies:

1. Keep your focus on your basic values.
2. Explicitly encourage your workers.
3. Get input from employees & ask them to openly share information both complaints and suggestions.
4. Interact with workers.
5. Believe to your worker's employment should be committed to their jobs.

According to Matkin (2016), vision should be clear and simple. This should be effectively explained to workers in order for them to be able to work when you are going through a difficult period, it's important to have some direction.

Five ideas for supporting workers who work from home were published in Nature (Fan et al., 2020). These are the following:

- Create a good working environment: To set up a healthy work environment at home. Encourage workers to work from home as optimally as possible, and examine their work-at-home arrangement.

- Stay to a schedule: Workers should adhere to a schedule and draw clear lines among ‘work’ and ‘home’ hours.
- Don’t forget to interact with your co-workers.
- Promote healthy habits: Organizations should be concerned about their workers’ well-being; it can assist minimise absence and increase productivity and involvement.
- Invest in technology: Tools like quick chat and multimedia and phone conferencing networks may help you stay in touch.

Conclusion

Employee engagement may contribute to enhanced organisational performance and productivity. Personally and organizationally; assets and technology must be supplied as demonstration of commitment for improving productivity and effectiveness. Remuneration, skills development, and equipment are all factors that should be addressed when it comes to employee happiness. Teachers play an important role in realising an education institution’s vision and objectives. The staff are also proponents of providing academic as well as non-academic assistance to children and teachers. Employees should be adequately compensated in line with their contributions and performance. Furthermore, successful instructors should be honoured. Its goal is to keep students motivated and work well in order to create a science educational establishment. Organizations must have ongoing learning and growth initiatives to increase staff competency and ability. Furthermore, schools should provide the most up-to-date facilities and technology to assist workers’ job processes. Staff engagement, as a result, is a critical aspect in increasing workers’ productivity. Worker involvement in organizational objectives is critical to an organization’s growth. Performance evaluation, work objectives, and career progression plans are some of the additional areas that may be investigated in relation to employee engagement.

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TRINITY OF ENTREPRENEURSHIP

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Abstract

The entire philosophy of 'Trinity of Entrepreneurship' is based on the concept that "The business of the business is business." Social and economic activities are the fruits of entrepreneurship i.e. service charge and profit. Thus the Trinity of entrepreneurship embraces entrepreneurs, entrepreneurship development and last but not the least to run and manage the creation of an enterprises skillfully and gainfully. This research article explains three things i.e. the meaning of entrepreneurship areas of discovery, inventions and innovations in an enterprise and last but not the least the morality and ethics of entrepreneurship.

Key Words – entrepreneurship, entrepreneurship development, innovations, morality, ethics.

The trinity of entrepreneurship is based on the concept i.e. "The Business of the Business is Business."

The Business first depicts the entire categorization of the entrepreneurs class such as existing and potential entrepreneurs, their entrepreneurial skills, attributes, traits and qualities.

The Business second explains congenial environment essential for the promotion and creation of innovative socio-economic activities which harness entrepreneurship through venture capital, risk bearing capacity, creativity, innovations, decent behavior and effective communication. The ideal entrepreneurs use their entrepreneurial skills and abilities to convert entrepreneurship into job creations and wealth creations which eventually determines their status in the society.

The Business third exhibits the cognitive planning for production and profitability, yield, income, return or service charge on resources employed keeping in mind the sense of social responsibility, morality and ethics of entrepreneurship. It also explains the motto of government policies and strategies developed for the promotion of functional and skillful entrepreneurship in the country.

Holding of Seminars and Conferences on E.P.D. (Entrepreneurship, Promotion and Development), creation of Industrial Development Centres, STEPs, Industrial Estates, Skill Development Centres in each District, Agripreneurship Centres, Free Trade Zones, Development Banks and Institutes for Entrepreneurship Development in various states are all part and parcel of the Govt. Policies and Strategies. Thus, the trinity of entrepreneurship embraces entrepreneurs, entrepreneurship development and the creation and running of an enterprise gainfully and skillfully.

About The Paper

The three basic components of this research article are —

- A. Meaning of the word entrepreneurship.
- B. Areas of Innovations in an enterprise.
- C. Morality and Ethics of Entrepreneurship.

A. Meaning of the word Entrepreneurship

Entrepreneurship is a full-fledged word. It consists of sixteen words of English alphabet. Each word has a specific meaning such as —

1. E stands for endogenous and exogeneous enthusiasm, power, skills, strength and energy of the entrepreneurial classes of all categories.
2. N stands for new creative, functional and innovative skills.
3. T stands for talents, traits and transparency.
4. R stands for responsible behavior.
5. E stands for entrepreneurial culture, morality and ethics of entrepreneurship.
6. P stands for planning before enterprise creation.
7. R stands for resources arrangement and their effective applications.
8. E stands for environmental scanning.
9. N stands for new innovations and inventions and their gainful and fruitful implications.
10. E stands for enhancement of economic activities and status.
11. U stands for upward outlook and forward thinking.
12. R stands for risk bearing capacity and regularity in challenges and problems solving.
13. S stands for sufficient vibrancy and dynamism in mind.
14. H stands for high competitive edge in high technology.
15. I stands for innovative vision and mission.
16. P stands for high productivity and outputs.

Thus, the word entrepreneurship is very meaningful, deep and comprehensive word to understand. It may be concluded that entrepreneurship is a golden practice and excellent discipline to produce gold out of the garbage for the management.

B. Areas of Innovations in an Enterprise

The field of Organization Behavioural Sciences [O.B.S.] is big and comprehensive enough. It includes several disciplines such as human psychology, industrial psychology, industrial chemistry, psychology industrial chemistry, organization behavior, ethics and morality etc. O.B.S. is a wonderful science to convert entrepreneurship into job creation and wealth creation. O.B.S. is a big resource for management as well as a mean for socio-economic transformation. Every area of O.B.S. is full of innovative researches and studies. The pioneers of entrepreneurship need intensive and deep research to manage innovative endeavours. The significance of innovations and resources has immensely increased in liberalized, privatized and globalised world. There is big scope for entrepreneurship in L.P.G. and P.P.P.

Innovation and entrepreneurship are deeply correlated with each other. In the long run Quantitative entrepreneurship breeds Qualitative entrepreneurship. Thus, the innovations are the essence of entrepreneurship development. The entire entrepreneurial innovations may be defined as anything new done by any entrepreneur and his enterprise in the world of socio-economic transformation.

In 1934, the World Acclaimed father of entrepreneurship named Joseph Schumpeter emphasized only on five aspects of innovations. These five areas of; Schumpeterian definition of innovations are—

1. Innovations in Products.
2. Innovations in Process of Production.
3. Innovations in Markets
4. Innovations in Raw Material Supply.
5. Innovations in Industrial Organisation. .

But since 1934 the world has tremendously changed and transformed. The areas of innovations are increasing vehemently. Today, the new areas of innovations may be classified as under in an enterprise—

1. Innovations in Products
2. Innovations in Process of Production
3. Innovations in Markets and Marketing
4. Innovations in Raw Material Supply Sources.
5. Innovations in Industrial Organisation.
6. Innovations in Research and Development
7. Innovations in Personnel Behaviour
8. Innovations in Finance and Fund
9. Innovations in Cultural Areas
10. Innovations in Structural Areas
11. Innovation in Government Relations
12. Innovations in Competitive Edge
13. Innovations in Import Export Areas in Globalized World.
14. Innovations in Logistic Areas
15. Innovations in Other Areas of Management and Development

C. Morality and Ethics of Entrepreneurship

Today we are living in the World of Change and Transformation. The process of L.P.G., P.P.P. and Economic Reforms have stirred this jump in India's Socio-economic and political structure. New knowledge and skill are taking new turn every day. The I&T awareness is also flourishing and is galvanizing life style of men and women.

The morality and ethics of entrepreneurship is predominantly concerned with what is good and what is bad in business transactions and business behavior in a newly set up and ongoing enterprise of the entrepreneur.

In Indian Culture the ethical morals and standards are very deep and intensive. In Indian culture, an entrepreneur is not permitted to earn profit through unethical means. The personal interest is always inferior than national interest. Today, an industry is deemed as a social organization wherein the interests of numerous stakeholders is associated and linked. The protection of interest of all stake holders is essential and inevitable on ethical grounds.

Thus, ethical orientation is compulsory in entrepreneurship development. The ethical orientation enhances the longevity, survivability and prosperity of entrepreneurship. Ethical orientation also increases the goodwill and the image of the entrepreneurs. Moreover, ethical orientation also creates an atmosphere and environment of accountability, transparency, mutual trust, cooperation, loyalty, integration, reputation, coordination, coexistence in commerce, social responsibility and consumer protection and satisfaction. The ethical entrepreneurship does not survive for profit motive alone. It stands for the decent service of men, women and the nation as a whole. Ethical orientation also develops sweet and harmonious relationship among five Ps i.e. people, product, process, productivity and profitability. It is why the father of our nation Mahatma Gandhi had advised the wise politicians and entrepreneurs

to be very strict in ethical orientation while running an enterprise or managing the nation. There should be a better combination between political culture and entrepreneurial culture. Both, political culture and entrepreneurial culture must act together for the rapid advancement and for development of the Indian nation. Thus, there is a mixture of several values such as cultural, ethical, moral, social, human and political values in entrepreneurship.

In fact, the leadership and prosperity of the world in the current century would be in the hands of those ethical entrepreneurs who have the ability and capacity to use entrepreneurship through their creativity. Job creation and wealth creation capacities would determine the future understanding among the nations of the world. In brief, entrepreneurship is a tested way to create heaven on the earth. It is the way for budding and fledging entrepreneurs to grow steadily in future. Entrepreneurship believes in fair trade practices. It may be concluded that development without entrepreneurship is blind and entrepreneurship without development is sterilized. The future vision and mission of India is transformation with innovations.

Conclusion

Entrepreneurship breeds entrepreneurship of quality and quantity in the long run. The blind entrepreneurship cannot promote the development of socio economic activities.

Just as a sterilized women cannot give the birth to the child from her womb similarly entrepreneurship of a sterilized character cannot promote the process of socio-economic development. It is therefore said that - "The development without entrepreneurship is blind and entrepreneurship without development is sterilized." Thus development and entrepreneurship are well correlated with each other. Those countries who worship entrepreneurship are well and healthy in all respects of life in those countries. Who reject entrepreneurship are backward, least developed and regressive. Entrepreneurship ship fairly deals with every opportunity. The ultimate goal of entrepreneurship is wealth creation and job creation for the masses. The entrepreneurship is an excellent discipline and fair practice to produce gold out of the garbage. Entrepreneurship is a solid base for socio-economic transformation.

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CONSERVATIVE APPROACH OF SOCIETY TO DALITS AND GOVERNMENT MEASURES FOR THEIR WELFARE

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Abstract

There is nearly about 16.5% Dalit population among the total population of India. There is small improvement in the socio-economic condition of Dalits as compared to the improvement in case of non-dalits. About 75% of Dalits live below poverty line. Dalits are underprivileged in society. They faces problems such as economic and social miseries, discrimination, exploitation, and oppression by higher society. Various social and political philosophers have been taking measures in order to raise their social status since Independence and also before Independence. India after gaining independence has enacted different social legislations for Dalits. Efforts are still going on to remove different discriminatory practices against them. But still there is a long way ahead to improve the status of Dalits in India.

Key Words - socio-economic condition, untouchability, Varna's model, poverty line, ameliorative measures, discriminative policies.

Introduction

The varna and caste system supported by Hindu religion and by Vedic scriptures badly affected the social status of Dalits or scheduled castes in India. Dalits are sufferers of both social exclusion and economic discrimination over the centuries. In one form or the other, this continues even today in most parts of India. There is a strong need to fight against caste oppression with the struggle against class exploitation.

Objectives

The objectives of this study are to know the present condition of Dalits, to know their problems, to discuss the measures adopted by the government to improve their condition and to develop some suggestions for their betterment.

Methodology

The study is theoretical in nature based on the secondary information sources like newspaper, journal, and papers of different scholars etc. The views expressed in this article are author's personal views.

The Present Position of Dalits in India

According to the census of 2011, the share of Dalit population in total population of India is about 16.5 percent. The highest ratio of schedule cast was found in Punjab, Utter Pradesh, West Bengal, Bihar and Tamil Nadu. Whereas in Mizoram their ratio is least. Scheduled Castes mostly belong to Hindu, Sikh or Buddhist religions. As per 2011 census there were 20.14 crore SC population as compared to 16.66 crore in 2001 census. As per census 2011—"The Dalit population showed a decadal growth of 20.8%, whereas India's population grew

17.7% during the same period. Though there is an increase in the population of Dalits in the country, many states with a considerable number of Dalits don't have any legislation to protect the interests of the community." Although they are in big ratio in total population, but their economic and social condition was very worse. Sex ratio is in disfavor of women, their ownership over resources are very less. Besides weak economic condition mostly are illiterate and involve in labor class work and lives below poverty line.

According to Thorat— "About 70 per cent of all Dalits live in rural areas, and over 90 per cent work in the agricultural sector as unskilled or day laborers. Only 5 per cent of the working Dalits population has actually benefited from the Indian reservation law. The vast majority of Dalits are denied upward socio-economic mobility due to lack of access to education, land, and capital. Even after more than 66 years of Independence, India is still very much distressed by the chronic cancer of the caste system."

Problems of Dalits

In India the problem of caste system and discrimination is very old and it is still deeply rooted in modern society. After the so many years of independence and lot of measures & policies of government, the position of Dalits is still not good. Still a major portion of Dalits involve in labor class and their social and economic condition are pathetic. Here few points have been discussed to explain their condition—

Economic Status

According to a 2014 report to the Ministry of Minority Affairs by Amitabh Kundu— "Over 44.8% of Scheduled Tribe (ST) and 33.8% of Scheduled Caste (SC) population in rural India were living below the poverty line in 2011-12, compared to 30.8% of Muslims. In urban areas, 27.3% of ST and 21.8% of SC populations were poor, versus 26.5% of Muslims."

Although due to government policies some Dalits improved their economic condition and their living standard improved, their educational status increased. They got social recognition in society. They relished same type of facilities which were enjoyed by higher class, but still a major portion of people suffer a lots. According to Socio Economic and Caste Census 2011— "Nearly 79 percent of rural Adivasi households and 73 percent for Dalit households were most deprived among rural households in India. While 45 percent of scheduled caste households are landless and earn by manual casual labour for their living and same is for 30 percent for Adivasis." By virtue of a survey by Mangalore University in Karnataka stated that 93% of Dalit families still are living below poverty line.

Discriminative Approach

According to a 2014 report by the Indian Governors Research Institute— "Dalits constitute nearly half of primary school dropouts. In Karnataka State, 48% of school dropouts are Dalits. In Nepal, Dalit and Janjati students have the highest dropout rates at the primary school level. Dalit students are given scholarships only after they produce photographs of family members working in traditional occupations, Among State schools, 88% discriminated against Dalit children, while 79% required Dalit students to sit in the back of the classroom. In 79% of schools, Dalit children are forbidden from touching mid-day meals. They are required to sit separately at lunch in 35% of schools, and are required to eat with specially marked plates in 28%". In higher education, separated groups of higher class and Dalits are made which are not mingled with each other.

Health Care and Nutrition

Discrimination behavior is also seen in healthcare and nutrition facilities. Sometimes it has been seen that Medical employees make partiality between higher class people and Dalits. They do not treat them properly; sometimes ignore to visit them because they do not afford their fee. Most children of Dalits suffer from the problem of malnutrition and under weight. In 2000, the Infant Mortality Rate (child death before the age of 1) in SCs was 83 per thousand births as against 61.8 for the others, and the Child Mortality Rate (child death before the age of 5) was 119.3 per thousand births as against 82.6 for the others.

Land and Other Assets

As per Govt. estimates by Ministry of Agriculture— “In 1991, 70% of the total SC households were landless or near landless (owning less than one acre). This increased to 75% in 2000. In 1991, 13% of the rural SC households were landless. However, in 2000 this saw a decline and was 10%.” Above data shows that a major portion of agricultural land owned by limited people of higher society, whereas Dalits works as agricultural labour of holding a very less area which is not sufficient to fulfill their basic requirements, Further as per estimates— “In 2000, about 28% of SC households in rural areas had acquired some access to fixed capital assets (agricultural land and non-land assets). This was only half compared to 56% for other non-SC/ST households who had some access to fixed capital assets. In the urban areas, the proportion was 27% for SCs and 35.5% for others.”

Child Labour

Although child labour in India is banned, but in reality about 80 percent children are involved as child labor. Among them more than 50 percent are Dalits. Generally SC child labour is seen in industries like toddy, leather, carpet, matchstick, firecracker industries and activities like lifting dead animals, clearing human excreta, cleaning clothes, collection of waste in slaughter houses etc.

Per Capita Income

In 2020-21, the average house hold income in India was Rs.113222. Upper cast holds 48% above the national average whereas schedule cast earned 21% less than the national average. The condition of those people who lived in rural area and work as agricultural labor are worse. The per capita expenditure for all household types was lower for SCs than others.

Reservation

15% and 7.5% of central government posts are reserved for SCs and STs respectively. As per reports of some NGOs — “For SCs, in Group A, only 10.15% posts were filled, in Group B it was 12.67%, in Group C it was 16.15% and in Group D it was 21.26%. The figures for STs were even lower, at 2.89%, 2.68%, 5.69% and 6.48% for the four groups respectively. Among school teachers all over the country, only 6.7% were SC/STs, while among college and university teachers, only 2.6% were SC/STs”.

Women

The problem of gender discrimination is also faced by Dalit women in same ways as it is faced by higher class society women. The position of Dalit women are worse than higher class women because they suffer from the oppression such as cast, class, and gender. This is due to poverty and lower educational status and heavy dependence on wage labour. Being unskilled, violence and sexual exploitation etc. are other problems of Dalit women.

Untouchability and Discrimination

Untouchability and discrimination practices are seen in abundant quantities in society. Dalits are banned to use such public properties which are used by higher casts people, they are not allowed in temple for worship, and are not allowed to use tea stall, restaurants and other social services which are used by aristocrats. Large no. of crimes and atrocities towards SCs have been recorded like murders, grievous hurt, arson, rape etc.

Government & Other Measures for the Welfare of Dalits

The government of India has adopted different measures to ensure a better life for the crores of Dalits in our country which are as follows—

Laws and Legislations

“The **Scheduled Castes and Tribes (Prevention of Atrocities) Act, 1989**” has been enacted to prevent atrocities against scheduled castes and scheduled tribes in India. Article 17 of Indian Constitution seeks to abolish ‘untouchability’ and to forbid all such practices.

To create a healthy and free Indian society it is necessary to discard the old traditional belief. For that, Untouchability (Offences) Act 1955 was enacted. In 1976 onwards, the Act was revamped as the Protection of Civil Rights Act.

Although, there are so many measures adopted by the government to improve their economic condition and to maintain their social dignity in the society and for their upliftment; but when they raise the voice for their rights, their voice is turned down by the powerful. Offences and crimes are still continued against SCs. Keeping in view, the Parliament passed 'Scheduled Caste and Scheduled Tribe (Prevention of Atrocities) Act', 1989 & Rules, 1995.

Land Reforms

The central and state governments have made the provisions to redistribute the land. Such land is distributed among landless laborer and peasants thus also benefitting the SC Population.

Reservation

For the betterment of the Dalits; government has made reservation policies. To improve the results of reservation, government consistently makes some amendments to Reservation laws. A comprehensive legislation covering all aspects of reservation for SCs/STs in employment and education both public and private institutions; has been enacted.

Infrastructure Development

To improve the infrastructural facilities such as road, water, sanitation, health, education etc. in that areas where these people live, government allotted separated fund so they can run with the main stream. Government also introduced so many national programs such as minor irrigation, community well, bore-well and tube-wells etc. so that they can increase their income and improve their economic condition.

Rooting Out Untouchability

Laws related to untouchability are strengthened and implemented more strictly, so that untouchability can be rooted out from the society; so that everyone can live in society with brotherhood feeling.

Suggestions for Betterment of SC

- The Central Government should enact a bill to provide reservations in the private sector.
- Special measures should be there to provide self-employment to SC youth.
- Due to commercialization of education, heavy fee and donation structure of private education management; socially and economically backward students are unable to get proper education. For that government should made a check and control on it. For this, the central government must increase its own educational institutions for SC/ST students. They should be given special scholarships to pursue their studies.
- The public distribution system must be monitored to ensure the welfare of SCs/STs.
- Easy and concessional credit facilities should be given to poor peasants and agricultural workers, so they can save themselves form the exploitation of moneylenders and sahukaars. For SCs/STs both in rural and urban areas, credit facilities should be expanded and provided on easy terms and conditions.
- Bonded labor and child labor should be totally abolished from society, because it is curse for the humanity. Government should introduce full rehabilitation programme for bonded labor and child labor. As children are the future of any society, they should be properly educated.
- To remove untouchability and discrimination from the society inter-caste marriages are good option. It should be encouraged by government and society. To encourage such activities government should give subsidized house & other facilities. So that they might get mixed-up in main stream of society.

Conclusion

After independence government has launched so many welfare programs to improve the social and economical condition of Dalits. To provide education to all individuals government introduced free education up to secondary education level. By getting education they can increase their income. Besides this. the participation rate of Dalits has increased in politics also, due to that the better practical policies are framed for the betterment of STs and SCs. Various social and political philosophers have been taking measures in order to raise their social status since Independence and also before Independence. India after gaining independence has enacted different social legislations

for Dalits. Efforts are still going on to remove different discriminatory practices against them. But still there is a long way ahead to improve the status of Dalits in India. Such problems can be reduced only when the people change their mentality. Benefits of various welfare schemes should be given only to those people who are really suppressed.

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EDUCATION AND EMPOWERMENT OF TRIBAL WOMEN : AN ANALYSIS

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Abstract

Education is generally considered as a catalyst of social change. In this era of modernization and globalization, everything is changing be it our educational system or developmental arena. But if look on the other side, we find a quarter population are still on the corner side of the society that are excluded from the mainstream fold. This quarter populations are the aboriginal inhabitants of India who have been living a life based on the natural environment and have cultural patterns congenial to their physical and social environment. The tribal population of India are characterized by economic-social marginalization, primitive existence, geographical isolation and educational backwardness. Especially the educational state of tribal women is very low related to their male counterparts. However, in this globalised and democratic era, the nation state had started various initiatives to bring them into the mainstream fold. Out of which, imparting education to the tribal can be taken as one of the most vital provisions as it is believed that through the gradual spread of education amongst the tribal people; they can be brought more easily to horizon of effective development that will lead to ameliorating their condition and creating opportunity to betterment of life. With this background a critical attempt has been made to analyse the present status of the women education in tribes and the challenges affected it. Further it will also present a picture of Government schemes pertaining to the empowerment and education of tribal women.

Key Words - Educational Backwardness, Tribal, Empowerment, Marginalisation, Globalised.

Introduction

Women empowerment is the benchmark in most of the present day development programs and policies wherein women are identified as the locus of various social, cultural, economic and political dimensions. It is an active, multidimensional process which enables women to realize their full identity and freedom of choice in all spheres of life to shape theirs life. The women empowerment mostly depends upon on the three variables that reflect women's participation in society, political power or decision-making and education & health. Among these variables Education is generally used as an indicator of the status of women and is seen in more recent literature as an agent in empowering women by widening their knowledge, skills, and self-confidence which is necessary to participate fully in the development process. Education has a profound effect on women's ability to claim other rights and achieve status in society. Besides, education helps women to develop their capabilities, improve their skill and find employment. Education plays a pivotal role in women's lives, this enable them to achieve empowerment and self-reliance, self-esteem etc. [Sudha (2000), Fatima (2001), Murphy-Graham (2008)].

However, while dealing with the nature, scope and limitations of education and its impact on women empowerment, the social scientists have viewed it in different dimensions. **Rahman & Rao** (2004), have found a positive relationship between the education of women and their empowerment. They stated that education enhances understanding and awareness of the surroundings among women which enable them to develop their cognitive and psychological spheres of empowerment. Whereas **Murphy-Graham** (2008), argues that education can trigger the empowerment process if it expands women's knowledge and understanding, self confidence and awareness of gender equity. **Quan-Baffour** (2012) found an improvement in the acquisition of literacy skills for effective communication and self-employment skills for livelihood. Thus education in the context of empowerment is a weapon of great potency, as it provides exposure and access to new ideas and way of thinking, and triggered a demand for change. But there are always a number of segments in the society which are deprived of their basic rights in and if we enlist such elements the tribal women would be top in the list. Therefore this present paper focus on status of the women education in tribes and the hindrance that affected it. Further it will also present a picture of Government schemes pertaining to the empowerment and education of tribal women.

Research Methodology

Present study is descriptive and based on secondary data which is sourced from various books related to tribal women education and development, journals, scholarly articles and government publication and reports.

Distribution of Tribes in India

The tribal population in the world are characterized by economic-social marginalization, primitive existence, geographical isolation, educational backwardness and inhibited in inaccessible forests and hilly areas. They lag behind in all spheres of life in comparison with other sections of the population. India is the second populous country in the world with 10.43 crores of tribal population. They are notified in 30 states/UTs and the number of individual ethnic groups etc. reported as schedule tribes is 705. According to 2011 census the tribal population of the country is 10.43 crore, constituting 8.6% of the tribal population from which 89.97% living in rural areas and 10.03% in urban areas. The decadal population growth of the tribal from Census 2001 to 2011 has been 23.66% against 17.69% of the entire population. The sex ratio for the overall population is 940 females per 1000 males also that of Scheduled Tribes 990 females per thousand males.

The distribution of tribal population since 1961 is presented in the table 1. It is observed that from 30.1 million in 1961, the ST population increased to 104.3 million in 2011.

Table 1
Trends in the Proportion of Schedule Tribe Population in India

Census Year	Total Population (in Millions)	Schedule Tribes Population (in millions)	Proportion of STs Population
1961	439.2	30.1	6.9
1971	547.9	38.0	6.9
1981	665.3	51.6	7.8
1991	838.6	67.8	8.1
2001	1028.6	84.3	8.2
2011	1210.8	104.3	8.6

Source: Government of India Census Report, 2011

Educational Status among Schedule Tribes

Education forms an essential component in the overall development of individuals, enabling them to greater awareness and worked as major determinant to make the women self-reliant and pursue their goals and achieve success in diverse fields which they like. The present and comparative literacy and level of education of the Schedule Tribes in India is present below—

Literacy Rate of Schedule Tribe and Total Population

Literacy Rate is defined as the percentage of literates among the population aged seven years and above. Table 2 reveals a comparison between the literacy rates of the STs Population from census 1961 to census 2011. It is observed in the table that literacy rate of Schedule Tribe population increased from 8.53% in 1961 to 58.96% in 2011 while the corresponding increase of the total population was from 28.30% in 1961 to 72.99% in 2011.

Table 2
STs and Total Population Literacy Rate in %

Category/ Census year	1961	1971	1981	1991	2001	2011
Total Population	28.3	34.45	43.57	52.21	64.84	72.99
Schedule Tribes	8.53	11.30	16.35	29.60	47.10	58.96
Gap	19.77	18.15	19.88	22.61	18.28	14.03

Source: Government of India Census Report, 2011

The literacy level of STs has improved but the gap level has not declined significantly. The gap in percentage between the literacy rate in India and STs has been steadily decreased from 19.77% in 1961 to 14.03% in 2011. As per other data of Census 2011, the gap between male and female STs Literacy rate has declined from 24.41% in 2001 to 19.18% in 2011. In Tribal population 68.53% males and 49.35% females are literate.

Table 3 gives the States/UT wise list of low literacy rates of Schedule Tribe as per 2011 census. It indicated that only ten States/UT have less than the country's average (literacy rates) regarding STs Literacy rates—

Table 3
States having ST Literacy Rates less than Country's Average for STs

S. No.	State/UT	Literacy Rate
	India	58.96
1.	Andhra Pradesh	49.2
2.	Madhya Pradesh	50.6
3.	Jammu & Kashmir	50.6
4	Bihar	51.1
5	Orissa	52.2
6	Rajasthan	52.8
7	Tamil Nadu	54.3
8	U.P	55.7
9	Jharkhand	57.1
10	West Bengal	57.9

Source: Government of India Census Report, 2011

Gross Enrolment Ratio

Gross Enrolments Ratio (GER) for any stage for different Classes is defined as the percentage of the enrolment in that stage to the estimated child population in the respective age group. Table 4 shows the GER for STs at the Elementary stage (I-VIII) from 1990-91 to 2010-11. The data in table 4 shows that the GER for STs in the elementary stage has improved considerably from 1990-91 to 2010-11. The GER for ST girls improved from 60.2 in 1990-91 to 118.7 in 2010-11.

Table 4
Gross Enrolment Ratio (GER) for ST and Total Population

Year	Scheduled Tribe Category Classes I-VIII (6-13 Years)	
	Male	Female
1990-1991	99.6	60.2
2001-2002	99.8	77.3
2010-2011	120.5	118.7

Source: Government of India, Statistics of School Education 2015-2016.

Problems of Education among Tribal Women

There are many critical issues and problems in the field of tribal education. They are as follows:

- **Medium of Languages:** Language is one of the important constraints of tribal children which prevent them access to education. It was stated that high dropout rates among tribal children are because of the wrong medium of instruction, an appointment of non-tribal teachers and communication gap between the teachers and tribal children, insecurity about their well-being and sometime a discriminatory attitude of teachers too much of rules. [Gautam (2003), Gouri (2012)].
- **Economic Condition:** The economic condition of tribal is so poor that they do not desire to spare their children or their labour power and allow them to attend schools. In acquisition of education, the individuals are required to meet number of expenses. These are related to obtaining textbooks, stationary items, uniforms, bags, transportation costs and learning materials. The tribal individuals are usually residing in the conditions of poverty and backwardness.
- **Attitude of the Parents:** As education does not yield any immediate economic return, the tribal parents prefer to engage their children in remunerative employment which supplements the family income.

Schemes for Educational Development of Scheduled Tribes

Education is required for tribal women to be able to participate and benefit from the development process. Knowledge can help women to enhance their literacy skills, better hygiene, caring for family health, utilization of their leisure time to develop their vocational skills for their economic enhancement, to light against exploitation which they suffer for and that is indeed the more significant and foremost empowerment.

In India starting from the First Five Year Plan (1951-1956) the government is steadily allocating financial resources for the purpose of tribal development. Towards, the end of the plan (1954), 43 Special Multipurpose Tribal Development Projects (MTDPs) were created. During the Third Five Year Plan Period (1961-1966), the government of India adopted the strategy of converting areas with more than 66 percent tribal concentration into Tribal Development Blocks. By the end of Fourth Five Year Plan (1969-1974), the number of Tribal Development Blocks in the country rose to 504. Additionally, in 1972 the Tribal Sub-Plan Strategy (TSP) was implemented by the Ministry of Education and Social Welfare. TSP was based on twin objectives of socio-economic development and protection against exploitation. It was generally implemented in the areas where the Scheduled Tribe population was more than 50 percent of the total population.

Moreover a Scheme of strengthening education among ST Girls in Low Literacy Districts with 100% assistance is given for running and maintenance of educational complexes for ST girls. Eklavya Model Residential Schools (EMRSs) are set up with a capacity of 480 students per school under grants in aid under Article 275(1) of the Constitution to States, to provide quality middle and high-level education to ST students. This Ministry also presents the Post-Matric Scholarship for ST Students and Pre-Matric Scholarship for ST students studying in classes IX & X.

The **PESA** (The Panchayats Extension to Scheduled Areas) Act, 1996 in fact, has made it mandatory for the States having scheduled areas to make specific provisions for giving wide-ranging powers to the tribes on the matters relating to decision-making and development of their community. A centrally-sponsored government scheme of ashram schools exclusively for ST children from elementary to higher secondary levels was initiated in the 1970s.

Apart from these, Ministry of Human Resources Development (MHRD) is executing various schemes like Sarva Shiksha Abhiyan, Mid-Day Meals, Rashtriya Madhyamik Shiksha Abhiyan, Rashtriya Uchchatar Shiksha Abhiyan, Kasturba Gandhi Balika Vidyalayas (KGBVs) etc. The Sarva Shiksha Abhiyan (SSA), presents for free and compulsory elementary education to all children in the age group of 6 to 14 years, including ST children. One hundred nine special focus districts have been identified based on the indicators like out of school children, high gender gap, low retention rate and infrastructure gap as well concentration of Scheduled Tribes population. Kasturba Gandhi Balika Vidyalayas (KGBVs) plan provides for residential schools for girls at upper primary level; a minimum of 75% seats are for minority, SC, ST and OBC girls. KGBVs cover 69% ST girls in ST Special Focus Districts.

Conclusion

Education is a key indicator of socio-economic development of any community, social groups, and society at large. Education and women empowerment are inter-related to each other. Access to education is the key for economic, social and political empowerment of tribal women. Therefor the main purpose of educating tribal women is to change their dogmas and norms which affect their lives one and other ways. Moreover, to make them economically self-dependent and empowered is possible only through the process of education. The governments have been striving hard to bring maximum tribal girls to school, for this purpose several initiatives are being taken at different levels. With these efforts female literacy rate and GER has raised considerably in the past few decades. Despite all these initiatives still there are few states having ST Literacy Rates Less than Country's Average literacy rate. Keeping this in view; the governments will have to swiftly launch targeted policies and programs for their education and empowerment as soon as possible.

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27

FEMALE LITERACY AND CHILD HEALTH : AN ESSENTIAL FOR RURAL DEVELOPMENT

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Abstract

Women's education is instrumental in reducing fertility and infant and child mortality rates; in improving the nutritional status of children and health care practices; and in improving children's school enrolment and performance. The lower fertility and infant mortality rates and better health care practices reduce suffering, improve maternal health and increase female labour force participation rates. Literacy and good health go together. Health is a function, not only of medical care but of the overall integrated development of society-cultural, economic, education, social and political. Because the education of mother is supposed to be very much correlated to the child health and nutrition, it is widely accepted that the education of mother has a greater impact on the nutrition of child. In early 1990s, about half of the pre-school children in India were malnourished, as measured by being stunted or underweight for age. These issues are so vital from social and child care and health point of view that it attracted the attention of researchers at global as well as national point of view. This study is to find out the significance of female education and their awareness about child health in rural India.

Key Words - Education, Child health, Rural Development, Social Progress

I- Introduction:

Women constitute almost half of the population of the globe. Education for female is the best way to improve the health status and bringing the social and economic change of the nation. It is widely accepted fact that education is an important parameter for social and economic progress, but the lack of female education can be barriers which limits their scope of ability to work for earn money and as well as to get participation in decision making process for the development of society. Development of rural area means not only the aggregate development of the area but also development of the people living in rural areas both male and female. But in the most developing countries like India female both educationally and economically occupy a low position in the society. Literacy and good health go together. Health is a function, not only of medical care but of the overall integrated development of society-cultural, economic, education, social and political. Each of these aspects has a deep influence on health, which in turn influences all these aspects. Hence, it is not possible to raise the health status and quality of life unless such efforts are integrated with the wider efforts to bring about the overall transformation of a society.¹ Among the potential determinants of child health, the mother's education has been the focus of decision makers. More educated mothers may have healthier children because they have better knowledge about health care and nutrition, have healthier behavior, and provide more sanitary and safer environment for their children.² In addition to the nurturing effect, nature could also play an important role. More educated mothers are more likely to have better health, which

genetically leads to better health for their children. In functional terms, the nurturing effect has the causal relationship with mother's education.

Mothers literacy and health determines child health has become key indicator of economic development. Among the eight Millennium Development Goals (MDGs) that were adopted by the 189 members of the United Nations (UN) in 2000, at least four are directly related to child health or nutritional status.³ In addition to being a development indicator itself, child health is also closely associated with other development indicators, such as adult health, educational attainment, productivity, and income.^{4,5} Despite its importance, little is known about the causes of good or poor child health. The rural females are still in a backward condition, socio- economically as well as educationally. They are not conscious about health care. If they get sick, they first contact local medical practitioners (desi doctors) who are known as experts in traditional methods of treatment. It has been observed that most of the households use hand pumps for drinking water and have no toilet facilities.⁶ The common beliefs, customs and practices connected with health and disease have been found to be intimately related to the treatment of disease. It is necessary to make a holistic view of all the cultural dimensions of the health of a community. In most of the rural communities, there is a wealth of folklore related to health. Documentation of this folklore available in different socio-cultural systems may be very rewarding and could provide a model for appropriate health and sanitary practices in a given eco-system.⁷

II- Objectives and Design of the Study:

The main objective of this study is to find out the significance of female education for rural development and its impact on children's health specifically in rural areas. The other objectives of the present study are to underline the challenges of health and education in rural areas, to find out the interrelationship between maternal literacy and child health and to suggest possible measures and solutions in this regard.

The present paper is an analytical overview based on secondary data and information which is collected from different sources such as the relevant books, articles research papers and reports etc. Besides these, various web-sites have also been gone through to explore the facts.

III- Maternal Literacy, Child Health and Rural Development: A Literature Review

- Medrano *et al* (2005)⁸ studied that mother's education as knowledge has effect on child health using height for age as health measure. They found positive and significant effect of mother's education on the height of child. Especially comparing a woman without any education with one with eight years schooling implies that on a two year old child would be a half centimeter higher.
- Paul Glewwe⁹ (1997) found that Mother's education is often to be positively correlated with child health and nutrition in developing countries, yet the causal mechanisms are poorly understood. Three possible mechanisms are: (1) Formal education directly teaches health knowledge to future mothers; (2) Literacy and numeracy skills acquired in school assist future mothers diagnosing and treating child health problems; and (3) Exposure to modern society from formal schooling makes women more receptive to modern medical treatments. He used data from Morocco to assess the role played by these different mechanisms. Mother's health knowledge alone appears to be the crucial skill for raising child health. In Morocco, such knowledge is primarily obtained outside the classroom, although it is obtained using literacy and numeracy skills learned in school; there is no evidence that health knowledge is directly taught in schools. This suggests that teaching of health knowledge skills in Moroccan schools could substantially raise child health and nutrition.
- Lilard *et al*¹⁰ (2006) examined the casual effect of mother's high school education on child health. They found that mothers who complete high school are more likely to report their children were ill enough and children were ill more times because lake of sufficient treatment. Across samples of mothers to drop out high school and who completed high school, they found no difference in the date of their children last routine health checkup. They found that mother's high school education increases mother's age at child birth and found mother's education is directly correlated with child health also.

- Oystein Kravdal¹¹ (2003) assessed health benefits of increased education in developing countries. He used a model based on NFHS II data, the average education among women in the census enumeration area has a strong impact on child health and nutrition, net of the mother's own education. The relatively low child health associated with women's autonomy explains some of this community education effect. In addition, it operates partly through health knowledge and more proximate determinants of mortality, such as the use of maternity and other preventive health services, the child's nutrition, and mother's care for a sick child.
- Govindaswamy and Rames¹² (1997) did extensive research based on national survey and censuses conducted in developing countries shows maternal schooling to be a very strong consistent predictor of reduced child morbidity and mortality. It is evident that a higher level of maternal education results in improved child survival because health services that effectively prevent fatal childhood diseases are used to a greater extent by mother's with higher education than, by those with little or no education.
- Kunwar and Pillai¹³ (2002) showed a direct relationship between the levels of literacy of parents and the nutritional level of children. When they tested samples for mother and father in relation to the sex to the child, it was noted that nutritional status of boys and girls was not different irrespective of mother's literacy level.
- Nagar and Sharma¹⁴ (2006) studied at providing educational intervention to mothers regarding knowledge on child care and nutrition. They adopted a pre-tested and post-tested design in their study. They took a total sample of 150 mothers from two villages. One of which served as experimental group and the other acted as a control group. The tool consisted of structured questionnaire schedule covering aspects of child care and nutrition. All mothers were first pre-tested regarding their knowledge on nursing, neonatal and infant care, health, child's growth, behaviour and nutritional aspects. Intervention consisted of educating mothers in the experimental group for a period of one and a half year. All the mothers were then post-tested on the above aspects. Significant differences were seen in all the aspects of child care and nutrition between experimental and controlled group mothers during post-testing.
- Women's education is instrumental in reducing fertility and infant and child mortality rates, in improving the nutritional status of children and health care practices, and in improving children's school enrolment and performance. The lower fertility and infant mortality rates and better health care practices reduce suffering, improve maternal health and increase female labour force participation rates.¹⁵
- Sahay (1998)¹⁶ concluded that female education leads to later age of marriage and smaller desired family size by enabling women to take decisions to control their fertility. Education can enhance their knowledge about contraception thus giving them choice in spacing and number of children and release them from continuous child-rearing and child bearing. Infant mortality is also less among children of educated women and their surviving children are healthier and better educated. She further says that literacy among women leads to better hygiene improved nutrition practices and greater effectiveness in caring for family health and seeking timely medical intervention.
- Render and Staats¹⁷ (2001) analyze the impact of economic variables, including income, education and background characteristics on child health and nutrition across nine different countries. The findings show that maternal background characteristics have a positive, statistically significant and highly consistent effect across all the countries.

IV- Analysis:

A- Challenges of Female Education and Child Health in Rural Area:

- Low income and poverty
- Crop failure
- Employment problems
- Engaged in primary occupation i.e. agricultural activities.

- Limited opportunities of work in other sectors
- Illiteracy
- Negative attitude of parents and guardians about female education and health
- Parental outlook towards traditional and out dated courses
- Domestic work and domestic violence
- Gender bias
- Insecurity
- Poor infrastructure road, transport, electricity and other facilities
- Lack of schools, colleges and universities
- Lack of skill due to non-availability of professional, technical and vocational courses
- Lack of female teachers and proper infrastructure in schools
- Female health issues like Diseases/ Infant Mortality/ Maternal Mortality
- Insufficient medical and healthcare facilities
- Lack of doctors/ Lady doctors/nurses etc.
- Poor Sanitation
- Food problems
- Clean and safe drinking water etc.
- Malnutrition/ Balanced Diet etc.

B- Findings of the Study:

- 1- Literacy, good health and nutrition are interlinked concepts.
- 2- Child health is directly related with medical care as well as female literacy and more specifically mother's level of education.
- 3- Understanding the linkages of mother's literacy and child health is a major demographic and development issue today.
- 4- Among the eight Millennium Development Goals (MDG's) adopted by UN in 2000, four are directly related to child health or nutritional status.
- 5- More educated mothers may have better knowledge about health care, nutrition, sanitation and safer environment for children.
- 6- More educated mothers may have better health themselves and genetically leads to better health for their children.
- 7- More educated mothers may have healthier children.
- 8- Mother's literacy and health determines child health has become key indicator of economic development.
- 9- Child health is also closely associated with other development indicators such as educational attainment and income.

V- The Way Ahead:

An understanding of how the mother's education affects child health will help to evaluate a very important development policy in the world today. The basic of the current endeavour is to find out the effects of mother's education on child health and nutrition. This is possible only when supportive services such as social development, environment and education reach a higher level. It is widely accepted belief that if a woman in the family concerned is literate, then the entire family associated with her will be literate and the educated mother can take care of her children's nutrition and health at good extent. The study clears that female literacy plays a very important role not only for her health status but her family also specially the child health. An educated woman can be more aware than an

uneducated for the knowledge about the programmes of maternal and child health care running in the country especially in rural areas. There are several reasons for the low level of literacy which effects the process of development of the rural area such as poverty, backwardness, domestic problems, customs, negative parental attitudes, lack of educational institutes and job opportunities etc. It is need of the day that to achieve the economic empowerment, improved life, improved health, economic development and prosperity and the social justice in rural area we must aware about the importance of female literacy and child health.

Study finds that female literacy plays a vital role in rural development which reduces their dependency on others and increases their status in a society as well as makes them aware about their children's health. For removal the challenges in education and health services in rural area some following suggestions would be useful for researchers and for policy formulation:

- I- There is an urgent need to start a constructive program for female education and for this there is a need to innovative vocational courses and tertiary education of women.
- II- There should be a good infrastructure of schools and colleges which may attract them and also should be an innovative and demand driven reproductive health services for adolescent girls and women in rural areas.
- III- For socio-economic development there is also need to focus on promoting economic empowerment of female in rural areas for reducing poverty and government should promote gender based skill programme and courses so that they get employment and jobs.
- IV- In the changing scenario there is also need to change the social ethos, remove the gender bias pattern in the family, school and the society and reduced the traditional and conventional type of work of female particularly in rural areas.
- V- Government should run awareness campaign about the importance of health and sanitation among female in rural areas with the help of media and NGOs.

This is the fact that without education the status of female cannot be improved. So a specific improvement in the field of female education is essential which can helpful in the development of rural economy as well as social progress and economic development of the nation.

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28

THE IMPACT OF FINANCIAL LITERACY ON WOMEN

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Abstract

In socio-economic development of a country, financial literacy among women plays an important role. 50% of the total population is women whose contribution is must for the economic growth of the country. A women must be literate to be economically strong. An attempt has been made in this research paper that financial knowledge has an impact on the investment behavior of women. Lack of financial knowledge acts as a hindrance in transforming their behavior. Women's education is essential for improving their status in the society. The present study focuses on the how different socio-demographic factors influence the financial literacy of women and also; evaluate if there is a need to create awareness regarding financial literacy among women which can change their investment behavior.

Key Words - Literacy, Finance, Economic Growth, Knowledge.

Meaning of Financial Literacy

Financial literacy is the ability to understand the financial skills effectively, including personal financial management, budgeting, and saving. It helps an individual to become self-sufficient, so that financial stability can be accomplished. In general, financial literacy relates to managing personal budgets, managing personal finance, taking efficient decisions which relates to one's own finances like investments, purchase or sale of one's own property, education of one's own children, insurance policies, medical and saving for future etc. It also gives us knowledge about how to manage our debts, how to calculate simple and compound interest, new techniques of savings and lastly utilization of money.

The lack of financial literacy may lead to making poor financial choices that can have negative consequences on the financial well being of an individual. Financial literacy is a way through which individuals can improve their knowledge related to various concepts in finance. Financial literacy is a combination of awareness, attitude and information about financial products and services through which one can take proper and adequate decisions relating to finance.

Concept of Financial Literacy

Financial literacy is mainly related with decisions related to personal financial matters. But with the economic and market growth; financial literacy has gained much more importance. To know where to invest and how to increase and safeguard our savings financial literacy is a must. A financially literate person knows much better to put his hard earn money to gain maximum returns. The dimensions are financial knowledge, financial behaviour and financial attitude. Financial choices will get effected due to illiteracy but its nature and expression will change with

the situation. Less awareness about financial products and services and their risk return framework is one common factor of financial illiteracy that is widely observed

Today's women are no longer considered as a secondary citizen and have developed a desire to actively participate in economic development. Hence, a strong desire and need for financial education is strongly felt by women community. Various studies have proved that financial knowledge affects investment decision making. Investors who have less knowledge of financial market are less likely to invest in stocks

Impact of Financial Literacy on Women

Financial Literacy is defined as the ability to use skills and knowledge to manage financial resources effectively for a lifetime of financial well-being. In 21st century being financially literate is extremely important for women. Women should be able to describe, understand and acknowledge each and every aspect of financial literacy. One of the huge benefits of financial literacy is that it permits us to make financial decisions. It brings forth the knowledge and skills that are required to manage money successfully.

If women have enough knowledge about finances, then it would assist them to achieve financial stability as well as financial goals. Women are no less than men in today's world. They are as powerful and independent as men are. Financial literacy has a notable impact on women's economic empowerment among the rural poor. However, when it is considered under separate dimensions; financial wellbeing and control over time allocation have significant impact on financial literacy among rural women.

Objectives of Study

This research paper aims to discuss the meaning & concept of financial literacy with special reference to Indian Women. Need of Financial Literacy to Indian Women and the various misapprehensions by women regarding their financial life have also been discussed. A vast review of literature has also been made regarding financial literacy of women.

Methodology of the Study

The main source of data used for this study is secondary data. The information related to this study has been collected from websites, journals, magazines, newspapers and various books.

Review of Literature

A plenty of research papers that are available have been reviewed on this subject for the study. A brief summary of some of the research papers reviewed is presented here.

It has been found after reviewing various research papers that women are not prepared to take risk. As per the observations made by Wang in his study (1994), he found that "women are more cautious investors as compared to men and also, they are offered investments which are less risky".

"There is evidence from the past studies that women are less self-confident when the domain is more male oriented" (Beyer and Bowden, 1997). It has been noted that financial literacy is the key factor which impacts investment decisions of women community.

It was found by Eckel & Grossmann (2001) that "competence and (over) confidence may influence investment behavior if women perceive themselves as less knowledgeable in the field of investment".

It was found by R.L. Clark et al. (2006) that "while making choices and decisions regarding investment, gender differences exist and women tend to make less risky investments as compared to men". It was also observed by the researcher that women are more inclined and keener towards financial literacy programs.

Hence there is a strong need to enhance the political, social and economic status of women in the community so that women can be empowered. As women have enormous potential to contribute towards the growth of the economy thereby, a financially independent women can be a huge source of economic development. Lately the ratio of working women in the society has increased but despite that woman aren't independent when it comes to making decisions regarding investment or utilizing their income. Women who are financially literate are capable of

taking informed decisions and understand the significance of financial independence & its role in their own empowerment. Investments play a very massive role in financial security of women.

Need For Financial Literacy Among Women

This is due to the following reasons—

1. Life is uncertain, you never know what the next minute is going to be like; so in such instances in order to avoid any obstacles; women should strive to keep herself educated enough about the financial needs and for planning of the family as well. Women's being financially literate would ensure that they are prepared in case of any emergencies.
2. Inflation as we all know is rising in a last few decades. Living a standard life above average has become very hard. Being financially literate would benefit them to deal with rising costs of living and inflation.
3. Usually it is seen that, Children tend to be more influenced by their mothers than their fathers. So, if mothers are financially literate as well it sets a good example for their children as well.
4. In most families, women are the ones who are responsible to take care of the day-to-day expenses. Thus, if they have sufficient information about finances, it will help them to know how to use the money in the best way possible.
5. More and more women being financially literate helps them to be firstly independent as they know how to learn and manage their expenses very well and also contributes in opening different employable opportunities for them. As we all know, the business globe revolves around money and in order to understand it; women need to educate themselves about the same.
6. Most importantly, being financially literate for Women is necessary as it help them to be self-confident and they are able to make rational decisions. All together it helps them become a better individual.
7. Indian women, either earning or not earning is usually habitual of saving money in her piggy banks or wallets. So, in case, they must grow out of piggy banks and should sensibly invest that money to channelize modes of wealth creation.
8. A woman is as capable and as worthy of anything as men. One should always know one's true worth. A women should be independent and should be able to live her life in a way she wants to. Being educated enough would help to make logical decisions and decide what's best for them. A women should never doubt her worth as she is as worthy as a man is.

Misapprehensions by Women Regarding Their Financial Life

Every individual makes some decisions without thoughtfully considering the negative repercussions we may receive if things aren't going the way they were planned. There are some common missteps that women usually take regarding their financial life, and they are as follows—

1. Women do give liberty to their husband or partner to manage or take decisions regarding finances without their participation. Opinion of Women should be taken into consideration as women are also a part of the family equally, so they should also have a say in decisions regarding the finances as well.
2. Women who are financial literate would read the documents and have an understanding of the same before signing any financial or important document.
3. It's necessary to take into account women's greater longevity and make sure to have enough financial plans so they stay protected in case of any hindrances that could come up in future.
4. There are women who aren't financially literate enough that they decide to not ask any financial questions or accepting data without proper verification.
5. There are women who don't have their own saving and aren't checking accounts or debit and credit cards. But this shouldn't be the case, women should definitely keep some saving for themselves so they could use it in future when required.

6. There are women who are not prepared for long-term financial decisions. Long term financial decisions are necessary to be prepared especially for retirement needs etc.
7. It is a harsh reality that India women may not always have the access to or know-how to use the Internet in order to learn or explore novel things all by themselves.

Conclusion

From this study, it may be concluded that there is a need for conducting financial literacy programs for women in order to develop an understanding of investment and taking effective investment decisions. The study shows that majority of the women were investing their money in investment instruments by taking help of their family and friends. The study also reveals that the most of women are still lagging behind in taking financial decisions. It is a sigh of relief that in today's world, there are numerous resources available for women who wish to become financially literate. There are number of Online resources which are within easy reach for those who wish to educate themselves. Governments, NGOs, self-help groups (SHG's), organizations such as 'Smile Foundation' and projects like 'Swabhimaan' etc. have come forth in the field of making Indian Women 'Financially Literate' especially the rural one.

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WOMEN EMPOWERMENT - A BRIEF HISTORICAL PERSPECTIVE AND NEW CHALLENGES FACED IN UPLIFTING INDIAN WOMEN

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Abstract

In the recent years, the women empowerment has become an issue that hit the social and political deck quite frequently. Major political parties and politician has started talking the women's issues more frequently that of before. Socio-political and economical aspects are combined together critically to harness gender equality through women empowerment where both men and women have equal power and opportunity to develop in the field of education, healthcare, economic participation and personal development. This paper throws the lime light on three possible determinants that would be a milestone in understanding the causes behind the gender inequality that exist in the society and also diagnose historical and social aspects. These determinants are — skill development policy and programs initiated by government and NGOs, its effect on women's life, and the holistic future plan. The paper further limits itself to the political boundaries of India in the course of research program.

Key Words - Women Empowerment, Gender Equality, Skill, and Holistic Future.

Introduction

The research journey on the issue begins with understanding the basic concept of women empowerment, and thereafter went ahead into the investigation of the root causes of gender inequality that has left the women pain-sticking and economically helpless, despite the fact, she is the most laborious and tend much more responsibility than her male partners. In the simplest term, women empowerment refers to the liberation of women from socio-economic restraint of reliance. Though the half of the country's population are the women but on economical platform they have very little to say. In most of the Indian villages and semi-urban cities and towns, women are still denied fundamental education and never authorized to continue higher education. Indian society still is dictated with prolong customs and so-called values of subjugating the desire of girls that they are meant for marriage, so educating a girl isn't much to do with the seeking for carrier opportunity but rather getting good bridegroom and the modest family to survive in. In the same manner, health never remained a major issue of concern especially in context of women. Natural process of periodical menstruation is seen as sin wherein an adolescent girl always forces herself to hide from the elderly members of the family, as though menstruation is a crime and thus, leading to infectious diseases and other problems. The anemic issue among women is a common that haunts the life in the later stage of

life. The inefficiency of nutrition is the main cause, this leads to many sorts of disease among the growing girls and women.

While coming back to the economic life, many reports and general observation give an opportunity to understand that women's life isn't as secure as her male partner. Most of women aren't involved in any kind of direct earning resources, other than household duties or involved as domestic worker. In the rural areas, they work as agricultural labor where they paid negligible. In India, there is a high propensity for women to be paid less than male employees. As per International Labor Organization (ILO) Report (2018-19), it has been found that the average pay gender gap is the highest among the Indian society¹, while in political corridors the female participations in the leadership roles is a scary one, merely around 14 percent. In comparative study to many European countries, the disparity among male and female in India is dismal, though comparing to some of the countries of Middle East, South Asia and Africa, India finds itself top the stairs.²

Glimpses of History

Article 14 and 16 of the Indian Constitution provide equal right for men and women belonging to any religion, caste, creed and economic background.³ All kind of discrimination on the basis of gender is strictly prohibited and is propound as criminal act. Long before several western countries' women, the Indian women received right to universal suffrage; India was the second country in the modern democracy to have a female leader after Sri Lanka. Despite it, in terms of women empowerment in India, a prolong achievement shared the sea-saw; tilting up and down. Though it made gains by ratifying international conventions and formulating domestic policies to gender inequality, but at same time couldn't break the iceberg of its dogmatic and orthodox religious belief and customs of the past. As a result, the supercilious theory of bigot remains prevalent in the blood and flesh of the people. 'Shudra, Gavaar, Naari - Tadan Ke Sab Adhikari (Dalits, Illiterate, Women are meant to suppress)', where the women stand in it, is glimpse of the history. They were deprived from all sorts of educational, political power, social integrity rights. Further, ancient and majority of the medieval past remained a darken age for women, though some women like Gargi shattered the chains of; male domination, male chauvinism or hierarchy, Brahmin theory of isolating the women from education, skill development and as decision makers. Later few more women like Razia Sultan, Chanamma, Durgavati etc., further involved, who challenged the superiority of male chauvinism. But not much they able to bestow primarily because of hierarchy rule where the sublime force was only male hierarchical order that had influenced in the socio-political and economic sphere. While the women were presented as 'Sati-Savitri', either sitting on the pyres of the dead husband, performing 'Sati', or statue of sacrifice in the form of widow; were glorified. Several tales were made popularized representing such heinous criminal acts. Even Raja Ram Mohan Roy's initial reforms against the patriarchal hierarchy couldn't bring much change in women's condition. The rise of national movement also witnessed breaking the shackles of patriarchal society to some what extent. It was the time several women like Begum Rokeya, Savitri Bai Phule, Rama Pande and others challenged the orthodox society, and promoted the girl's education.

India traditionally being a patriarchal society, women have secondary role to play in every house. Therefore, issues related to welfare of women have always been a priority among the policy makers since independence. The government of India and the states, as well several NGOs have played significant role in uplifting the morality, dignity and self-respect of women in the society. Since, fifth Five Year (1974-78), the government emphasized on the issues related to women and henceforth initiated several programs on the policy level and also through various schemes to mark a shift of women's issues from welfare to development. Though still much is required to do, continuous and comprehensive approach is required to write a story of success.

Literature Review

The Indian Constitution has embarked upon the equal rights to women in all spheres- social, political and economic. Beyond the steps initiated by the Government of India, feminist scholars like Batliwala (1993 & 2007) raised their voices in favor of women's rights and gender equality to challenge patriarchy to transform women's

condition. Another prominent feminist scholar Kabeera (1994), highlighted the complex reciprocal relationship between women's self-understanding and capacity for self-expression to have access and control over the resources. The exemplary example of women empowerment has been mentioned in the Constitution of India (enforced on 26, January 1950), where equality has been promoted without discrimination of gender. The Dowry Prohibition Act, 1961, the Protection of Women from Domestic Violence Act, 2005 and the Right to property Act, 2006 etc. have enacted in the Constitution to protect the rights of women.

Thus, while reviewing from the perspective of women empowerment, one gets an impression of inheritance of patriarchy order in a strong sense, but at same time the policy and schemes tabled by the government and significantly acted by NGOs have bettered the conditions of women. But one thing is certain without any 'if and buts'; education and skill training plays an essential role for individual empowerment and for the socio-economic and culture development of the nation. And certainly, women whenever they are being made equipped with potentiality of opportunity, have proven themselves in different fields. It is clear from the Post Sanskritic Education which was the mainly prerogative of male members (Keay, 1938 & Nurrullah et.al 1951) and pre-independent western education which casted in a male mould (Ghosh).

Raisa Chaudhary (2019), while embarking upon skill development among women ushered that there is a need for providing skill development solutions. Wherein Dhruva Hazarika (2011), stated that women are the future of country's development, and enhance empowering women would be right approach for advancement in this competitive world.

The Policies Implementation by the Government to Adhere the Women Empowerment

In the contemporary India, the makers of Indian Constitution realized the issues of women in the wake of their unitedly struggle against colonial rule as well as patriarchal Indian society dominated by taboos of gender, caste and religious discrimination. As a result, they emphasized on the right to equality for the women. Thereby, especially in and after the Fifth Five Year Plan (1974-78) laid the mosaic in the form of policy changes by amendment in the Constitution and implementation of new schemes. In this process Government initiated educational scheme, so that more and more come closer to school and skill development programs, so that women mere not remain dependent on their male partner, but financial stand on their own. Besides it, the social issues related to female like feticide & infanticide were also controlled by prohibiting the sex determination of a child that is yet to take birth via the Prenatal Diagnostic Techniques Regulation and Prevention of Misuse Act 1994. Other than it, laws were enforced against sexual harassment, and dowry.

The women's movement and a wide-spread network of NGOs at many occasions brought the government on its knee to consider their demand as well formulating policy in their favour. In fact, the National Commission for Women was established in 1990 to safeguard the rights and legal entitlements of women. The ongoing demand for reservation in the political arena (Reservation in the Lok Sabha and State Assembly), though couldn't met out, but the 73rd and 74th Amendments (1993) to the Constitution of India have provided reservation of seats to women candidates in the local bodies such as Panchayats and Municipalities.⁴

Further, India's story on women empowerment isn't complete without focusing on grassroots initiatives taken by the government and civil societies organizations, despite hindrance caused due to customs and traditions of the past. Both the Union and the State governments have launched new schemes, policies and programmes that benefit both urban and rural women such as Beti Bachao, Beti Padhao (Save the daughter, Educate the daughter)-2015, Pradhan Mantri Ujjwala Yojna (a scheme related to gas connections to women below poverty line), and Mahila-e-Haat (Project of Online Marketing Campaign) in 2016 etc.⁵ These programmes were initiated to empower the women in education, to lighten the household burden and to make them economically self-reliant; overall creating an environment where women possess self-worth, confidence and freedom as per her choices.

Other than the government efforts, it has created the space for international agencies to work in collaboration with the State governments, NGOs, and private corporations like; the World Bank is closely linked with the Union

Government and Andhra Government to improve the quality of public health services. Another initiative taken by the United Nation (UN) while partnering with the NITI Aayog was to setup the NU-India Investor Consortium for Women Entrepreneurs to strengthen female entrepreneurship and create an atmosphere for investments.⁶

Besides the framework of the government-initiated schemes and programmes; NGOs have step in especially into the rural and interior parts of the country to empower women. There is joint venture between the Ministry of Women and Child Development in collaboration with a number of NGOs for the implementation of schemes and for conducting research studies, so that the programmes initiated by them could make its reach to the last women. Besides, the implementation of the programmes, NGOs regularly initiate awareness program to bring a major change in their attitude.

The New Challenges in Uplifting Women in Society

Though in the past seventy-five years of independent India, there has been several policies, schemes and programmes initiated by the government of India at the grassroot level to uplift the condition of women in the socio-economic environment and in politics. But the implication has really helped in bettering the condition or not; to scan, it becomes essential to understand the women condition in the present scenario. While gazing into the present, nevertheless, we see the two side of the coin; a side reminds of hope with some sought upliftment, but the other side still threatens.

Definitely, if go back and start comparing the women of 70s and 80s against the third decade of the 20th century, then it won't be a wise act. Indeed, a lot change has been observed into the life of women, whether that be in the life of rural women or urban. Now a vast majority of girls thrive to move for education, and also look for better opportunity to stand on their feet in terms of economy i.e., self-reliant; but contrary to that still huge section are limited to the four walls of their homes or trapped into the orthodox social discriminatory mind set up. Even those women who crossed the barriers of genderism still they face various issues in the practical world, as dominated male chauvinist society doesn't resemble the freedom of women; as self-reliant women.

In the light of women empowerment and the challenges that create an obstacle in the free ride of women; despite implementation of several laws, schemes and programmes by the union government as well as the state governments, still a lot is needed to be done, and that too at a larger scale. Some of the challenges are being highlighted here.

The most challenging task for the government is to provide security to women against all sought violence in public and private spaces, including domestic violence, sexual assault, rape etc. In the recent years, it has been observed that there has been enactment of various legislation in the Parliament which address issues related to Gender Based Violence that includes the Criminal Law Amendment act, 2013, the Sexual Harassment from Domestic Violence Act, 2005 etc. But unfortunately, these laws aren't able to reduce the crime rate against women; contrary to that steadily we observe the rise in violence. In the year 2018 (As per the National Crime Records Bureau data) 3,78,277 incidences of crime against women were recorded as against the 3,38,954 cases of 2016. Thus, substantial rise of crime has been witnessed, and the number seems to be on the rise in the following years. The security plays a pivotal role in women's outer as well inner life to feel free, but unfortunately this remains a challenge for the government as well Indian society when half population still feel insecure to move on the roads or work in the factories and even live in their homes. In such circumstances, it becomes difficult to talk about women empowerment.

The other issue that haunts the women, is the health and education. While considering about the education, some kind of parity has been observed with increasement in the enrolment of girls student in primary, secondary and higher education. Definitely, efforts have been made to reduce the gaps. However, when it comes to health and survival issue, we are lethargically posed with continually ranking the third lowest in the world; least improvement has been noticed on this sub index over the past decade.

Another volatile issue that hangs, is the issue of unequal wage for the same work between male and female workers. Especially, more prominently this gap has been noticed in the unorganised sectors and among the agricultural

labours. In fact, when it comes toward the claims of equality, the data clearly shows that in reality India has widened the gender gap, and the condition of women in large fringes of India's society remain precarious. The studies of 153 countries figure that India is the only country where economic gender gap is much larger than the political gender gap and this issue needs deep introspect.

Thus, despite of several achievements to uplift the women condition (Socially, Politically and Culturally), there are several issues waiting for the reformation, so to empower women.

Conclusion

Despite the customary and traditional bigot prevalent in Indian society, we observe a radicalization in the way of women transformation, and in this there has been mix efforts of the Government, NGOs, Civil societies and more importantly women themselves. Women's roles in meadows of development determines a holistic development of the society. Casting and prosecution of a framework, dispersing civic awareness, and education are the primary and vital sources that can usher women empowerment in eradicating plight of women in the society of India. Though much has been done by the Government, NGOs and Civil societies in particular, but still the realm of empowerment is restricted to granting balanced rights to women. Nevertheless, the forces involved for women empowerment in India are working tirelessly to uplift socio-political and cultural life of women as miracle in Disguise.

This paper has covered the plans and programmes initiated by the government, NGOs and other individual forces, and further the Indian constitution abide with the resolution to empower women beyond the shadow of male chauvinism and world of disparity to touch mile stone of success and to flung the ideas of freedom. Definitely, an empowered woman will ensure empowered future and powerful nation. Women empowerment in today's world isn't merely a slogan but a pre-requisite for overall development of a family, society, country and for the future of the sustainable world. Therefore, it become an urgent goal to reassess India's affirmative actions by providing fresh impetus on empowering girls and women by providing equitable economic opportunity and health services.

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TRANSFIGURATION OF FOLK ART IN PRESENT ERA (TO THE CONTEXT OF THE FOLK ART OF TILHAR TEHSIL)

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Abstract

Folk art is the valuable heritage of Indian art tradition. This research-paper is based on the survey work of Tilhar. Tilhar is a town situated in district Shahjahanpur of Uttar Pradesh. It is located in the middle area of east & west Uttar Pradesh, so it is very rich in folk tradition. Folk painting, folk sculpture, folk craft, folk song and folk drama are popular in this region. During the survey the researcher collected a large treasure of 1644 unique pictures out of 215 interior places of the region. Along with it, the researcher took interviews of 91 folk artists of the region. A compilation of folk songs was also collected.

According to the time, there seems changes in folk tradition; the forms of folk art are changing because of social condition, physical & intellectual development and human behaviour. It is very surprising and pleasuring that the ancient forms and innovative forms are moving forward with each other.

The transfiguration is very slow and can be seen in outer forms only. The original motives of the folk art have remained the same as it is connected to the sentiments of the people.

Key Words - Folk Painting, Folk Sculpture, Folk Craft, Folk Songs, Folk Drama.

Folk Art prevalent in common people, is the art which is closely associated with their diurnal activities, festivals, sacraments, rituals and utility. It has got its origin from simple and spontaneous feelings of human mind. In its background there is a belief of redressal for the Aadhyatmik, Aadhibhautik and Aadhidaivik sufferings of mankind. Hence this art fulfils human heart with joy, gladness and energy. Its artist becomes collectively a creator of various art forms. For example– he mumbles a song at the time of creating painting, craft and sculpture. He himself becomes actor of the play, singer, musician and dancer also. Even the role of viewer he himself plays. A wonderful amalgamation of arts is pervasive in the folk art. Dr. Subhashini Aryan regards that the development of audio-visual art has derived from folk art.¹

If we cast a sight on the history of art, it is evident that whenever there is downfall in the classical art; folk art has supported in its re-establishment by providing it a firm base.

A folk artist chooses his subject from his surrounding so there can clearly be seen the impression of contemporaneous and locality on the folk art. Changes in the forms of folk art have become visible in rapidly changing times; though the pace of the change is very slow. Whatever changes have been seen, are in outer forms only. The basic form of folk art has been remained the same as it is attached to the sentiments of the people.

This research paper is based on the survey executed in Tilhar Tehsil. This particular area is situated in district Shahajahanpur of Uttar Pradesh. During the survey the researcher collected a large treasure of 1644 unique pictures out of 215 interior places of the region. Along with it, the researcher took interviews of 91 folk artists of the region. A compilation of folk songs was also collected. On the basis of these, ground transformation in the folk art has been studied broadly. For clarity this transformation has been classified into five following forms -

- 1) Folk Painting
- 2) Folk Sculpture
- 3) Folk Craft
- 4) Folk Songs
- 5) Folk Drama

1) Folk Painting - A folk artist composes a painting on walls and ground on the occasion of different festivals, ceremonies, rituals and; marks the motives concerned with the particular occasion. There has been an older tradition of creating man shapes in the form of circles, triangles, quadrilateral and Barfi like geometrical shapes and the feeling of dressing is given to the shapes with decoration. From the village Bhaduria of researched area, researcher got a mural painting created on the festival of Karwachauth, in this painting male figures have been depicted wearing shirts and pants (Plate No. 01) while female figures have been found wearing sarees. Some figures have been got wearing dhoti and kurta, lehenga and chunri. Additions have been seen in the makeup items also. In present time, the drawing of powder boxes, various types of jewellery, lipstick and other items of adornments have begun to be depicted (Plate No. 01).

Having attracted to calendar pictures, the folk artists have begun to imitate them and the tendency of printing with tracing paper also have been seen. The water colour (poster colour, fabric colour and mixed colour) found in market have become essential part of the folk art as they have special shining and brightness (Plate No. 02).

In the researched area, there is a trend of creating relief paintings on wall on the occasion of 'Chhathi', the sixth day of a new born baby. A circular motif is popular in this area, it is called 'Chhathi Mata'. In the mural painting found in a village named Rupadiya; circular shaped, hands, feet and head have been inscribed (Plate No. 03). During interviews it came to be known that the creator of this mural was a resident of eastern part of Uttar Pradesh and she has created a new form of art by compositing local form of folk art of the researched region.

2) Folk Sculpture - The folk artist of Tilhar Tehsil does the work of sculpture symbolically and in simple geometrical form. 'Khadaua' and 'Baithaua' i.e. standing and sitting position of figure, cuboid bust, round head, hand & feet cylindrical are created in these sculptures. Their dressing is prepared with bright colour papers, clothes and plastic sheets. Generally, there is a traditional trend of fitting women with 'Lahnga' and men in 'Dhoti' and 'Pyjama-Kurta'. A folk artist named Sangeeta sculpted a figure of man worn a coat made of brown paper. This experiment of Sangeeta appears different from the prevalent folk art. Glimpse of modern fashion is reflected even in the beard of the male figure.² The practice of wearing sarees also has been reflected in the female sculptures created by the folk artists.

A young artist Vikas has tried to give a realistic look to Shiva idol by imitating calendar pictures. By putting a compact disk (C.D.) on the back of head of Shiva idol, an aura has been created as we see at back part of the heads of Gods & Goddesses.³

3) Folk Craft - A folk artist creates useful and adorned things according to his need. 'Kuthiya' which is used for storage of grain. In olden days it was constructed very large in shape and size. It had space for keeping two types of grains along with an almirah to keep other goods too. Now over the time it is becoming smaller in size and on the other hand the interest of artists have decreased to take its creation.

Fans, mats and baskets are generally crafted with natural and synthetic fibres. Now a days they are being crafted with bright plastic sheets. Due to the glitter of colours their attraction is marvellous. For their decoration

different kind of motives have been woven along with it. At present, a script has been included by educated people. With weaving the name of Ram & Sita, God & Goddesses, family members and the name of artist have been written on these craft works. On the occasion of marriage these things of craft work used to be given & taken for the bride and groom. The artist weaves jokes and proverbs on these objects.

Technically a lot of change is seen in folk crafts. By the use of electric bulb, battery of torch, C.D. compact disk, plastic frames, pipes, bells, ribbons and other objects in craft, latest forms and designs are crafted day by day.

In comparison to the folk paintings and folk sculptures there is no stereotype of appearance in folk crafts, so an artist creates new forms of art freely according to his time and space. For example – a toy bicycle⁴ crafted with bangles and wool, wooden motor-car and aeroplane (Plate No. 04). These objects were not found in ancient time. Though ‘Lahadua’, can be seen in fairs today also, as well as the folk artist of modern time has accepted new resources and new inventions in his folk motives.

4) Folk Songs – Folk songs are invaluable heritage of folk tradition of specific region, as well as of Indian culture. With the passage of time imprints of the changes in society are clearly shown in folk songs. These folk songs mould themselves according to the prevalent words and activities of particular region. As the society adopted new vocabulary, these words were included in the folk songs too. For example – the word like “Mummy & Papa” in place of “Amma & Baba” and the word like “Bed, Double-Bed & Masseri” in place of “Khaat & Charpai” have been used. Same about ornamental objects the word “Haar, Locket & Pendant” in place of “Tilri, Satladi, Hansuli” and the word like “Motor, Platform, Cinema, Scooter” etc. have become parts of the folk songs at present time. For example –

Ancient form of folk song

“Kajra bikan ko aayo re, kajra le lo kajra.
Sab logan ne paise se kharida, budhia ne note ghumaya re.
Kajra le lo kajra.....”

Converted form of the above folk song

“Kajra bikan ko aayo re, kajra le lo kajra.
Sab logan ne paise se kharida, budhia ne cheque bhunaya re.
Kajra le lo kajra.....”

Ancient form of another folk song

“Kaare nagiya ne kaato, hajari balma.
Koi Jharbaiya bulay deyo, hajari balma.
Jhaadh-phoonk karvay deyo, hajari balma.
Mantra phukwaye deyo, hajari balma.”

Converted form of the above folk song

“Kaare nagiya ne kaato, hajari balma.
Koi doctor bulay deyo, hajari balma.
Injection lagwaye deyo, hajari balma.”

In this way a folk lyricist is adopting old folk songs moulding them into new social environment.

5) Folk Drama – Folk dramas like ‘Ramleela’ and ‘Khoriya’ are popular in the researched area. The display of Ramleela on the stage has been the same while slight changes have been observed in the display of Khoriya. ‘Khoriya’ or ‘Nakto’ is very popular folk drama. The term “Nakto” is derived from actual word ‘Natak’. This folk drama is often organized in the house of groom on the occasion of wedding. After the departure of the marriage procession, the rest women at home entertain themselves by playing prevalent Khoriya drama throughout the night. Male members are forbidden to see the drama.

In this drama a woman adopts disguise of a groom, another woman disguises herself as bride and some other women plays the role of goldsmith, and so on. By adopting the disguise of different wedding participants 'Gharati-Barati' and neighbours; the women enjoy it with freedom. They also sing folk songs during the drama. In olden days woman disguised as groom fits herself with "Dhoti & Kurta" or "Kurta- Pyjama". But now they disguise as groom wearing pant-shirt, jeans, coat or "Sherwani- Patka". In the same way the dresses of other male characters are also worn. In folk-drama the impact of modernism on the costumes of man and woman is reflected but the freeness and simplicity of expression exist as usual.

Conclusion

There seems a change in the folk art of Tilhar Tehsil according to time and space. The pace of its transformation is very slow. Ancient and innovative forms are popular together. Social conditions, physical and intellectual development and human behaviour exist in the background of this change. Dr. Neelima Gupta remarks that "A variety of experiments are gradually establishing their place in folk art according to need and interest. This creation is being adopted with mobility and creativity."⁵ The following facts have come forth on the basis of the proofs received from the folk art of the researched area –

- The form of folk-art relates to time and space.
- In the folk art, a feeling of presentation of art forms and slight era have entered.
- The ancient form and innovative forms of folk art are moving forward with each other.
- Some forms of folk art have reached on the verge of extinction.

The folk art is an art full of vitality. Transformation is necessary for its continuity. Folk art has gradually entered in classical art with its virtues like simplicity, easiness and vigour. Today, because of the strength of expression the difference among folk art, classical art and child art has disappeared from contemporary Indian art scenario. At present the attraction towards folk art has increased so much that their motives are visible on the costumes, pottery and interior decoration. Hotels, resorts and tourist sites are being developed on the theme of folk art. Motif of Indian and foreign folk arts are visible commonly on the apparels. New folk songs are being developed on the rhythm of film songs by young generation. On the other hand, special presentation of folk songs can be seen in new movies. In today's era all the arts are standing on the same surface but in the same time where on one side a fusion can be seen inside the fine art like music, on other side the original form of the classical music is the same as usual.

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Glossary

- Aadhibhautik :- Connected to living thing
- Aadhidaivik :- Devine or supernatural
- Aadhyatmik :- Spiritual
- Baithaua :- Human figure in sitting position
- Budhia :- Old woman
- Gharati- Barati :- Relatives of bride & groom who attend the marriage
- Hansuli :- A neck garland
- Jhaadh-phoonk :- A process of Tantra-Mantra
- Jharbaiya :- Tantric
- Kaare nagiya :- Cobra Snake

- Kajra :- An eye makeup
- Khaat & Charpai :- Cot
- Khadaua :- Standing human figure
- Kuthiya :- A huge clay pot to store the grain
- Lahadua :- A toy cart
- Mantra phukwaye :- Chanting of Mantra
- Masseri :- Single bed
- Natak :- Play
- Satladi :- A neck garland with seven laths
- Tilri :- A neck garland with three laths

List of Plates

Plate No.	Title	Artist	Medium	Place
01	Karwachauth	Sheela Kumari	Rice pastes on wall	Village Bhaduriya
02	Krishna Janmashtami	Rampratap Mala	Water colour and chalk powder	Village Raikheda
03	Chhathi Mata	Ramjantri	Soil and cow dung on wall	Village Rapadia
04	Aeroplane	Sabir	Wood	Village Kapseda

Plate No. 01



Plate No. 02



Plate No. 03



Plate No. 04



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TRENDS AND TECHNIQUES OF ART IN GLOBAL PERSPECTIVE

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Abstract

Our traditional cultural heritage was developed with the development of human beings. The experimentation is not only the expression of an individual's feelings but also connect a new chapter to the synopsis of Modern Art Creation & Experimentations are two strong words for contemporary artists so they invented new words like 'mood', 'shortcut', 'production', 'approach' etc. Typically Modern Indian art consecutively shows the influence of Western styles but simultaneously it is not far from Indian themes. Along with various experiments, Artists were interest in Graphics, too. Etching, dry-point, aquatint, intaglio, lithography, oleography etc. were used by these artists. They were so ambitious that they started to use their body parts for applying paint. To popularise the technique, 'Body Painting Festivals' held annually across the world. Along with many other techniques artists are also making good use of e-resources & applications with the help of digital pads and stylus.

Key Words - Digital Pad, Body Painting, Global Art, Experiments, Creative thinking.

Our traditional cultural heritage was developed with the development of human beings, which we can see through the engraved paintings, sculptures, and works painted on the bitties of the early caves and temples. The works of Harappa and Mohenjodaro illustrate those excellent examples. As we all know that art is inspired by religion, nature as well as society; artists had made a lot of paintings, palaces, manuscripts, etc. depicting religious, social, or literary themes. The indifference of some of the rulers greatly led to the degradation of Indian artifacts. But still, art styles continued to flourish in many states. In Rajasthani and Mughal period, various manuscripts and buildings were built, but after the fall of the empire, modern art began with the British rule in India, in which according to the British rulers, paintings related to their daily activities were created. During the British period, Indian art vanished behind the screen but after the country became independent, the art broke the chains of British traditions and the artists became free to develop their style in independent India. Modern Indian artists like Raja Ravi Varma, R.N. Tagore, A.N. Tagore, Amrita Shergill, Jamini Roy, etc., ushered in a new chapter. These artists experimented with new techniques along with accepting the academic methods of the traditional medium of that time but still, their objectives were to create works of art in the spirit of Indian traditions. These artists did not want to imitate ancient art but realized that only Indian art could be the source of innovative inspiration. After India's economic liberalization in the 1990s, artists continued to present new concepts so the combination of western technology and Indian subjects became the source of Indian art in this transitional period e.g. paintings of Ravi

Verma were based on Indian themes but personalized in Semi Western technique. Similarly, G.N. Tagore tried to veil his forms in a cubistic manner while Venkatappa was inspired by Mughal paintings. By the time, many art schools in India achieved strong command of modern techniques and ideas. Artists of the Bengal school & Renaissance period evolved in a manner that followed concepts of Indian Art with the original method. There was the Bombay Art Society led by Bendre and Hebbbar as well as Baroda School which produced various artists. In 1948, a group of six artists, including M. F. Hussain, K. H. Ara, S. K. Bakre, H. A. Gade, S. H. Raza, and F. N. Souza, founded the PAG ('Progressive Artists Group'), and its artists aimed to establish new styles of expressing Indian art in the post-British period. Once Sir Philip, Head of National Portrait Gallery, London visited the Prince of Wales Museum, Mumbai. He was very delighted to see a painting of a young Parsi artist and compared it to the portrait of great European artist Rembrandt in oil technique.

"Style is the man himself" popularized in society but if we study modern Indian art the popularized phrase was "technique is man himself" i.e. technique is the process in which artists work.

"One of the major characteristics of contemporary Indian Painting is that the technique and methods acquired new importance. With this new insight, the painter has now gained a great deal on the visual and sensory level: particularly concerning the use of colour, the concept of design and structure, texture, and the know-how of how to employ unconventional materials. Art, on the whole, acquired an autonomy of its own and the artists as individuals began to flourish with various themes, techniques and aesthetic boundaries."¹

Every artist has his way of working so each artist owns his technique in the 21st century. We can't ignore the fact that experimentation is not only the expression of an individual's feelings but also connect a new chapter to the synopsis of Modern Art.

"To break free from the chains of self-induced boundaries, we must again dare to give ourselves the freedom to play, transcending to a time where the creative spirit reigned in a vast and seemingly limitless field of dreams. We need to remind ourselves what it feels like to be inquisitive, bursting with imaginative faculties.....The expression of our gifts and talents is our unique contribution to the world. To make an everlasting impact, an extraordinary mindset that is genuine at heart is needed to persevere, triumph and succeed with great rewards. The more we approach our work with insight, vigor, and passion—continually cultivating creative play, exploration, experimentation—the more we can see and reach our full potential and inner greatness as creative beings."²

Artist's Intuitions motivate them to brush accordingly. Modern Artists wanted a complete change.

"Modern Indian art is like a big river. As we watch it enter the sea, it overwhelms us by its vastness and vibrancy and we naturally lose sight of its humble source in the distant hillside hollows where it is a mere trickle. To vary the metaphor, modern Indian art is a big orchard of fruit-bearing trees where the yield is so rich and varied that we don't even think of the roots which have made this bountiful crop possible. The sources of the Indian artist's present fertility are traceable to the efforts of the pioneers of the pre-and early post-Independence years who dreamt of and struggled for an east-west dialogue on meaningful and mutually beneficial terms."³

Creation & Experimentations are two strong words for them so they invented new words like 'mood', 'shortcut', 'production', 'approach' etc. Whether it is true that to create in shortcut according to their 'mood' is not a creation still we can't ignore these words completely from the dictionary of Modern Art.

"Today there seems to be a growing trend amongst most artists to create something unusual and the result is a plethora of gimmicks. I am conscious that artists have to live and have the right to better themselves by employing the art they practice. But at the same time if this is to be done by abandoning one's genuine talents only to climb onto the bandwagon of what is in fashion—all too often due to varying degrading forms of advertisement—then it is 'good-bye' to all that should matter to a sincere artist."⁴

In the Modern era, the technique is the base of every painting and artists are as well as recognized for their innovative techniques. In the sixties, we notice the famous phrase "The Medium is the message" given by McLuhan. It was McLuhan who first spoke about technology & communication. This phrase has a deep impact on the

viewers, so artists made medium as well as technique the base of their creation to communicate that hold much impact than the subject itself. In the early times, artists prepared their mediums on their own. They prepared ground, sketched, traced, coloured, etc. themselves. Initially, Artists selected the theme, prepared primary sketches on the well smooth ground in reddish-brown ink with soft lines. The figures and shapes were later corrected and drawn by a bold dark line. A thin coat of pigment was applied to the uncorrected area. Once the master sketch was traced with the help of transparent dear skin. The Dear skin has since been replaced by Tracing paper placed on top of the sketch, the outline of which was being pierced. The stencil thus prepared, placed on a fresh ground of Vasli, black pigment had been passed through so the sketch could appear. The pigment was then blended and applied flat to the surface. Artists did not try to use any tone except the contrasting colour because artists had a trend to present minute details of different shapes. The floors, armours, arms, carpets, huge utensils are depicted with profuse embellishments. The three-dimensional effect of light and shade was given by two methods, either the darker colours were applied over the original colour or the shading pigment had been gradually mixed with the original pigment while it is wet. After the colouring and shading were completed again the outline of figures and shape had been high lightened by a darker tone to complete the painting. The golden highlight was the last step before burnishing.

“Gold highlights are the last step before burnishing. The burnishing process involves laying the miniature face down on a hard, smooth surface and gently and firmly stroking it with a polished piece of agate stone. Burnishing provides protective hardening and gives an overall unity of texture to the paintings.”⁵

Then beautiful ‘hashiyaas’ [borders] were made and the calligraphers were asked to add the text. The whole painting took a long period to be completed. The work had been done by a team of artists and took a long duration but if we take a look over the modern period; Mediums are on a large scale so the opportunities and possibilities are abandoned. Modern artists traditionally did not limit their palettes to colours only, they step towards phantasm as depicted in the paintings of Bimal Das Gupt.⁶

Modern Artists are more innovative in experimentation. Sometimes, they apply colours either with a spatula/brush or sometimes they cross the limit and apply colours with hands, directly onto the surface. They use various types of textures on Canvas, Board, or Walls. Again they mixed various elements like wax, stones, sands, etc. with colours themselves. Ramkumar mixed wax in oil colour. This technique is known as ‘Encaustic’.⁷ Artists also use Various techniques with one medium i.e. just water Colour can be used within Wash, Glazing, Alla Prima, Sponging, Variegated Wash, etc. Sometimes artists soak the colours with a sponge to give a special effect as Ramnath Pasricha did.⁸ Manohar Kaul in his series ‘Muse to moonlight’ tried to create the rough effect with the help of water Colour with less water. This technique is known as Dry Brushing.

“In the dry brush technique, a small amount of thick color is picked on a brush which is skimmed lightly over a dry painting surface”.⁹

Once, I visited ‘India Art Fair’ in Tyagraj Stadium, I found that Artist’s expressions are not limited to colours only but they created their artwork with broken tiles, stones, threads, pebbles or papers, etc. So Modern artists are regularly experimenting or we can say playing with flowing colours. “*Creativity is a gift that we are given and express instinctively as children. Without self-doubt or fear of rejection, the inner spirit sours, embracing new experiences wholeheartedly. Eager to learn and always willing to try, children approach everything like it was for the first time.*” observes Amy Jones. Certainly, Expressions in comparison to Subjects for Modern Artists are more important. If one medium could not support their feelings they select several mediums at one platform which is known as Mixed Media. Moreover, some artists are not expressing with colours they are approaching various materials e.g. Contemporary artist Wajid Khan is creating his figures and human faces with nails. Typically Modern Indian art consecutively shows the influence of Western styles but simultaneously it is not far from Indian themes and images. For example, M. F. Husain utilized a modified Cubist style to create his paintings. His horses, Human Figures, etc. had an impression of Cubistic forms in oil. Famous Artist Ramkumar

used the Impasto & Glazing Technique together in a single painting with the help of spatula.¹⁰ S. H. Raza's works were mainly abstracts in oil or acrylic with a use of very rich colours, abounding with icons from Indian cosmology and philosophy of life. Along with various experiments, Indian painters took interest in Graphics from the end of the 19th Century A.D. Etching, dry-point, aquatint, intaglio, lithography, oleography¹¹ etc. were used by many Indian artists. e.g. famous Painting entitled 'Whirlpool' by Krishna Reddy using Intaglio on Paper which shows his viscosity technique presenting unique abstract forms in flowing colours.

Another famous artist Benode Behari Mukherjee made his paintings inspired by Nature. He learned the art of landscaping from Japan. He used very simple and rational lines like the Japanese artists. These lines have Calligraphic quality. e.g. artwork entitled 'Medieval Saints'. Pollock, an artist from the United States who belonged to abstract expressionism, innovated a new technique of splatter and drip in the mid-1940s inspired by Japanese Zen Buddhist Painters of 15th Cen. So the 'Time' magazine nicknamed him 'Jack and the dripper'. Siqueiros, the Mexican social realist painter, pioneered a new technique of pouring paint directly onto the ground which was known as accidental painting. In this technique, artists spill colours on top of one another so that the colours could create various abstract forms. In the whole scenario, we found that though Modern Artists are using various western techniques with western attitudes they are confusing viewers.

"The controversy over Tradition vs Modernity is still on. I feel that by just labelling artworks after Indian philosophical and religious concepts one does not strengthen the aesthetic quality of the artwork. Not necessarily, anyway. It only confuses viewers who would not know how to respond to such works carrying Indian labels on Western methods, attitudes, and techniques. A work of art should recommend itself on the strength of its aesthetic qualities and not based on descriptions attached to it."¹²

Creativity is a gift for all artists through which they express instinctively as children without fear of rejection. Often, as artists move into adulthood, their intuitions are overshadowed by the pressures of the outside world. Over time, artists became stagnated and their creativity was blocked. So to break free from the shackles of self-induced limitations, the artists again broke the chains and dared to not only play with mediums, but they started to use their body parts like fingers, hands, legs, hairs, etc. for applying paint. Moreover, the artists used various types of ground i.e. canvas boards, walls, sheets, papers, clothes, etc. All these are traditional & common grounds but everyone will be surprised to know about a special surface to paint on i.e. human body. These types of paintings are famous not only in India but in other countries, too. To popularise the technique, 'Body Painting Festivals' held annually across the world, most notably the annual Australian Body Art Festival, In Italy & The Rabarama Skin Art Festival (held every year during the Summer and Autumn, with a tour in the major Italian cities), is a different event focused on the artistic side of body painting.

Conclusion

We can assure that modern painters even did not waste the time mixing the shades, they took the help of assistants as they believe that emotions can be disappeared within time if they spare their time in mixing colours.¹³ Along with many other techniques artists are also taking the help of e-resources for the creation of paintings. Various types of digital pads, i-Pads, computer screens along with a variety of applications and software like Corel, Adobe Fresca, Adobe Photoshop, Krita, Illustrator, Paintstorm, ibis Paint X, etc. which help the artists to shape their ideas with the help of mouse, i-pencil, stylus, iEDS stylus pen, etc. To conclude, we can say that global trends and techniques of paintings are big in numbers and completely based on artists' individualistic freestyle. Art is beyond the boundaries of walls and free to- 'How to think?', 'How to imagine?', 'How to fly?', and 'How to create?'.

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ART : YESTERDAY, TODAY AND TOMORROW

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Abstract

The last two years made the whole world almost paralyzed. The routine of life was completely changed. Socio-economical, Geographical, Cultural or Political each side was worried and fearful about the future. India was also making every efforts to get rid of this formidable time and to make reformist improvements for the Present and Future. We return to the forgotten roots, culture and tradition. Everyone was rushing to make the coming time pleasant by taking inspiration from their past days. This was a message that no Indian can touch the skyline of success by being detached from his eternal classical culture. This is the summary of the present research paper under which the researcher, while sharing own thoughts, has tried to draw everyone's attention towards the current state and situation of Art and also the reasons and their possible remedies, in the context of Past, Present and Future. To show the above mentioned state of Art, the researcher has raised the following points in this paper- Art and Tradition, Trends of following Western, Art and Technology, Marketing and True definition of Art, Artist and Beholder. To strengthened the present condition of Fine Arts we should make tremendous efforts to empower our traditional, classical and folk art. Hope this research paper will be helpful in providing new perspectives to the readers in this field.

Key Words - Moksha or Nirvana, Puranas, Chitrasutra, Nava Rasa, Trikal, Tantra, Swantasukhay, Rasa Srishta, Neelakurinji

The land enriched with the sovereign wealth like India which has been giving reason to the people from centuries to be proud of themselves. Today, we are discussing the dangers and challenges looming over the same India. Is it a matter of good fortune or is this a question of misfortune; is worth contemplating? The country India is famous for its Indian essence, integrity, diversity, tradition, art, culture, heritage, mythology, captivating natural panorama and thrilling seasons and its inexplicable mysteries. Knowing that the ascetic and the holy saints in the mysterious caves and vales with their deep meditation open the door of Salvation. This 'Moksha or Nirvana' i.e. Salvation is the only ultimate goal of the living entity. To achieve this goal, it is necessary to have a deep and subtle approach towards life. This vision cannot be achieved without knowing India and without knowing its essence. But the unnecessary trend of Indians towards the rapidly expanding westernization is today leading to the gradual elimination of the above mentioned characteristics of India. So, this matter seems more close to misfortune. The youth is getting attracted towards western civilization day by day just like Moth and Stars and both have the same end. The youth remains disinterested towards the ultimate goal of life. This frigidness is separating us from our culture.

Therefore, in this condition only Fine Arts become helpful in providing new energies and inspiration. This immortal trinity of Literature, Music and Art are the three most significant factors to keep human life cheerful and prosperous, on this the foundation of human life is laid down. The entire history of India; its Past, Present and Future rests on these pillars. The youth will have to accept the importance and need of this trinity forever. They should try to strengthen and enrich its foundation.

Sanskrit literature leads it towards eternal work by cultivating and purifying the human mind and soul. In the deep treasury of Sanskrit literature, such references are scattered everywhere in which the civilization and culture of India is directly visible. An era that is full of transformative references. The art of many provinces and its literature is scattered in our 'Puranas' and Hindu texts. *Puranas* are the sacred texts related to the Hindu mythology and philosophy. Its music that floods life with new vitality; music that is heard in every particle of nature; music that transforms dullness into brightness. The poetry that keeps changing its style with the ups and downs of life. Today the youth need to accept this truth and make commendable efforts towards securing the future from the dangers and challenges that will come.

In order to keep the vibrations of life indelible in our mind for a long time Indian artists have stamped their name on immovable rocks in the form of laborious, irresistible and unimaginable pictures of the world. Even before the invent of script, the language of pictures has been very easy, convenient and enjoyable for the common people and this fact has remained the same since ancient times till today. Art is considered to be the most revered, auspicious and graceful by connecting it to the spiritual existence. The symbols made on festivals and rituals are not only a mark of aesthetic sentiments but also the symbols of faith and belief of the masses. Appreciating the auspicious feeling of Painting, it is said in the '*Chitrasutra*'. *Chitrasutra* is a part of Vishnudharmottara Purana which deals with the art of paintings.

*"Kalanam Pravaram Chitram Dharmkamarthmokshdam.
Mangalyam Prathamam Hrytad Graheyatrpratishtitam."*⁽¹⁾ 10/48

It means that –

Dharma (religion), Artha (money), Kaam (mating), Moksha (salvation) the attainment is possible only through art. There is nothing more auspicious than making pictures (Paintings) at home.

World renowned leading artists such as Abanindranath Tagore, Nandlal Basu, Kshitindranath Majumdar, Hariharlal Merh, Ramgopal Vijayvargiya, K.G.Subramanyan, Jamini Roy, Ramkinkar Baij, ShailendraNath Dey have express their feeling with the unique dimensions of referring to this aspect of their culture. The world heritage sites like Ajanta, Ellora, Elephanta, Khajuraho, Karnak, Mahabalipuram, Sanchi, Bharhut and in addition the provinces like, Bengal, Bihar, Odisha, Rajasthan etc. elaborate art, architecture, sculpture and statues in the form of pillars, depict the background of the glorious history of India. Today, there is a need to make the youth aware and sensible to their Heritage, Tradition and Art. Spirituality that engraved in those hard rocks, where even a self-forgetful couple engaged in materialism is displayed as godlike ideal; where life rejoices and celebrates every moment. The hard and inanimate stone also becomes alive and sensitive and attains consciousness after experiencing the '*Nava Rasa*'. '*Nava Rasa*' are the nine human emotions of the Indian Aesthetic theory. All the similes of charm that can increase the beauty of all these creations are painted here. A fascinated art lover becomes bewildered and gaze at the life created here and approaching the incomprehensible and esoteric mysteries of philosophy of life, sacrifice the ego, simply being drenched in the melody of the divinity of India and goes on a journey to the '*Trikalas*' of the Incredible India. '*Trikalas*' mean three periods— the Present, Past and Future.

The educationists of Bengal school did the work of acquainting and motivating Indian artists with this art heritage. Even than the officers of the East India company tried their best to spread westernization in India but they could not change the soul of the Indians and in this episode of change, British art historian and writer E. B. Havell laid the foundation for the birth of an Era of transformation, known as the 'Renaissance Period'. He was the first to recognize the capabilities of Indian art and artists and by giving them a completely new vision, irrigated them with

a new essence. With Abanindranath, he started new trends in the field of art. The books of E. B. Havell such as **'The Ideals of Indian Art', 'Indian Architecture', 'Indian Sculpture and Painting, 'Essays on Indian Art, Industry & Education'** drew people's attention to Indian art and Sculpture.

It seems that the changing events of the Era becoming necessary even in the updated circumstances. Because the attraction of the youth towards western civilization is inclining them towards isolation towards the Indian Art. The prevailing style of Bengal School is slowly fading away. How many young artists are attracted to the influence of its mixed and soft splendour colours? How many artists fascinate and curious about the metaphysical meanings of the countless symbols of *'Tantra Kala'*, the mathematics of numbers and their justification, in which the mystery of the whole universe is contained? *'Tantra Kala'* means the secrets, systematic symbols, text, methods and theory of Hindu tradition. Artists like K.C.S. Panikkar, G.R. Santosh, Biren Dey, Raza, K.V. Haridasan, Sohan Qadri felt self-satisfaction towards knowing, understanding and portraying these mysteries.

Vinod Bharadwaj writes, "Today the west has declared the end of Art, that is the traditional canvas or sculpture is not considered the right means of expression. In such an almost anti-art environment it is not an easy task to distinguish one's own art expression."⁽²⁾ The proclamation of the boycott of antiquity is seen in the form of 'Isms' in Western Art. Where the use of innovative new 'Isms' one after the other has completely abandoned the traditional classical art. There is never equality of views only conflict and resistance. Here, is not the question of adopting innovation and experimentalism, but of abandoning and forgetting tradition. If we forgot our history or turn our backs, there will be nothing left in front of us as inspiration. The main goal of Indian artists, especially the revival artists, was to take inspiration from ancient art and paint it with complete originality by moulding it in a new flavour. Today, this originality is getting away from art. This is the main reason for today's scientific age.

While science has made its successful contribution in the field of technical arts but the field of Fine Arts has suffered losses due to it. New experiments are being done in this field. The artist no longer accepts the restriction of any medium. The doors of experiments are completely open for him. But care has to be taken that this freedom does not mislead the youth. Today, digital art is fascinating the youth very quickly. There are many opportunities for the youth in this field. But in future; will art be confined to the screen only? Will the work of drawing lines be done by only mechanical devices instead of hands? Will the criterion of satisfaction of mixing colours and adolescence of lines be decided by only instruments and tools? The justification of all these questions will definitely prove to be meaningful in the future if not in the Present Time. But in the last two years, as fast as technical changes have taken place in each and every field, this fact is presented to all of us. Increasing social distancing has reduced intimacy to a great extent. Online education has changed the relationship between teacher and learner. The lectures conducted between the teacher and the learner which were enriched by a cordial atmosphere, have become only formal. The language of education is also becoming technical and in the field of art it is presented as a question mark.

Eye to eye observation of a painting or sculpture has no comparison with merely looking at just the picture. As long as we does not have a heartfelt vision of the monuments, heritage site, art pilgrimages, then we will not be able to understand the hard work, dedication and experience of those art creators. In the Present circumstances the number of online exhibitions has increased but are these exhibitions able to give that aesthetic essence to the heart which can be obtained by attending art galleries and discussing art? In an issue of *'Kala Dirgha'* Ved Prakash Bharadwaj has focused the reader's attention towards these challenges and trends of art under the title ***'Kala Phir Bhi Rahegi'***⁽³⁾ where he has discussed in detail about New media, video art, digital art and Painting as well. The risk looming over painting are clearly visible. It is natural for the rapidly disappearing sensations to have an adverse effect on this field and in the extinction of sensations, the technical side has done the work of adding fuel to the fire. Participation in online exhibitions felt an alienation. Within the short time, we will not be able to enjoy the artworks freely as per our wish. We will not be able to touch the pzar excellence joy of art.

Today the importance of art is limited to professionalism only. But in this context, only the artist is guilty, this approach is one sided. Art galleries and patrons of art do not hesitate to promote Marketing. Therefore, Today the art has remained confined to the elite class.

In the art sector Marketing has given artists a different commercial perspective indicating the reach of Indian art market at that stage, where the artist has been turned into a Producer and the artworks into a Product. Market practice has become more important instead of art practice. Due to the need of money artists are encouraged to join other professions. This second option has also mislead the artist. Therefore the freedom and time that is required for the paintings is not easily available to the artists. Consequences, he is unable to make his contribution in the field of art. Artists need to be careful that the artwork doesn't become a mere product. From this point of view the role of a true taster or beholder of art becomes very important. One who judges an artwork not just by 'name' but on 'work'. Today, Marketing dominates art world, so that even good critics and reviewer of art have not been able to escape its influence. Art critic and writer Vinod Bharadwaj has run his writings on the novel 'Sepukku' from the warp-weft of the same sensibilities and reality of art market. In which he has exposed the very deep, bitter but true secrets of the art world. Knowing this the artist is immersed in serious contemplation for a moment.

For creating, understanding and seeing a good Art, three main requirements for mind and heart are: to be transparent, truthful and deeper. These are the essential qualities of the artist, the viewers and the critics. It should be the utmost duty of every artist to expand our unlimited capabilities and establish oneself with respect on the world stage. The cost of artwork has become synonymous with its significance and futility. Therefore, the attraction and enthusiasm of the audience towards art exhibitions are badly affecting. The number of people who understand art is decreasing. Due to this, artworks are being greatly affected too. To imbibe the mystery of the art, a subtle and far-sighted soul is needed. The foresight is a reflection of the deep soul of heart. Therefore, it is essential to be clean and transparent. It is very difficult and impossible to understand the essence of art without knowing the subjects like philosophy and literature. So the necessity of these subjects is unquestionable.

The present scenario is presenting the picture of future India. Surely, the art sector has kept itself stable in the midst of challenges. The rural areas which are the value source of folk art and symbols, is also seen in indifference towards art and the other side is that they are not able to accept the utility of their art. Here also the fact can't be denied that the artist needs enough money for a comfortable livelihood. In the art world, the artist can either become the owner of sovereign property overnight or even after living in poverty for whole life and can fulfil the phrase of '*swantasukhay i.e. self-sufficiency*'.

We have the examples of artists like Van Gogh who never considered art as an object of utility. While painting his final artwork, he ends his own life after realizing his purpose of coming to this earth, satisfying his lifelong longing. On the other hand, there was Raja Ravi Verma who, made inexpensive prints of his paintings and made them accessible to the common man, due to the high demand for his artworks. There is no doubt that Ravi Verma did commendable work by establishing a bridge between Indian and Western art under the circumstances. But here his art become craft or a product. Here is not the argument of opposition to India and the West, but of our attitude towards art. The purpose of artwork can be both aesthetic and useful. Only condition is that it should provide new direction to the society.

Painting is not something to be bought on the roads. Its testing requires a long time and an appreciative buyer. Paintings are created but how many paintings reach the art galleries and those reaches, may not necessarily do justice to the level of exhibition. Those who are actually of the level of performance, it is possible to remain unknown. It is also possible that access to big galleries like Delhi, Lucknow and Mumbai may not be convenient and easy for everyone. Therefore, there is also a need to think in this direction.

"In the absence of teaching an art, not only our present life journey has become unattractive, but we are also being deprived of the beauty of the creations created by the '*Rasa Srishta*' of our past."⁽⁴⁾ '*Rasa Srishta*' means creators of Art. In the harsh heat of years, the art world created by dissecting the rock shelters in the complete absence of mechanical equipment. Today, the youth need to go that way again. It is difficult to imagine that kind of hard practice in today's era because scientific achievements have eliminated physical labour to a great extent.

Scientific inventions are necessary but their scope should be limited. Fine Arts should be kept as far away from these areas as possible. Only then their pure form will be absorbed within the heart. Care has to be taken that pen and book should not remain just formal. To keep the mind active, efforts are needed to divert the youth towards creative work. In the race of marketing, artist who is capable of creating the unimaginable, should not become extinct.

Calling oneself an Artist only by blindly imitating the westernization or painted anything meaningless has to be stopped as Art. The background of becoming an artist requires intense attention and hard work. "There was a time when a child in the family expressed his desire to become an artist the parents were worried about how their life should go. Today, in accomplished homes, parents want to make their child an artist by employing expensive master. The artist is no longer a stroller, a drinker, an un-social element."⁽⁵⁾ The above lines of Vinod Bharadwaj have defined the artist. Years of practice is expected in the background of becoming an artist. Hard work, sacrifice, boldness and creativity is essential for a common man to awarded the title of an artist. The artist is not a mere botanical growing like a mushrooms, but a flower like 'Neelakuranji'. Whenever the youth will know this sense, then surely they will be able to be called '**A Real Artist**'. Neelakurinji is a rare flower that blossoms only once in twelve years.

The above analysis is certainly worrying but not pessimistic. Therefore, efforts should be made in the appropriate direction by consolidating the stores of new energy. Selected artists from among the majority have kept the art alive. Folk artist 'Bhuribai' received the Padma Shree award in the year 2021, which is giving her international recognition; calms anxiety. The enthusiasm of young artists is constantly filling up with new experiments, which will certainly never allow Art to be objectionable, neglectful and disgusting.

Suggestions & Conclusion

The art sector needs to be more strong and ambitious and some following efforts should be made in this regard——

- First of all, artists themselves have to come forward and make efforts to promote their art. Whatever be the medium, the initiate should be done as soon as possible.
- Today, street art is in vogue in the county and abroad. In India also, the government is running a campaign to beautify public places, walls, bridges etc. The work of their beautification should be done from local artists by paying appropriate amount. Due to this public interest will be awakened towards the art. So the beginning of a change in the scenario will be possible.
- The campaign for the protection of folk arts should be carried out in the form of projects in the local schools and colleges. Due to this both the students and the local people will be able to accept their usefulness and importance easily. This will prepare the background for the future artists.
- Under the future projects, the government should work to find the educated/uneducated artists hidden in the unknown places from every city, village, town, school and college. Also, if the government arranges sufficient funds to promote artists in the art sector, then they will be able to avoid turning to other business.
- Art camps and workshops should be organized free of cost in rural areas. So, that everyone can easily create their art. Therefore, with the help of these small organizations the work of artists will be come forward on a large scale.
- The influence of westernization has greatly encouraged the use of glass in architectural construction. Due to this there is a complete lack of sufficient space (wall) for painting. Therefore, on this side also we all need to focus that we should not destroy our future with our own hands.

If the above suggestions are implemented, then surely the commendable efforts made in this direction will be successful and people will not look at the art & paintings with apprehension.

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33

POETRY OF KAMALA DAS : A VOICE FOR INDIVIDUALITY AND SELF-IDENTITY

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Abstract

The modern feminist thought came into Indian English poetry with Kamala Das who emerged as a staunch rebel against the customary patriarchal arrangement in the Indian society. Her tone of writing is distinctly feminine and her perspective is utterly feminist and full of dissent. Her works in poetry include– “*Summer in Calcutta*” (1965), “*The Descendants*” (1967). “*The Old Playhouse and Other Poems*” (1973), “*Collected poems*” (1985) and “*Only Soul knows How to Sing*” (1996). Das’s poetry for the most part is autobiographical and confessional in nature. Her dissatisfaction and frustration in love, sex and marriage form the leitmotif of her verses. The present paper is an effort to throw light on the innermost passion for individuality and self-identity in the poetry of Kamala Das. The impression which Kamala Das’s poetry produces is one of a bold, ruthless honesty tearing passionately at conventional attitudes to reveal the quintessential woman within.

Literature is the best medium to express emotions and advocate ideas as it has a unique power of transcending all barriers of time and space. The manner in which it treats a particular theme and invests it with a universal meaning, binds the strangest of the people and the remotest of the places. It delineates the inner-life and subtle impersonal relationships of the characters in a subtle and sensible way. It records dreams and desires, fears and furies, facts and fiction in its minutest details to soothe and soften mankind in the hours of agony and anguish.

The Indo-Anglian women writers are mapping new heights today. They have a passion for individuality. Their protagonists are setting new trends in the society. Writers like Anita Desai, Shashi Deshpande, Manju Kapur, Shobha De, Kamla Das, Mamta Kalia, Imtiaz Dharkar, M. Silgado, Eunice de Souza and Smita Agarwal are firmly advocating individuality and self-identity through their writings. They vividly delineate the pains and sufferings of women in the country. They plead that sex exploitation and hypocrisy, traditional expectations of the family, obligations to society and snatching away of the individual freedom only results in identity crisis. They are not willing to tolerate any underhand dealings in the field of love and have no inhibitions in giving due place to sexuality and the demands of body.

The present paper is an effort to throw light on the innermost passion for individuality and self-identity in the poetry of Kamala Das. The woman has always been projected as secondary and inferior. The bias against her can be seen right away from the day of creation. It is said that God created man in his own image. The suggestion is that God is male. Further, it is said that God, after creating man, made woman from the rib of man. The suggestion is that man is created first, and woman is taken out of man. In other words, woman is secondary to man. Women’s

voices in literature have hardly been given due recognition and veneration by the men, and so, the modern woman has raised her voice against the atrocity and injustice done to her. At the close of the 20th century and the beginning of 21st century, much of women's writings are about individuality and self-identity. The new woman dares to pronounce her volitions and convictions.

It was mainly after the women's liberation movement of the late 1960s that the contemporary feminist ideology evolved and the female voice was given due attention. The modern feminist thought came into Indian English poetry with Kamala Das who emerged as a staunch rebel against the customary patriarchal arrangement in the Indian society. Her tone of writing is distinctly feminine and her perspective is utterly feminist and full of dissent. Her works in poetry include – "**Summer in Calcutta**" (1965), "**The Descendants**" (1967). "**The Old Playhouse and Other Poems**" (1973), "**Collected poems**" (1985) and "**Only Soul knows How to Sing**" (1996). Das's poetry for the most part is autobiographical and confessional in nature. Her dissatisfaction and frustration in love, sex and marriage form the leitmotif of her verses. As she herself reveals about the composition of some of her most favoured poems: '*I was disappointed in love. Wanted nothing but death*' ('Suicide'); '*I made up my mind to liberate myself from an old bond*' ('An Old Play House'); '*A terrible love affair in Calcutta*' ('In Love').

Das voices her anger over the oppressive demeanour of patriarchy on women in the Indian society. She finds that woman is treated by man as a mere sexual object or commodity meant for his carnal gratification. In a patriarchal system, a woman has no right to speak up her mind and express her feelings. Hers was a large joint family of conservative intellectuals. She received a negligible amount of formal education. She was not allowed to complete even her matriculation, and most unfortunately, marriage was forced on her before her sixteenth birthday by her autocratic father. It was the first crushing blow of patriarchy to an extraordinarily sensitive girl, just on the threshold of womanhood and her marriage proved an absolute failure. It was the failure of her marriage that compelled her to enter into extra-marital sexual relationships in search of the kind of love which her husband failed to give her. Her husband was a believer in sex as a matter of routine. On the contrary, Kamala Das believed in marriage as an emotional and spiritual bond, but her husband's coldness in this respect led her to feel acutely dissatisfied and discontented in life.

She was not only speaking but was also trying to break shackles of the age-old tradition of treating woman as sheer commodity. In a society which did not allow women to mention sex even among them, here was Kamala Das giving, in her poetry, an uninhibited expression to the full range of female experiences. She was talking of love, lust and sex, of physical body and its hungers, something which was bound to shock her society.

Kamala Das was essentially a poet of the modern Indian woman's ambivalence, portraying nakedly the modern Indian life and society. She has been evaluated by the critics as "**aggressively individualistic**"¹ and also has been thought of as "**distinctively feminine**"² whose poems present the dilemma of the modern Indian woman who tries to free herself sexually and domestically from the bondage sanctioned by the past.

It is quite natural for a human being to search for what one is deprived of. And this can be seen in the matter of Mrs. Das too. Her inner urge for individuality is scattered here and there in her rhymes. In the early age of sixteen, when her female body began to grow mature, her parents compelled her to marry a man whom she did not know very well. She was in a state of shock to see her bodily changes as she writes:

*"I was child, and later they
Told me I grew, for I became tall, my limbs
Swelled..... When
I asked for love, not knowing what else to ask
For, he drew a youth of sixteen into the
Bedroom and closed the door. He did not beat me
But my sad woman-body felt so beaten."*

- '*An Introduction*'

Such rough experiences sharpened her inner urge of individuality. It becomes clear when Iqbal Kaur, in an interview, asks Mrs. Das that why did her father marry her off when she was just fifteen? At this she replied that **“He had warned me that if I didn’t do well in Maths, he would marry me off. Unfortunately, I could never do well in Maths and hence I was married off as a punishment.”**³

It was a loveless, companionless marriage, more like a ‘dry toast’. Her husband left her free to choose her own company and occupy herself as best as she could. She describes her husband as a lecherous person, an oversexed one, having least or no emotional warmth at all. She had developed distaste for him because she found herself to be the Victim of a young man’s carnal hungers.

Marriage for her was altogether a painful and humiliating experience. Das’s treatment of love is mostly anti-erotic. Vinita Rajan puts it correctly when she says:

*“Her distaste for the erotic stems from her marriage and her terrors of adolescence, his inability to fathom the female body and its contradicting urges.”*⁴

Kamala Das suffers badly from identity crisis. She was displeased with the kind of social conditioning and gender stereotyping a woman is given since childhood. She feels that it is the gender discrimination and certain predetermined and male defined roles imposed on girls that construct her feminine identity. In the poem, ‘**An Introduction**’ she tells about such a bigoted gender based ‘categorization’ prevailing in the convention-ridden Indian Society-

*“Dress in sarees, be girl
Be wife, they said. Be embroiderer, be cook,
Be a quarreler with servants. Fit in. Oh,
Belong, cried the categorizers.”*

-‘**An Introduction**’

Her resentment against institutionalized marriage and its enforced cohabitation comes across sharply in a poem like ‘**Of Calcutta**’ in which she questions the very foundation of such unwilling alliances:

*“I was sent away, to protect a family’s
Honour, to save a few cowards, to defend some
Abstractions, sent to another city to be....
A relative’s wife a walkie talkie one to
Warm his bed at night.”*

These were a few causes which fired her passion aggressively for individuality and self-identity. All such obstacles resulted in her frustration, her revolution, her sensationalism and her out-spoken nature. Shibu Simon writes in a journal:

*“As a poet, Kamala Das responds sharply to the social and sometimes even political stimuli emanating from her immediate environment.”*⁵

Das records her despair, discomfiture and frustration in majority of her poems. She has used symbolic language and characters to express her inner pain. In ‘**Dance of the Eunuchs**’, the opening poem of “**Summer in Calcutta**”, she seems to have found an objective correlative in the eunuchs who represent a sheer contrast between the outwardly pretence of passion and joy and the inwardly vacuity of emotion, love and passion. The sense of sterility and loss of sensation symbolized by the eunuchs is reflective of suppressed desire and unfulfilled love of a woman in the poetess. This poem also represents the vacant ecstasy, unfulfilled love, suppressed desires of a woman and a gulf between the outer simulated passion and the inner sexual anesthesia or emotional drought within herself.

Mrs. Das finds her self-esteem bruised and her very soul flagellated by patriarchy. She begins to find her ‘woman-body’ repulsive, but she cannot discard or change it. She, therefore, decides to change her appearance and abandon sari in favour of shirt and trousers signifying convention and rebellion respectively:

*“Then I wore a shirt and my
Brother’s trousers, cut my hair short and ignored
My womanliness....”*

-‘An Introduction’

But tradition has its own readymade roles for the woman. As Harrex puts it, **“Many of Kamala Das’s poems epitomize the dilemma of the modern Indian Woman who attempts to free herself sexually and domestically, from role bondage sanctioned by the past.”**⁶

The dilemma in Das was compounded and intensified by the conflicting and inevitable roles that she had to play as a creative writer and as a wife/mother/daughter. The poetess finds herself divided between these roles, with her existence and her self fragmented. The inner frustration comes out when she expresses her feelings in her autobiographical poems. However, this estrangement helps her by making her able to identify the totality of individual existence. In the poems that celebrate love and lust she attempts to convert this loss into pure presence of joy.

Mrs. Das’s passion for individuality comes forth in her straight-forward spoken habit. She did not hesitate to talk about the matters which generally people feel a matter of privacy. She behaved manly to tackle such topics. Really, she was a courageous and significant poet who had learnt to ignore what people will think and say. She says:

“People think that the ideal woman is like a Hindi film heroine with a drought in her genitalia and over-moist eyes. But real women are different. We are courageous.”⁷

Known for her frank and outspoken explorations of female sexuality, her poems, which have evoked genuine interest among serious readers, are often a rebellion against the sexual self-denial which many cultures impose on their women. In her book **“The Female Eunuch”**, Greer argues that the fantasy stereotype created by man is nothing short of a castrated creature – a female eunuch. In her view she is ***“a sexual object.... a doll.... [she] absolutely must be young, her body, her flesh buoyant and she must not have a sexual organ.”***⁸

Women’s sexuality has often been shrouded in mystery and the poetess’s bold explorations in this direction have helped to strip the veil off the myth and mystery. On many occasions Mrs. Das declares that her vast ‘sexual hungers’ are a poetic strategy for affecting an awareness of women’s sexuality as it is and not as it has been made out to be. Greer says:

“For centuries women’s sexuality has been masked and deformed by most observers, and never more so than in our time.”⁹

Her approach about sensuality shows that she was a thorough investigator of all the sensuous feelings that a woman’s mind is capable of experiencing. This approach of hers is visible in a different shape in **‘The Looking Glass’**:

*“Getting a man to love you is easy
..... stand nude before the glass with him
So that he sees himself the stronger one
And believes it so, and you so much more
Softer, younger, lovelier.....
Gift him what makes you woman, the scent of
Long hair, the musk of sweat between the breasts,
The warm shock of menstrual blood, and all your
Endless female hungers.”*

In this poem the poetess seems to give directions to fellow women in the light of her own experiences. The speaker apparently tells a supposed audience of women about the ‘aggressive’ course of actions to be taken by

any woman who wants to derive satisfaction out of her own body. The speaker tells her audience that fullness is achieved only when a woman makes maximum use of her sex potentials.

Sex experience becomes aesthetic when it has any one or all of the correlates- intellectual, emotional and sensual, since what is aesthetic is artistic. But a vulgar representation of sex is not aesthetic. In a coherent piece of poem dealing with sex, obscenity evaporates and the residue is aesthetic experience. Moreover, through the organization of the subject matter into an aesthetic whole, it is the pleasure of existence that is celebrated. In the same way, Mrs. Das creates an inner world of her own which is shared by the reader and thus enables the reader also to celebrate the joy of being an individual. Here is one example of aesthetic and sensual beauty in the poem ‘**In Love**’:

“..... *When mouth on
Mouth, I lie, ignoring my poor
Moody mind, while pleasure
With deliberate gaiety
Trumpets harshly into the
Silence of the room.....”*

Reading such sensual poem excites the pleasure faculty of the female reader and helps her to realize her own identity. Sex, therefore, is a mode of knowing the self for women. The erotic energy released in sexual encounters may be the factor that helps her to carry on her search for identity.

In poems such as ‘**Summer in Calcutta**’, ‘**In Love**’, ‘**The Freaks**’ and ‘**The Wild Bougainvillae**’, although the speaker endeavours to convince herself of the presences, absences and transformations she sees in the burning sun and burning pyre, she feels that the world of objects and perceptions are separated by her own sensual approach. This awareness tempts her mind towards the desire to drown in sensuality which is the main force in ‘**Summer in Calcutta**’:

“.....*I drink and drink
Again, I am drunk
Yes but on the gold
Of suns. What noble
Venom now flows through
My veins”*

Generally in our Indian society, marriage becomes the license for sexual – relationship whether the female partner feels comfortable or not. The poetess expresses her anger towards this attitude about married life. She shows her irritation in the concluding lines of ‘**The Looking Glass**’ against the customs and traditions that a widow, a woman without her man, has to follow. She asks why a woman is condemned to a drab, colorless and destitute existence of enforced celibacy aimed at containing her sexuality:

“*Oh yes, getting
A man to love is easy, but living
Without him afterwards may have to be
Faced...
...Your
Body which once under his touch had gleamed
Like burnished brass, now drab and destitute.”*

-‘**The Looking Glass**’

Kamala Das was a versatile woman who had experimented with various forms of art – poetry, fiction, drama and painting. She tells Shobha Warriar in a 1996 Rediff interview, that it is difficult to remain a poet because, **“Poetry does not sell in this country.”**¹⁰ The poet’s adoption of varied genres of expressions has, however, contributed in large measure to her experience and imaginative enlargement.

As a poetess Kamala Das’s natural instincts always stirred her to achieve a higher position in Indian English Verse and to sustain the aesthetic and erotic beauty by giving it a new flavour by her own poetic craft. Her poetry is naturally Indian and by creating her own verse– universe, she has really enhanced the glory of Indian English literature at the national and International level. As Bruce King perceptively remarks:

“Kamala Das’s most remarkable achievement, however, is writing in Indian English. Often her vocabulary idioms, choice of verbs and some syntactical constructions are part of what has been termed the Indianisation of English. This is an accomplishment. It is important in the development of a national literature that writers free themselves from the linguistic standards of their colonizers and create a literature based on local speech; and this is especially important for women writers.”¹¹

Conclusion

Undoubtedly, Kamala Das was such a rebellious poet who left no stone unturned for the accomplishment of her poetic task and also to unravel the agonies of man–woman relationship of the modern world. Her poetic excellences can be seen in her realization of life’s predicaments and directness of expression. The impression which Kamala Das’s poetry produces is one of a bold, ruthless honesty tearing passionately at conventional attitudes to reveal the quintessential woman within. Many critics charge Kamala Das and her poetry obscene but what she has written is the reality of her life, and in many matters, of the most Indian women. She has poured a great part of wine of her life bottle into her verses. Everyone can sip it and feel her passion for individuality and self-identity.

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SATIRE ON CAPITALISM THROUGH SYMBOLISM IN ANIMAL FARM OF GEORGE ORWELL

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Abstract

This paper depicts the concept of satire on capitalism through symbolism in Animal Farm of George Orwell. The main aim of the writer in this novel was to present The Russian Revolution occurred in 1917. It was against the government policy of totalitarianism. In short, Manor Farm is a model of Russia, and old major is Karl Marx. Napoleon is symbol of Joseph Stalin, snowball is of Leon Trotsky. Mr. Jones is Tzar Nicholas II. As Animals were living the life of hungry and poverty so the condition of the Russian people was same during the reign of Nicholas Tzar II. This was the basic reason that people of Russia revolted against Tzar and they removed him like Mr. Jones in Animal Farm. George Orwell's Animal Farm is a very sharp satire on human revolutions. In the name of animalism how selfish and greedy pigs get out Mr. Jones to be dictators of the farm. They get out those pigs also who wish well for animals. When corrupt leaders attain absolute power, they forget the ideals of revolution and begin to exploit their followers. In the name of Animals, George Orwell has exposed the ugly reality of our corrupt leaders. It is right to say that Orwell's Animal Farm is more about men than animals that presents the ugly face of society. Thus, Animal Farm is a bitter satire on Russian revolution due to capitalism.

It is very true that literature is the mirror of society and no writer can escape from the presentation of characteristics of his contemporary age. He is bound to focus the problems that exist during his period and not only write them but also fry to present solution for it. George Orwell is one of those writers who aimed at the depiction of social and political changes of their time in their writings. The Literary journey of George Orwell took place between 1933 and 1949. These sixteen years of his writing had witnessed a great deal of political and social changes in his Contemporary society. After First World War, people realized the demerits of capitalism. It was noted that more than one million youth had become unemployed. Those unemployed youth had begun to have a class bitterness against capitalism. The decline of capitalism caused the growth of socialism.

Objectives of this study are set to use political symbolism to readers and to expose the exploitation of the lower class society by dictators in the world through literature.

George Orwell's real name was Eric Blair. He was born in Motihari, Bengal, India on 25 June 1903. Then, It was a British Colony in India. At that time, his father, Richard, was working as an officer in the Opium Department of the Civil Services. When he was one year old, his mother Ida, brought him to England. He was very happy at Eton. In an event, during his time at the school, George had made lifetime friendship with a number of future British intellectuals. After finishing his studies at Eton, he had no chance of getting scholarship for university education and

his family's means being insufficient to pay his tuition; he had no option, but to join Indian Imperial Police in Burma. He worked there from 1922 to 1927. After that, he had resigned from the service because it did not suit to his nature and he had grown to hate imperialism. He did not hide his hate in his first novel "**Burmese Days**", which was published in 1934. In 1933, he adopted the pen name "**George Orwell**". George Orwell was very keen to establish himself as one of the great writer in the society. After his return to London from North England, he married Eileen O' Shaughnessy in the summer of 1936. During that time, a civil war in Spain against the fascists was going on. George Orwell wrote homage to Catalonia in 1938 about his experiences in the Spanish civil war. He tried to earn his livelihood from the writing work. But despite his best efforts, he could not save his wife. She had died of a minor operation. In 1949, he married again with Sonai Browell. She was an editorial assistant in "**Horizon**". It was a literary periodical. George Orwell had contributed to that periodical a lot. The second marriage of George Orwell had opened a new gate of opportunity for him and inspired him to look into future. In 1949, he wrote a novel which was published under the title '**1984**'. He began to write a book on Conrad. But his plan of writing that book could not be completed. He fell seriously ill. He planned to go to Switzerland for medical aid but on 21st January 1950, he became a victim of hemorrhage and within few hours, he had died. After his death, he was buried in accordance with the Anglican rite, in All Saints' churchyard with simple epitaph- "**Here lies Eric Arthur Blair, born June 25th 1903, died January 21st 1950.**"

George Orwell has been considered as one of the most outstanding satirist of modern age. He is considered one of the most successful political satirist of English literature along with Swift and Gold Smith. If we go through his novels deeply, we find that his novels show that his great literary qualities are revealed through his political satires only. His "**Animal farm**" is the most successful and effective political satire of English literature. He wrote the story of animals to present the evils of Soviet political methods and policies. Animal Farm was written to criticize totalitarianism regime particularly Stalin's policies in Russia. George Orwell has presented the evils of totalitarianism as he found that modern world was moving in an age of totalitarian dictatorship. He advises the intellectuals that they should understand their place in this regard. However, the novels of George Orwell are a warning against the dangers and evils of totalitarianism. Certainly Animal farm is satire of the Russian Revolution and the Communist Regime. Therefore, it is full symbolism, the characters of the book resemble with characters of the revolution.

Animal farm was published in 1945. It is the most successful novel of George Orwell. It was completed in 1944; but all the publishers of England had refused to publish it because it was the mocking allegory of political ups and downs of Russia. It was a powerful and bitter satire against the Russian Revolution.

The story of the novel starts with the Revolt of animals in the farm against men. In the very beginning of the novel, we hear old major who tells the animals how they are exploited at the hands of men. Jones, the owner of the farm generally beats them unnecessarily. Old major asks animals to revolt against Jones, who is the symbol of tyranny. Three days after his speech old major dies and animals are greatly shocked at his death. But the thoughts and views of old major have influenced them very much. Napoleon and Snowball take the responsibility to arrange the thoughts into a system. They name the system 'Animalism'. Later on we observe that a revolt against Jones takes place and it proves to be a successful revolution. Jones is expelled and animals enjoy the freedom. How animals have two leaders under whom the animals Show their faith. Napoleon and Snowball become two leading faces of the farm. Napoleon is very ambitious but Snowball never likes to disobey old major. Any How, Napoleon decides to drive away Snowball from the farm and he gets success in his plan at the issue of windmill for Expulsion of Snowball, he uses his dogs. Now Napoleon becomes the sole leader of the farm. He overpowers the farm as a tyrant. By and by, he violates all the principles of Animalism. He starts to lead luxurious life. Under his rule, pigs and dogs become more and more rich. He continues criticize Snowball in order to reduce his influence on animals. Squealer always tries to convince animals that Napoleon is the true follower of old Major. During the course of time, animals have to face two major mishappenings, i.e., destruction of Windmill by storm and attack of Frederick resulting redestruction of windmill. Napoleon appoints Whymper as the mediator between the animals and men. Later on, he imitates Jones in the ways of life. During the construction of windmill, when Boxer becomes the victim

of an accident and injured badly, he sends him to the butcher's house instead of sending him to hospital for treatment. Benjamin, the donkey, discloses the fact before that Boxer was sent to the butcher's house. In the last chapter, the readers note that the Napoleon and his followers in the form of pigs and dogs have become rich while other animals are leading the lives of scarcity and sufferings. Napoleon gives up all traditions, Even he converts the name and flag of the farm. George Orwell presents all the historical events through an allegory. He gives us the real information of Russian politics. He tells us how the people of Russia revolted against the tyranny of Nicholas II. Revolutionists declare that they are follower of Karl Marx. Stalin and Trotsky arrange the thoughts of Karl Marx and gave a system that is known as 'Communism'. In order to overpower Russia, Stalin uses his power to reduce the influence of Trotsky. After the exit of Trotsky, Stalin starts to overpower the country with his tyrannical ways. The period of exploitation of common man again appeared, yet the communists tried to explain that, they are providing proper aid to the common man. In the story of Animal Farm, the writer makes us familiar with the Russian history since the October Revolution of 1917. The seven commandments of the animal farm are the symbolic presentation of the thoughts of Karl Marx; '**All the animals are equal**' is the allegorical commandment which purposes at the equality of human beings. Karl Marx strictly opposed the luxuries of life and laid emphasis on the simplicity of life. The novelist points out the commandments that "**No animal shall wear clothes, no animal shall sleep in beds and no animal shall drink alcohol.**"

In order to explain allegorical impression, the author says very humourously that old Major calls all the animals comrades and later on all the animals began to call one another comrades. '**Comrade**' is a term that was used by Karl Marx. It stands for equality. Thus, the author tries to convince the readers that Animalism means Communism and Animal Farm is outwardly the story of animals and inwardly the story of Communists. The novelist adds the allegorical element deliberately. Thus, all the incidents of the novel are the historical events of Russian revolution. Thus Orwell's Animal farm is a satire of the Russian Revolution and the communist regime.

The novel, Animal farm has the quality of an allegory. It is a symbolic description of problems of society, Element of symbolism plays a very significant role in the story of Animal farm. If we extract the aspect of symbolism from the novel, the story of the novel is remained as fable and the subject to the amusement and entertainment of children only. In fact the story of this novel is an attack on the communism of Russia that was ruled under the dictatorship of Stalin. The novelist is basically a political thinker and writer. He believes in the theories of socialism. He opposes capitalism also. But it does not mean that the novel symbolizes only the Russian model of Communism. Infact, it is the story of every Country or society after achievement of freedom through Revolution. It is a moving comment on man's constant compromise with truth. George Orwell presents a general fact that every revolution aims at the removal of tyranny of the government. But after the success, the Revolutionaries also become tyrants and they imitate the policies of the former government. It is the biography of every revolution. Thus, the story of 'Animal Farm' also goes to the same direction.

It appears that George Orwell is in expert of the presentation of symbolism. The story of the novel begins from the period of the Czar Nicholas II. The people of Russia were disconnected in his regime. Mr. Jones represents Czar Nicholas. Later on, People of Russia Revolted against Czar. After Expulsion of Czar, Lenin a disciple of Karl Marx became the first president of the new regime of Russia. Thus old major represents Karl Marx and Lenin. The death of the Lenin created a bitter struggle of power between Stalin and Trotsky. In the novel Napoleon and snowball represents Stalin and Trotsky respectively.

As Communist say that communism was the result of the struggle that was carried on against the exploitation of the subjects at the hands of the rulers. The principles of Communism were based on the thoughts of Karl Marx, who was a great political thinker. In 'Animal farm', George Orwell presents Karl Marx as old major. After the death of old major, his thoughts are formulated into seven commandments of the farm. All the animals decide not to break any of the commandments. Karl Marx laid emphasis on the fact that the society had been divided between exploited and the exploiters. In the story of the novel, all the animals are united at the time of revolution. The revolution rescued in the expulsion of Jones from the farm. After the revolution, is Russia, the revolutionaries

decided to establish a new world that might not be the imitation of the former rulers. Animals also converted the name of the farm. In order to bring equality to the farm, they declare that all the animals are equal. After the Revolution of Russia, Stalin and Trotsky become leaders of the Revolutionaries. Stalin wanted to dominate the country but Trotsky was the hurdle on his way. So, Stalin had driven him away of the country by making a Conspiracy against him. Similarly, in the story of the novel also, Napoleon and snowball, who are the symbols of Stalin and Trotsky, become the leaders of animals after revolution. But Napoleon who stands for Stalin had a secret desire to overpower the rest of the animals. He adopts an illegal way to drive away snowball from the farm. Snowball disappears forever and Napoleon becomes sole leader of the form. Though Trotsky did not interfere with Stalin, but latter continued to condemn him. He also declares that Trotsky had been anti-communist. He spreads humor that Trotsky was a traitor. The novelist does not ignore this fact and Napoleon proves that Snowball has never been well-wisher of animals and he was the secret agent of Jones. Squealer is also a very important character of the novel who succeeds convincing animals and get them influenced. He is very shrewd and cunning. He seldom cares for the welfare of animals. He always remains busy in proving that his master Napoleon always believes in the theories of Animalism. He defends other pigs who violate the commandments. He represents Dr. Goebbels, Hitler's minister of propagandas. Dr. Geobbles was of opinion that if a lie was repeated hundred times, it passed to truth.

Besides this George Orwell has a very keen desire or presenting the incidents of pre-revolution and post-revolution in a very humorous manner. Karl Marx had strictly opposed the luxuries of capitalists. He asked his followers not to use those luxuries. Similarly, the old major suggests that the animals should not smoke or drink alcohol. Karl Marx was of opinion that existence of communism was not possible in the presence of capitalism. Therefore, he put emphasis on the expulsion of capitalism from the society. Old major also suggests animals that they should treat human beings as their enemies. It was their very first duty to drive away human beings from the animal's society. Thus besides Major; Stalin, Trotsky and Dr. Geobbles are very personalities, who have been symbolized as Napolean, snowball and squealer respectively. Thus the novelist has produced the real story of revolution of Russia is Animal farm.

After the expulsion of Jones from the farm, animals decide to write seven commandments on the wall of the farm. These commandments have great importance because the novelist has tried to fuse the theories of Karl Marx into them in "Symbolic Manner". The first commandment that reads "**whatever goes upon two legs is enemy**". Stands for the general principle of Karl Marx i.e. Capitalists remain in the society, the establishment of communism is not possible. Second commandment says that "**whatever goes upon four legs or has wings is friend**", symbolizes the fact that all the poverty stricken people should be united. The next three commandments, in which animals are asked not to wear cloths, not to sleep in bed and not to drink alcohol show that communists should forgo their ambitions to enjoy the luxuries of life. The last two commandments, that put emphasize on the equality of animals, also deal with the idea of the decline of the devil inequality among the Communists. After the revolution of Russia, Stalin who was its ruler, showed his firm faith in communism. But later on, he violated all the principles laid by Karl Marx and Lenin. He followed capitalists for exploiting Middle classes and lower classes. People marked no difference between the policies of Stalin and those of capitalists. The novelist presents this fact in a symbolic of manner. He tells his readers that Napoleon and other pigs have started wearing Clothes and Sleeping on beds. They also started taking wine. In order to avoid criticism, they present a very weak logic. They add few words to the commandments to prove that they still have their faith in Animalism. But this attempt does in vain because animals know the truth.

The episode of windmill of the novel is the most interesting and significant episode of the novel. The project of windmill is also symbolic. The project is introduced by snowball in the beginning, but Napoleon, opposes it by saying that food as our the most urgent need. Snowball is of the view that the project of windmill will be very beneficial for animals, but he is driven away by Napoleon from the farm. Later on Napoleon introduced the same project of windmill to the animals. Windmill is constructed by the hard labour of animals. But a storm destroys.

Napoleon puts the responsibility of the ruins of windmill into Snowball. Anyhow, the animals do not lose their heart and decide to reconstruct the windmill, but again, at the final stage of the construction of Windmill, Frederick and his men attack the farm and destroy the windmill.

The project of windmill stands for the economic plans of Russia. In other words, it reminds us of “**The first five years plan (1927-32)**” that aimed at the establishment of industries and factories. It was introduced by Trotsky. After his exile, Stalin tried to formulate the plan. It was hoped that Russia will progress under that plan. Frederick’s attack on the farm stands for the Hitler’s attack on Russia. That attack had destroyed the economic and industrial progress of Russia. It was the great loss for Russia, but Stalin ordered to celebrate the victory because of psychological need of that time.

Apart from major characters, George Orwell presented minor characters symbolically Boxer, a hard worker, stands for Alexi Stakhanove, a Russian Miner, who always exceeded his prescribed quota of work, Benjamin stands for intellectual class of Russia, who was not affected by the revolution, Mollie stands for middle and working classes which have no interest in a life which interferes with their luxuries. The character of Moses stands for Church or religion. She usually talks of about sugar candy mountains, that is the symbol of unseen world of the religion. She leaves farm after expulsion of Jones. It indicated that communists had denied to give recognition to any religion. But after sometime Moses returns to farm, It indicates the action of Stalin for establishment of Church in Russia.

Conclusion

Orwell being a dreamer and idealist wants to evolve a society which may be conducive to the welfare of an ordinary man. In his age, capitalism, colonialism and socialism were the chief political ideologies taking over the world. Capitalism was unacceptable to him, because of its being exploitative. In view of above discussion, it is clear that ‘Animal farm’ is a symbolic story of the decline and development of Russian policies. George Orwell has woven the incidents in such a manner that it seems to be biography of every Country which has got a freedom after revolution. The novelist conveys the message through Napoleon that power corrupts the ruler. At the end of the novel, the Novelist remarks how pigs (communists) and human beings (capitalists) have become one regarding their policies and ways of life. Thus Animal Farm is a great Satire on Russian Revolution.

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A STUDY OF ABNORMAL BEHAVIOUR OF YANK IN THE HAIRY APE

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Abstract

In this tragedy play 'The Hairy Ape', Eugene O'Neill raises his voice against bonds and limitations imposed upon the labourers. The fire of the furnace continues to burn at the cost of human life. A lot of economic progress has been made so far and the labourers pay a heavy price for it. The gap between capitalists and labourers continues to grow and the labourers tolerate the burden of debts. The artist asks the question – Who is framing the economic structure? Unfortunately the labourers continue to work hard in the industries and various goods are produced in the name of new civilization. There is no denying the fact that Eugene O'Neill has sympathy for the miserable labourers. Eugene O'Neill is interested in the problems of labour politics.

In *The Hairy Ape* Eugene O'Neill describes the gap that exists between Haves and Have-Nots. Due to industrial growth a large number of people remain frustrated. At times they are conscious of their work and yet fail to lead a life of respect. For example Yank works hard on the ship and continues to struggle for a life of dignity. Regarding man's struggle with his fate Eugene O'Neill remarks :

"The Hairy Ape was propaganda in the sense that it was a symbol of man, who has lost his old harmony with nature, the harmony which he used to have as an animal and had not yet acquired in a spiritual way. Thus not being able to find it on earth nor in heaven, he's in the middle, trying to make peace ... Yank can't go forward, and so he tries to go back. This is what his shaking hands with the gorilla meant. But he can't go back to 'belonging' either. The gorilla kills him. The subject here is same ancient one that always was and always will be the one subject for drama, and that is man and his struggle with his own fate. The struggle used to be with the gods, but is now with himself, his own past, his attempt 'to belong'."

O'Neill asks the people to think of a few questions such as – Could Yank identify himself with other labourers? Does he possess the dignity of a human being? How does he feel when he fails to move forward? Why does he move back in a helpless mood? How tense does he feel when his self is shattered by Mildred? Does he get peace in the primitive stage? Who is responsible for his mental agony? Is he not the representative of other labourers? Well, many labourers work hard in different spheres of life and feel tense due to lack of dignity. Nobody is prepared to speak sweet and consoling words to them and hence they find themselves lost and neglected.

Yank has worked very hard on the ship and hence identifies himself with it. He has full faith in the dignity of work. At times he is proud of his physical strength. As he works regularly he wants to be loved. He has identified himself with steel. But Paddy hopes to meet an imaginative girl in Canada to settle a home for himself. For Yank this is nonsense as this ship is only home for people like him :

“Shut up, yuh lousy Boop’ where d’yuh git dat tripe? Home? Home. Hell! I’ll make a home for yuh! I’ll knock yuh dead. Home!! T’hell with home! Where d’yuh get dat trpe? What d’yuh want with home?”

Here the conflict is clear between settled life of home and adventurous life of ship. These people drink wine and never think of abstract ethics. They observe the same sky and water every day and feel proud of their work. However, they are attached with the ship. As a follower of Karl Marx, Eugene O’Neill uses the term ‘comrades’. A few labourers think that home is meant for peace and joy. But Yank regards home as hell and remains attracted to the ship. These days they do not think of God and fate. At heart they feel hatred for the capitalists. Through Yank Eugene O’Neill satirizes exploitation and tyranny. Like Galsworthy and Arthur Miller, the gap between labourers and capitalists has been depicted in this tragedy. The capitalists earn huge profits with business and ignore the interests of the labourers. Naturally the labourers are not satisfied with minimum wages. As a result they do minimum labour for maximum wages. The labourers doubt the intentions of the capitalists – as they will get nothing in case of death? They continue to work hard for thirty days and then get little wages and no part of profit. In a selfish mood the capitalist tells the labourer – If there is no profit in the factory, he will remain hungry and unemployed. As there were no proper laws in the times of Eugene O’Neill, the labourers worked hard in the factories for survival. Many socialists described this problem in their speeches and works. G.B. Shaw supported democratic socialism and the theory – Means of production should be shared by all. Let financial assistance be given to all without consideration of caste and colour. Karl Marx hoped for the new economic conditions and wise planning of proletariats. However, the capitalists become stronger than before. The labourers of the world did not unite as Karl Marx expected. The forecast of Karl Marx did not materialize though the labourers became conscious of their conditions and force. O’Neill observed the miseries of labaourers and supported their cause in this tragedy.

There is no denying the fact that Eugene O’Neill has sympathy for the miserable labourers. They identify themselves with the ship. Quite often they feel tired with work. Due to lack of education they lead a life of confusion and illusion. As Yank has worked hard on the ship, he does not think of any other sphere except that of the ship. They have no correct idea of the pleasures of home. Long supports the view of Yank :

“Listen ’ere. Comrades! Yank ’ere is right. ‘E says this ’ere stinkin ’ship is our ’ome. And’e says as ’ome is ’ell and’e’s right! This is e’ll. We live in ’ell, comrades – and right enough we’ll die in it.”

Excessive work makes them feel that life is hell. They have no vision of life. Just they live like animals and slaves. Long clearly says :

“They dragged us down ’till we’re on’y wages slaves in the bowels of bloody ship, sweatin’, burin’ up, eatin’ coal dust! Hit’s them’s ter blame – the damned capitalist class.”

They feel that dust is their fate. How can they think of life beyond dust and coal? Unfortunately Yank feels himself to be superior to the capitalists. He feels free on the ship as he does not know the details of business management and the results of industrialization. Naturally the capitalists are worried of their profits and lead tense life:

“We’re better men dan dey are. Ain’t we? Sure! One of us guys could clean up de whole mob wit one mit. Put one of ’em down here for one watch in de stokehole. What’d happen? Dey’d carry him off on a stretcher. Dem boids don’t amount ’to nothin’. Dey’re just baggages. Who makes dis old tub run? Ain’t it us guys? Well den, we belong don’t we? We belong and dey don’t, dat’s all. (A loud chorus of approval. Yank goes on) As for dis bein hell – aw, nuts! You lost your noive, dat’s what. Dis is a man’s job, get me? It belongs. It runs dis tub. No stiffs need apply. But yuh’re a stiff, see?”

Actually Yank does not know that he survives in fool’s paradise. The ship belongs to the capitalist as the latter controls the whole socio-economic and ethico-political structure. In *The Apple Cart* G.B. Shaw asserts that money controls administration as well as the Parliamentary system. How can a labourer control the political system? Perhaps Karl Marx never thought of the International trade that gives profits to the capitalists. The economic conditions changed in the world. The roots of capitalism became strong now and people like Long and Yank had

no voice in the economic system. When such people raised their voice, they were thrown out and hence proved worthless. What could they do as jobless human beings? Naturally their physical strength failed to help them in the prison.

Here Paddy remembers the past, when the labourers enjoyed working on the ship. At times they identified themselves with the sea. They hardly felt bitter towards their masters :

“I was them days a ship was part of the sea, and a man was part of a ship, and the sea joined all together and made it one. (Scornfully) It is one wid this you’d be, Yank black smoke from the funnels smudging the sea, smudging the decks – the blood engines pounding and throbbing and shaking wid devil a sight of sun or breath or clean air – choking out lungs wid coast dust – breaking our backs and hearts in the hell of the stokehole – feeding the bloody furnace – feeding our lives along wid the coal, I’m thinking – caged in by steel from a sight of the sky like bloody apes in the zoo! (With a harsh laugh) Ho-ho, devil mend you! Is it to belong to that you’re wishing? Is it a flesh and bloodwheel of the engines you’d be?”

Eugene O’Neill observed that the labourers are compelled to work like animals. They hardly feel that they have human instincts. They become part of the ‘burning furnace’ or floating ship. They die when their lungs get choked with the dust of industries. They find themselves caged in the steel plants and death reaches them there. Who can change this system? When will this struggle between men and machines end?

The economic scenario has worsened today as capitalists have become cunning. They have no sympathy for the labourers even today. They have to work hard and survive in unhealthy conditions in the slums. Nobody thinks of their physical comforts. Yank aptly says :

“... Aw hell, dat’s all a dope dream! Hittin de pipe of de past, dat’s what he’s doin’. He’s old and don’t belong no more. But me. I’m in de pink! I move wit it! It, get me! I mean de ting dat’s de guts of all dis ... He can’t breach and swallow coal dust, but I kin, see? Dat’s fresh air for me! Dat’s food for me! I’m now, get me? Hell in de stokehole? Sure! It takes a man to work in hell. Hell sure dat’s my fav’rite climate. I eat it up! I git fat on it! It makes me hot ...”

“I’m de end! I’m de start! I start somep’n and de woild moves! It – dat’s me! – de new dat’s moiderin’ de old! I am de ting in coal dat makes it boin; I’m steam and oil for de engines; I’m de ting in noise dat makes yuh hear it; I’m smoke and express train and streamers and factory whistles; I’m de ting in gold dat makes it money! And I’m what makes iron into steel! Steel, dat stands for de whole ting! And I’m steel – steel – steel! I’m de muscles in steel de punch behind it.”

He feels mentally shattered when he faces bitter realities of life. All his hopes are shattered by Paddy and Mildred. Since Mildred’s aunt hates deformity, she fails to do anything for the poor labourers. It is true that Mildred wants to do useful works for the Have-Nots. But she fails to accept the bitter realities of life. Dark side of life is intolerable to her. She does not know that the labourers work in dirty situations. They have to ignore the decencies of life as they identify themselves with engines and other machines. Basically she is not acquainted with complexities of industrial world. As a result she fails to be sincere towards them. But the dramatist describes positive as well as negative aspects of life. There is no denying the truth that he hopes for change. Mildred has every desire to help them as she expresses her sincerity :

“Please do not mock at my attempts to discover how the other half lives. Give me credit for some sort of groping sincerity in that at least. I would like to help them. I would like to be some use in the world. Is it my fault I don’t know how? I would like to be sincere, to touch life somewhere.(With weary bitterness). But I’m afraid I have neither the vitality nor integrity. All that was burn out in our stock before I was born.”

Due to lack of vitality and integrity she becomes the cause of agony of Yank. Unconsciously she passes the bitter remark. Yet she admits :

“... then father keeping those home fires burning, making more millions – and little me at the tail-end of it all. I’m a waste product in the Bessmer process – like the millions or rather, I inherit the acquired trait

of the by-product, wealth but none of the energy, none of the strength of the steel that made it. I am sired by gold and damned by it, as they say at the race track – damned in more ways than one.”

She does not possess the physical strength that the labourers possess. She frankly admits that she represents the by-product of energy i.e. wealth. As she has not been near the machines. She is shocked seeing Yank in the stokehole. Naturally she is ignorant of the ‘shameless’ working conditions of shipmen. All of a sudden she cries – ‘Oh’, the filthy beast!’ It is intolerable for him and the bitter remark shatters his nerves. She fails to tolerate his sight and the reaction is terrible :

“As she looks at the gorilla face, as his eyes bore into hers, she utters a low, choking cry and shrinks away from him, putting both hands up before her eyes to shut out the sight of his face, to protect her own. This startles Yank to a reaction. His mouth falls open, his eyes grow bewildered.”

The artist is well acquainted with the results of Industrial Revolution in U.S.A. Many labourers survived in the world of dreams. The industries gave them only bread to live. Their life was merely mechanical and dull. Money was the basis of industrial growth and power was needed to run the industries. The American capitalists were conscious of the rights of the labourers and thought of selfish gains and progress. The labourers boasted their power of labour. Yet they were not accepted as noble citizens of the country. However, they were parts of American economy. Who could ignore the power of steel in the industrial world?

Margaret Loftus Ranald admits that Eugene O’Neill is interested in the problems of labour politics. He asks – Who is responsible for the burning of the inferno? Who is responsible for the brutal approach of capitalists? Will there be an end of this ugliness? She illustrates the aim of the artist :

“He develops further his interest in labour politics, and even more importantly, his commitment to expressionistic total theatre. This time he documents the downward spiral of a white man. The fellowship of the fore-castle in the S.S. ‘Glencairn’ series now becomes a dance of the damned, imprisoned in an inferno, sleeping in a crowded steel-barred space like a prison cage for Neander than man, dehumanized by the ship-owners and big business. Much the same pre-castle cast from the Glencairn is to be found here – the white human race in microcosm – but the unifying force is engines, steel and coal. The filth of the stokehole has supplanted the sea’s cleansing, uplifting power while the Irishman’s romantic remembrance of sailing ships is ridiculed by these slaves to machines the aptly named Yank is the leader of those who feed the engines in a respective,.. Trotesque, infernal parody of brutal intercourse.”

Margaret Loftus Ranald aptly says that the labourers didn’t know the effects of Industrial Revolution. They failed to plan for new future. They did not know the causes of economic anarchy and hence failed to take proper steps against tyrants. Like Paddy, Long and Yank they felt demoralized. Generally the behaviour of matters destroyed their vigour and zeal. Here Yank’s sense of belonging is deeply wounded with the remark of Mildred. Margaret Loftus Ranald remarks :

“Yank represents the unthinking, voiceless working class, unquestioning of their lot, perceiving themselves as the first moving principle, while Long the typical labor agitator, spouts anarchistic clichés, but does nothing. It is Yank’s demoralizing confrontation with the bored, bread-out young society woman. Mildred, that – destroys him psychologically, leading him to question both himself and society.”

Labourers like Paddy, Long etc. accept their fate and never analyze the working of capitalists. Just they obey the orders of the masters and never ask questions about their conditions. But Yank dares to ask questions about the system and consequently suffers.

The capitalists worship Christ and offer prayers in the church on Sunday. But they have no mercy for labourers. As a result they compelled them to lead a gloomy life. A rational question arises – Who is a real Hairy Ape – the labourers or the masters?

“You heard me. And din I seen youse lookin’ at somep’n and I thought he’d sneaked down to come up in back of me and I hoped round to knock him died wit de shovel. And dere she was wit de light on her! Christ yuh could a pushed me very with a finger! I was scared, get me? Sure! I thought she was a ghost, see? She was all in white like day wrap around stiffs. You see her. Kin yuh blame me? She did’nt belong, dat’s what.”

After listening the bitter remark of Mildred, Yank becomes tense. Only revenge exists in his mind now. His bitterness proves to be his own enemy as he does not understand the power of capitalists. He feels that Mildred does not belong to the ship. She does not like any dark spot on her dress. He feels that she is not a part of production. In an angry mood he plans to throw her in the furnace. As a thoughtless fellow he fails to understand the political power of the capitalist. Many socialists know that money controls the whole political and economic system.

Like Galsworthy, G.B. Shaw and Arthur Miller, Eugene O'Neill accepts the theory of class struggle. A lot of books have been written to abolish class consciousness from society. Is Yank a monkey for 2000 dollars? Does he succeed in his mission? Does the American economic structure change? Like many British labourers, he feels shocked with the brutal approach of masters.

The artist raises a question here – Should Yank return to his primitive stage? Here he refers the attitude of Rodin. May be 'The Hairy Ape' is the right word for Yank as he reaches the zoo. He finds no difference between ship and the zoo. The ape helps himself in this age of cut-throat competition. Eugene O'Neill mentions the dark side of industrial revolution and says :

"If refer to that devil's brew of rascals, Jailbirds, murderers and cut-throats who libel all honest working men by calling themselves the industrial workers of the world; but in the light of their nefarious plots. I call them in industrious wreckers of the world."

Two questions arise here – Does Yank exist in society? Is his existence meaningless and passive? Doris V. Folk remarks:

"O'Neill's view of human dilemma here – and in the later plays suggests Sartrian existentialism. Man's very 'lostness', his need to belong, is the sky to his humanity. As soon as he has 'belonged', he has abdicated his manhood; he has ceased to be an 'existent' and becomes a passive, vegetative being at the mercy of forces outside himself and beyond his control. Yet all the forces which offer him ... a secure environment in exchange for obedience and conformity – society, the authority of religion, of the state of tradition – have been created by man himself. They have no existence of their own except by virtue of man's existence. He is an actuality, therefore, free from all outside authority in the determination of his fate, but he is also the lonely bearer of a terrifying responsibility for himself and the race. He had nothing on which to lean for support but himself, nothing to blame for his failures but himself. Human life has no intrinsic meaning that man projects upon it. He must create his own values and impose upon his universe whatever significance and whatever moral order he expects to adopt."

Conclusion

In this tragedy, Eugene O'Neill raises his voice against bonds and limitations as imposed upon the labourers. The fire of the furnace continues to burn at the cost of human life. A lot of economic progress has been made so far and the labourers pay a heavy price for it. The labour gets converted into capital as power changes into money. The gap between capitalists and labourers continues to grow and the labourers tolerate the burden of debts. However, Yank feels delighted after seeing the bright rays of sun on the ship. Skyscrapers have got to be accepted as symbols of capitalism. The artist asks the question – Who is framing the economic structure? Unfortunately the labourers continue to work hard in the industries and various goods are produced in the name of new civilization.

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STOMATAL RESPONSE OF RICINUS COMMUNIS TO AUTO-EXHAUST POLLUTION

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Abstract

The present paper deals with the study of stomatal response of *Ricinus communis* a very common road side plant to auto-exhaust pollution. This study was conducted in industrial town Ghaziabad. For study purpose three areas were taken into consideration i.e. Highly Polluted Area [HPA], Medium Polluted Area [MPA] and Fresh Area [FA]. Epidermal traits of the leaves were studied. Reduction in stomatal frequency & stomatal dimensions were recorded in the polluted area samples. But increase was recorded in no. of epidermal cells in the polluted samples. The plant appeared to be sensitive to the stress of pollution and developed certain adaptations for its survival.

Key Words - Auto-exhaust, stomata, Highly Polluted Area [HPA], Medium Polluted Area [MPA] and Fresh Area [FA].

Introduction

In the present scenario air pollution is posing threat to the environment. One of the main causes of air pollution is transport sector. Number of different vehicles such as two wheelers, three wheelers and four wheelers are increasing day by day in our country as per to fulfill the need of growing population. Automobiles driven by Petrol and Diesel release various pollutant such as - oxides of nitrogen, sulphur dioxide, organic compound, smoke, suspended particulate matter metals [Cd, Co, Cu, Pb, etc.], benzene, CO, and dust.

The leaf of a plant allows the entry of pollutants in the plant, because of the presence of lot of small pores over the surface of leaf called as stomata. First barrier for gaseous air pollutants is boundary layer resistance, which differ with a number of factors which includes wind speed, shape, size & also the orientation of leaves [1]. At higher wind speed more pollutants enter the leaves as boundary layer resistance decreases. Waxy cuticle is found a potential barrier to most of the pollutants. But, wax of cuticle can be dissociated by action of acidic gases allowing their entry inside the leaf [2]. Stomata provide the direct path through which the gases enter inside the leaf. The response of stomata to air pollutants is reported as different from species to species. Response of stomata differ with its density, age of the plants and also with existing environmental conditions [3]. Plant species differ in their ability to mitigate auto-exhaust [air] pollution due to the variation of leaf surface characteristics i.e. epicuticular wax, cuticle, epidermis, trichomes & stomata [4].

Air pollutants inhibit the cell elongation, leaf area and consequently the increase in cell frequency and also resulted in reduction of the size of stomata & epidermal cells. In order to avoid entry of harmful pollutants of

exhaust which can otherwise cause adverse effects, the reduction in the size of stomata could be considered as an adaptive response of plants. Distorted shapes of stomata has been observed in *Withania Somnifera* and other plants growing in the auto-exhaust polluted area. The plants growing along the roadsides have modified their leaf surface characters including epidermal cells and stomata due to the stress of automobile exhaust emission [5,6,7,8,9,10].

Dust particles [less than 5 mm in diameter] can interfere with the mechanism of stomatal pores [11]. These small openings are mainly responsible for exchange of gases and transpiration in plants. Most of the air pollutants which are known to show effect on stomata, are natural components of the atmosphere, but now, they are present in higher concentrations in the atmosphere than their natural concentration.

Present Study

Transport sector [automobiles] is one of the important source of air pollution in city Ghaziabad. Ghaziabad is one of the important industrial District of Western U.P which comes under NCR [National Capital Region]. Three National Highways pass through Ghaziabad i.e. National Highway No. 2 (to Hapur), 91 (to Bulandshahr), and 58 (to Meerut). For the present investigation we have selected the plant - *Ricinus communis*. It belong to the family Euphorbiaceae.

Ricinus communis is also called the castor bean/castor oil plant. It is a perennial flowering plant belonging to the family Euphorbiaceae. There are several medicinal uses of *Ricinus communis* are reported. Castor seeds are the source of castor oil. Oil has a various of uses. The seeds may contain 40%-60% oil that is rich in triglycerides, mainly the ricinolein. These seed also contains a water soluble toxin called as ricin, which is also present in less concentrations throughout the *Ricinus* plant.

Medicinal Uses of Ricinus Communis

Roots are used in abdominal disorders and apical part is taken orally as a purgative and diuretic. Hot water extract of dried roots are used orally in the treatment of stomach ulcers, stomach aches & diarrhea. Leaves are used in the treatment of muscular distortion [12].

Castor oil is used for aching feet. By smearing of some hand-warmed castor oil over feet is sufficient to get immediate relief. In case of severe foot pain, enough amount of castor oil is applied over feet's which are then wrapped in some plastic [such as cling film] & after that socks are put on before going to bed. This is continued for a few weeks will eventually resolve most foot pain completely. Also the use of castor oil in painful heel spurs [calcium deposits] is also useful. Castor oil is also effectively used in arthritis, backache & muscle aches. Castor oil is used for the treatment of insomnia. Very little castor oil is rubbed over the eyelids before going to bed [13].

In Senagal, a decoction of the dried leaves is externally applied for bilharziasis [12]. Leaves are said to be used in the form of a poultice or fomentation on sores, boils and swellings. The powdered leaves are used for repelling white flies, rust mites aphids & mosquitoes [14]. Castor oil is used in Conjunctivitis [15].

Castor oil is a simple and harmless purgative used in constipation [16]. Fresh root is taken orally to facilitate the expulsion of placenta or hasten parturition. In Japan, the water extract of seeds is externally applied to promote the growth of hair.

Materials & Methods

Present study was conducted on *Ricinus communis* in city Ghaziabad. It is one of the important industrial city of NCR. For the study purpose we have selected three sites in Ghaziabad. FA [Fresh area], MPA [Medium polluted area] and HPA [Highly polluted area]. Areas were selected according to the traffic load. Area along the national highways, having heavy traffic density is considered as HPA, internal roads passing through the city having comparatively less traffic load are considered as MPA. Fresh area [FA] away from the roads is treated as control.

The leaf samples of *Ricinus communis* were collected from all the three study areas and leaf were fixed in F.A.A. for further studies. Epidermal peels were taken out and stained in safranin & mounted in glycerin. Then the

readings were noted by using compound microscope [40X objective & 10X eyepiece] and dimensions of stomata were measured with the help of stage & ocular micrometer.

Stomatal Index [Salisbury, 1927] [17]

$$\text{Stomatal Index} = (S / e+S) \times 100$$

*Where S=No. of stomata per microscopic field area.

e= No. of epidermal cell per microscopic field area.

Frequency of Stomata = No. of stomata / microscopic field area.

Results and Discussion

The results of the present study are shown in **TABLE 1 & FIG. A, B & C.**

Adaxial [Upper] Leaf Surface

On adaxial [upper] leaf surface of *Ricinus communis*, in the no. of epidermal cell parameter increasing trend was noticed in the polluted site samples i.e. by 14.05% at MPA site and 16.91% at HPA site. But decline was recorded in stomatal frequency of polluted samples i.e. by 43.45% at MPA site and 42.12% at HPA site. Decrease was noticed in the dimensions [both length & width] of stomata in the samples collected from medium & highly polluted sites. As far as stomatal index is concerned, the decrease of 45.44% & 45.79% was recorded at MPA & HPA site respectively.

Abaxial [Lower] Leaf Surface

On abaxial [lower] leaf surface of *Ricinus communis*, in the no. of epidermal cell parameter increasing trend was noticed in the polluted site samples i.e. by 17.65% at MPA site and 25.28% at HPA site. But decline was recorded in stomatal frequency of polluted samples i.e. by 4.38% at MPA site and 9.40% at HPA site. Dimensions of stomata showed decrease by 3.76% & 3.64% in length at MPA & HPA site respectively but width showed slight increase by 2.15% at MPA site followed by reduction of 4.37% at HPA site. Stomatal index decreased by 15.43% & 23.53% at MPA & HPA site respectively.

Stomata are the portals of gaseous exchange, but this exchange get hampered due to different pollutants found in the atmosphere and thus causing variety of changes in the micro-morphological parameter [stomata] of the leaf. Appreciable reduction was noticed in the length and width of stomata on both [lower & upper] the surface of leaves. Similar observations were reported by several other workers in different plant species [18,19]. Reduction in the dimensions of stomata is a kind of adaptation by the plants growing in the stress areas of auto-exhaust pollution to reduce the entry of pollutants inside the leaf.

In *R. communis* decreased stomatal frequency is noticed. Such results were also reported by several researchers in the plant growing in polluted sites [20,21,22,23]. In contrast to it, [24] some workers have also reported increase in the stomatal frequency. Decreased or increased stomatal frequency in different plants due to stressed conditions of polluted environment differ because of variation in the physiological requirement of different plants species. Some species by adapting increasing stomatal frequency trend, might have fulfilled their demand of fresh air for their better survival. On other hand some species preferred decreased stomatal frequency and has checked the entry of pollutants inside the leaf and whatever exchange of gases takes place through these stomata is sufficient for their survival.

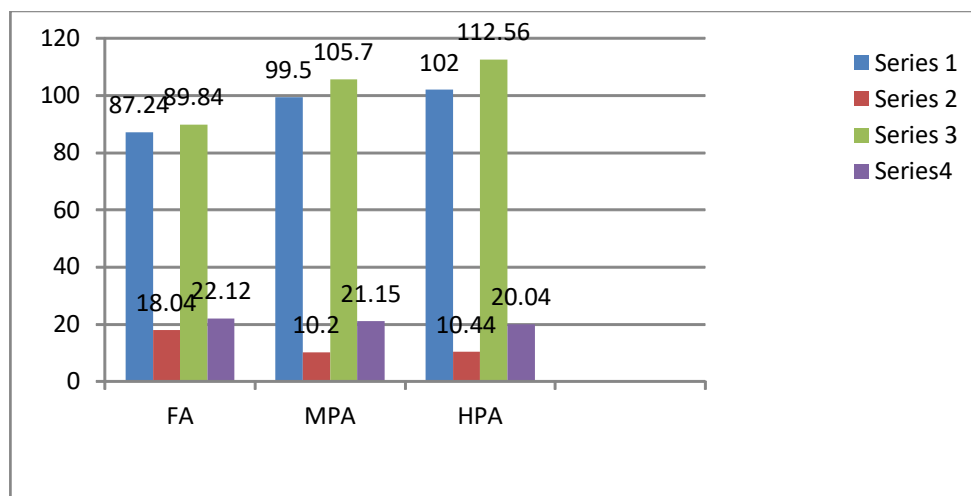
In *Ricinus* increase in no. of epidermal was recorded, some other workers also reported the same results [25,26,27,28,29]. The larger epidermal cells ensure higher amount of antioxidants and therefore they can better detoxify the pollutants [30]. So, increased number of epidermal cells might be a better kind of adaptation in plants growing in stress polluted sites for better detoxification of pollutants, as the epidermis are the important site where the scavengers initially act upon the various pollutants. *Ricinus* is responding to the stress condition of pollution by adapting changes in the epidermal traits which favour its survival in such conditions.

Table 1

ADAXIAL [UPPER] LEAF SURFACE				ABAXIAL [LOWER] LEAF SURFACE		
SITES ATTRIBUTES	FA	MPA	HPA	FA	MPA	HPA
No. of epidermal cells [per microscopic field area]	87.24 ±9.80	99.50 ±9.18	102.00 ±10.21	89.84 ±9.20	105.70 ±11.10	112.56 ±12.11
Stomatal frequency [per microscopic field area]	18.04 ±2.50	10.20 ±1.21	10.44 ±1.20	22.12 ±2.70	21.15 ±2.50	20.04 ±2.30
Length of stomata [μ]	21.83 ±1.65	20.81 ±1.50	19.82 ±1.45	23.91 ±2.50	23.82 ±2.60	23.04 ±2.60
Width of stomata [μ]	15.72 ±1.70	14.15 ±1.40	13.18 ±1.30	15.32 ±1.60	15.65 ±1.70	14.65 ±1.72
Stomatal index	17.14	09.35	09.29	19.76	16.71	15.11

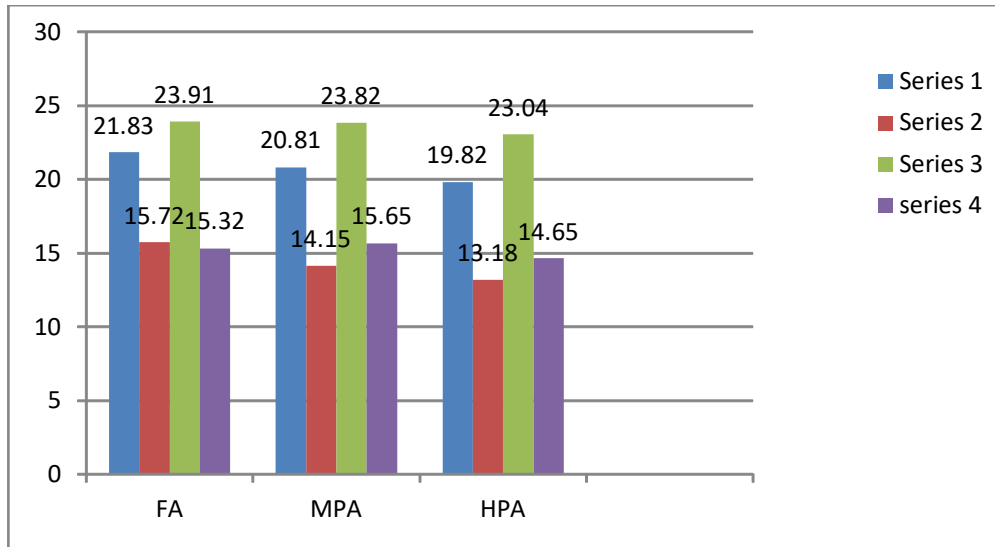
Values are in mean [n=25] with S.D.

Figure A



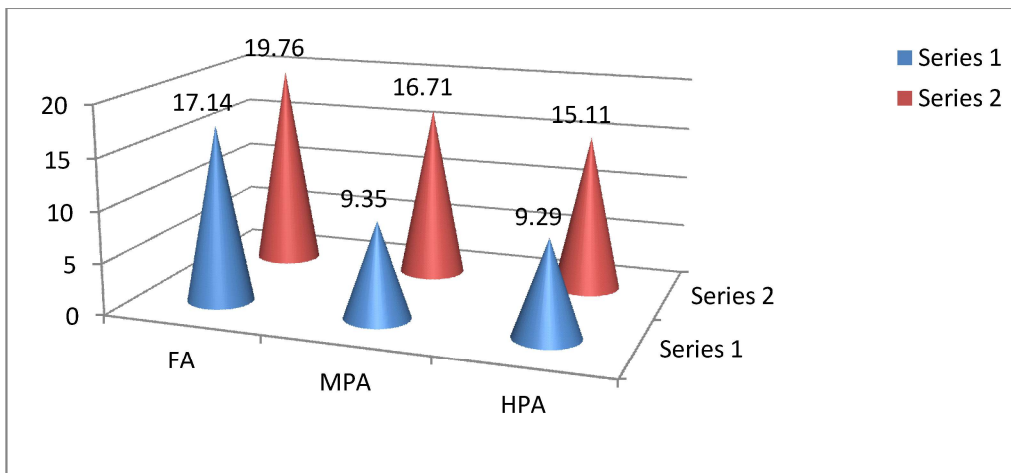
- Series 1- No. of epidermal cells on upper leaf surface.
- Series 2- Stomatal frequency of upper leaf surface.
- Series 3- No. of epidermal cells on lower leaf surface.
- Series 4- Stomatal frequency of lower leaf surface.

Figure B



Series 1- length [μ] of stomata on upper leaf surface.
 Series 2 - width [μ] of stomata on upper leaf surface.
 Series 3- length [μ] of stomata on lower leaf surface.
 Series 4- width [μ] of stomata on lower leaf surface.

Figure C



Series 1- stomatal index [upper leaf surface]
 Series 2- stomatal index [lower leaf surface]

Conclusion

Auto-exhaust pollution is affecting the vegetation growing along the road-sides. Effects on stomata differ from species to species. Plants acquire adaptation as per its need for its better survival in the stress of air pollution.

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ESTIMATION OF AMBIENT AIR QUALITY INDEX (AQI) DURING DEEPAWALI FESTIVAL AT MORADABAD

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Abstract

Current research work on the ambient air pollution of Moradabad city has characterized the alteration in the air pollution levels during the celebrations of Deepawali festival. Investigation has been carried out to study pre, mid and post Deepawali (November 4, 2021) effects on the air quality. The concentration of four major air pollutants, namely $PM_{2.5}$, PM_{10} , SO_2 and NO_2 have been taken for the purpose of the study of Air Quality Index (AQI) at the experimental area. $PM_{2.5}$ and PM_{10} had been found above the permissible limits in mid festival days having the highest concentration of pollutants in the air of the city. Present observation also indicates that amidst the pandemic, people burnt more firecrackers than the preceding year. However, the pre-Deepawali to Deepawali changes in pollutant concentrations suggested that Moradabad had higher pollution levels due to the burning of fireworks. City had a tendency to retain the pollutants at the ground-level atmosphere for almost one week after the event. Present work, therefore, implies the need for stringent law enforcement to improve the pollution levels caused due to such celebrations. Burning of crackers and sparklers on the occasion of Deepawali is a major source of air pollution and may be harmful for human health. Fireworks display are becoming more frequent and can influence the ambient air quality by the addition of Particulate Matter ($PM_{2.5}$ and PM_{10}) and gaseous pollutants (SO_2 and NO_2). Present investigation had been carried out for 7 days & 24 hours regarding ambient air pollution during this festival.

Key Words - Ambient air pollution, Air Quality Index, Burning of Crackers, Gaseous pollutants, Particulate matter.

Introduction

On many occasions like wedding, inauguration events and celebrations like new year; all over the world, it has become a common practice to fire the crackers. Deepawali, the festival of light, cleanliness and prosperity is also celebrated by firing the crackers in large quantity. During Deepawali, it has been observed that the air quality of the place suffers a lot.

In this study the air quality index (AQI) values have been quantitatively analysed for the SO_2 , NO_2 , $PM_{2.5}$ and PM_{10} from the four different sites of Moradabad city. For each of these pollutants, CPCB has established national air quality standards to protect the public health issues. There are six AQI categories, namely good, satisfactory, moderately polluted, poor, very poor, and severe as prescribed by the National Ambient Air Quality Standards

(NAMP-CPCB). Air pollution poses a serious threat to children's respiratory health (Gladson *et al.*, 2021). Reduction in the quality of air in urban areas is of a great concern due to increased emissions from vehicles, and commercial areas, and also from industrial activities. The high concentration of air pollutants can cause various adverse health effects. Ambient air pollution causes adverse effect on the plant and human health (Gupta *et al.*, 2020) where celebration on Deepawali with fire crackers is responsible for metallic air pollution with gaseous and particulate concentration in air.

In 2019, the World Health Organization (WHO) declared that the air pollution is the greatest environmental threat to human health (WHO, 2019), with globally 93% children under the age of 18 exposed to annual air pollution concentrations above levels recommended by WHO, 2018. Respiratory impacts are especially prevalent, and both short and long-term exposures to ambient air pollution in children can impair lung function, increase acute respiratory infection risk and exacerbation, and lead to greater incidences of asthma and its symptoms (Goldizen *et al.*, 2016). Air pollution had been found to have a significant mortality impact in 2016. Approximately 286,000 children under 15-years-old died from exposures to ambient air pollution. The majority of these deaths occur in low and middle-income countries (Landrigan *et al.*, 2018).

Increasing global reach of air quality estimates comes to the potential to introduce air quality index alerts to regions without local monitoring. One suggested method for doing so is to use global standard cut offs for each reported level of risk, where an index value represents the same pollution level everywhere in the world. In this regard, Common Air Quality Index (CAQI) has been created as an attempt at a uniform index across Europe (van den Elshout *et al.*, 2014, Lokys *et al.*, 2015). The World Air Quality Index has been developed by the Beijing scientists for reporting the real-time air quality for over 10,000 global monitoring stations using the U.S. EPA's AQI. Similarly, the Air Quality Life Index (AQLI) has been developed by the researchers at the Energy Policy Institute, University of Chicago, which reports the expected gains in life expectancy by meeting WHO air quality recommendations throughout the world (Greenstone and Fan, 2018). A network of air quality and weather monitoring stations had been established under the System of Air Quality Forecasting and Research (SAFAR) project in Delhi. The Deepawali days are characterised by large firework displays throughout India. The observations represent that the background concentrations of particulate matter remain 5 to 10 times more than the permissible limits established as standard in Europe and the United States. During the Deepawali-2010, the highest value of $PM_{2.5}$ and PM_{10} had been observed i.e. $2070 \mu\text{gm}^{-3}$ and $1620 \mu\text{gm}^{-3}$, respectively (24 hr. mean), which was about 20 and 27 times to the standard value set by the National Ambient Air Quality Standards (NAAQS) (Parkhi *et al.* 2016). By scaling the index according to city-specific pollution distributions, the design set in the present investigation provides locally relevant health risk information for children in the regions that lack ground-based monitoring networks. The advantages of the final index have also been discussed. The air quality managers can use this tool at the local level.

The adverse effects of atmospheric air pollution are well known (Tzanis *et al.*, 2019). Air pollution occurs due to a number of factors such as interaction among local weather patterns, atmospheric circulation features, topography, human activities, emissions from vehicles, industries using coal for power, dust from construction activities and long-range transport of air pollutants (Alimissis *et al.*, 2018). An alarming increase in the air pollution had been observed in India during late October to the end of November in the year 2016. As the frequency and intensity of similar events are increasing in recent years, the causes for high pollution caused by them are necessary to be examined. A possible cause of these high pollution levels could be the ignition of fireworks during the Diwali festival, celebrated on October 30, 2016 (Saha *et al.*, 2014; Ganguly, 2015). The extensive use of fireworks had been found related to short term variation in air quality. During the festival, total suspended particulate matters were almost of the same order as compared to the concentration found at an industrial site in Delhi throughout the year. However, the concentrations of SO_2 , NO_2 and PM_{10} increased two to six times during the Deepawali period as compared to the data reported for an industrial site (Singh *et al.*, 2010).

Deepawali is one of the major religious festivals of India. It is celebrated every year during October/November over a span of seven days during winter season. It is associated with the burning of huge number of crackers and sparkles. However, majority of cracker burning is on the main Deepawali day of the festival. Large-scale fireworks lead to increase in appreciably high levels of ambient atmospheric particulates and gases like sulphur dioxide (SO₂), carbon dioxide (CO₂), carbon monoxide (CO), suspended particles (including particles below 10 µm in diameter, i.e., PM₁₀), which are associated with serious health hazards. The formation of O₃ without participation of NO_x is due to burning of sparkles (Attri *et al.* 2001).

Firework activities on New Year's Eve on Oahu (USA) had also been found responsible for an increase in total suspended particulates by an average of 300% at 14 locations and by about 700% in the lung penetrating size ranges at one location (Bach *et al.* 1975). Fireworks during the Deepawali festival led to a short-term variation of air quality and two to three times increase in PM₁₀ and total suspended particulate concentration in Hisar city, India (Ravindra *et al.* 2003). On the Deepawali day, 24-h average concentration was 5.7 times higher for PM₁₀, 6.6 times higher for SO₂, and 2.7 times higher for NO_x as compared to their concentration on a normal day in Lucknow city, India (Barman *et al.* 2008).

Material and Methods for the Present Study

Moradabad, also known as 'Peetal Nagari', is located at the banks of the river Ram Ganga on the national highway (NH-9) route between Malaut (Punjab) and Askot (Uttarakhand). The concentration level of ambient air pollutants of fireworks on Deepawali had been determined in Moradabad city during November 4, 2021 i.e. two days before Deepawali, on Deepawali and two days after Deepawali day.

The monitoring had been carried out using Respirable Dust Sampler (RDS, APM 460-NL, Envirotech) and Fine Dust Sampler (FDS, APM 550 Envirotech). Gaseous pollutants namely SO₂ (West and Gaeke, 1956) and NO₂ (Jacobs and Hochheiser, 1958) had been measured by improved West-Gaeke and Jacob-Hochheiser modified method, respectively and particulate Matter i.e. PM_{2.5} and PM₁₀ had been estimated by gravimetric method with micro-glass fibre filter pare GF/A and Tefflon filter paper, respectively. Gaseous samples had been analysed with the help of UV-spectrophotometer and standard curve.

Data Analysis

Table 1
A Brief Description of Selected Sites

S. No.	Site Code	Site Name	Site Location	Identified as
1	S-I	Deer Park	28°49'25.7"N 78°48'22.9"E	Control
2	S-II	Civil Lines	28°51'22.1"N 78°45'37.0"E	Residential
3	S-III	Imperial Cinema Market	28°49'55.1"N 78°46'09.2"E	Commercial
4	S-IV	Peetal Nagari	28°49'04.7"N 78°47'38.7"E	Industrial

Four sites had been selected for present research purpose, these included, 1. Deer Park (S-I) used as control site. It is located along Ramganga bridge at Moradabad. This site spread over many acres of forest land and surrounded by rural fields. Second site (S-II) is Civil Lines residential area. It has numerous schools, hospitals, and markets in the area. Third is Imperial Cinema Market (S-III) which is particularly a busy commercial area close to a huge number of shops, restaurants, and workshops. Due to the high density of vehicles and encroachment on both sides of the road, traffic movement is extremely crowded and slow. Forth site is (S-IV) Peetal Nagari which is an industrial site with many brassware manufacturing units. The main sources of air pollution in this area are emissions from factories and automobile activities. 24 hours average value of six samples for gaseous pollutants (4 hour each), 3 for PM₁₀ (8 hours each) and single sample for PM_{2.5} (24 hours) had been calculated for the estimation

of AQI value. The Air Quality Index (AQI) calculation has been based on the standard formula prescribed by Central Pollution Control Board (CPCB), New Delhi. Protocol of AQI estimation can be summarized as follows-

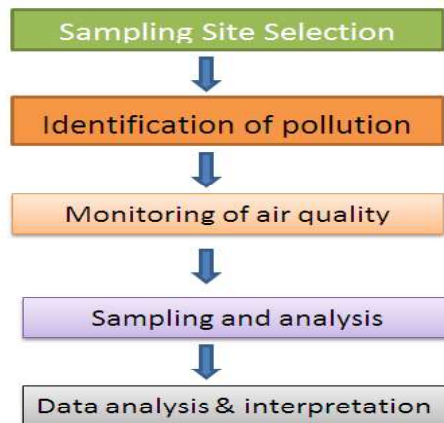


Table 2
Categorisation of different levels of AQI

AQI	Category	Associated Health Impacts
(0–50)	Good	Minimal Impact
(51–100)	Satisfactory	Minor breathing discomfort to sensitive people
(101–200)	Moderate	Breathing discomfort to the people with lung, heart disease, children and older adults
(201–300)	Poor	Breathing discomfort to people on prolonged exposure
(301–400)	Very Poor	Respiratory illness to the people on prolonged exposure
(>401)	Severe	Respiratory effects even on healthy people

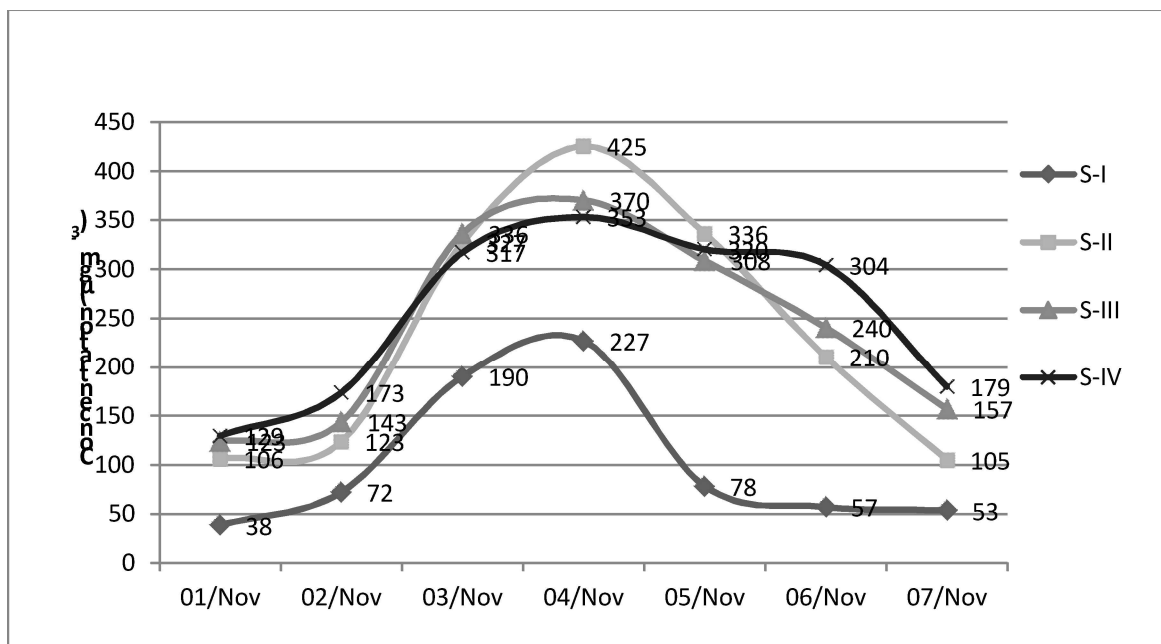
Table 3
Air Quality Rating of Different Parameters during Seven Days Monitoring

Quality rating of parameters								
Sites	Dates	Nov. 1	Nov. 2	Nov. 3	Nov. 4	Nov. 5	Nov. 6	Nov. 7
	Parameters	Pre-Deepawali			Deepawali	Post-Deepawali		
S-I	SO ₂	8.75	8.75	10.00	17.50	16.25	10.00	8.75
	NO ₂	15.00	15.00	21.25	28.75	23.75	20.00	15.00
	PM _{2.5}	38.33	71.67	145.00	163.33	70.00	56.67	53.33
	PM ₁₀	32.00	67.00	76.00	101.00	78.00	51.00	34.00
S-II	SO ₂	13.75	15.00	21.25	47.50	35.00	20.00	17.50
	NO ₂	17.50	23.75	36.25	57.50	46.25	36.25	26.25
	PM _{2.5}	93.33	111.67	258.33	371.67	278.33	155.00	88.33
	PM ₁₀	109.00	112.00	199.00	450.00	318.00	111.00	107.00
S-III	SO ₂	15.00	19.38	26.25	40.00	27.50	20.83	22.92
	NO ₂	26.46	29.58	42.50	42.50	32.50	25.21	27.71
	PM _{2.5}	111.67	121.67	278.33	351.67	218.33	170.00	128.33
	PM ₁₀	128.00	156.00	265.00	390.00	321.00	183.00	164.00
S-IV	SO ₂	23.33	24.79	31.25	36.25	26.25	25.42	27.29
	NO ₂	31.46	33.75	35.00	38.75	37.50	35.00	36.46
	PM _{2.5}	101.67	136.67	236.67	315.00	243.33	208.33	138.33
	PM ₁₀	144.00	153.00	196.00	312.00	298.00	223.00	219.00

Table 4
Correlation between different parameters at S-II

	<i>PM₁₀</i>	<i>SO₂</i>	<i>NO₂</i>	<i>PM_{2.5}</i>
<i>PM₁₀</i>	1			
<i>SO₂</i>	0.982057	1		
<i>NO₂</i>	0.916271	0.954312	1	
<i>PM_{2.5}</i>	0.945513	0.92173	0.943339	1

Figure 1
AQI Value at Different Sites During Deepawali Festival in Moradabad



Findings

A strong correlation (0.9) has been reported between pollutants (Table 4) which enhance the value of AQI. Deer park (S-I) which is known as control site, was least polluted at Deepawali (4 Nov) in comparison to the other sites. Lower AQI value refers to ‘Poor’ air quality. At all seven days of monitoring Civil Lines (S-II) demonstrated high AQI at festival indicated severe category of air quality. It may be due to high fire crackers ceremony. But after 24 hours pollution level has been decreased slowly and AQI level had been improved. S-III (Imperial Cinema Market), a commercial area was reported second large polluted site on Deepawali and also represented higher AQI levels during pre, mid and post Deepawali days.

Although S-IV (Peetal Nagari) which is an industrial site, had lower AQI than S-II and S-IV at Mid festival. Results also indicate that before and after 24 hours of Diwali festival, the concentration level of all parameters decrease in ambient air. Wind flow rate and direction of air also play an important role to alter the values of AQI. The air Quality rating has been calculated with the following formula:

$$\text{Air Quality Rating} = \frac{\text{Mean Value}}{\text{Prescribed Value}} \times 100$$

Present study shows that the burning of crackers and sparkles on the occasion of Deepawali is a strong source of *SO₂*, *NO₂*, *PM_{2.5}* and *PM₁₀* in ambient air. They are emitted in very high quantity, which indicates high level of AQI as compared to non-Deepawali festival days (Figure 1). However, the high concentration of air pollutants decrease sharply within the next 48 hrs., indicating their accumulation for few hours only in the ambient air. Increase in AQI values in general may be attributed to adverse meteorological conditions, i.e., decrease in temperature,

wind speed and mixing height on Deepawali days. All the 24h AQI of Ambient air had been found to be higher than the NAAQS. At the time of Festival residential area showed more AQI levels which is a serious concern of human health issue and need to be aware.

SO₂ and NO₂ pollutants had been found under NAAQ (80 µgm⁻³) and WHO (50 µgm⁻³) prescribed limits for 24 hours mean concentrations whereas particulate matters PM_{2.5} and PM₁₀ contamination exceeded both NAAQ and WHO standards i.e. 60 µgm⁻³ and 25 µgm⁻³ for 24 hours mean concentrations, respectively.

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STUDY OF THE EFFECT OF AUTO-EXHAUST POLLUTION ON APTI VALUE OF CALOTROPIS PROCERA IN CITY GHAZIABAD

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Abstract

Air pollution is a worldwide problem. Air pollution have adverse impact on the plant growth. Plants can be categorized as tolerant or the sensitive on the bases of APTI values [Air Pollution Tolerance Index]. It is calculated on the bases of four major parameters related to the leaf i.e. leaf extract pH, relative water content, total chlorophyll content & ascorbic acid content. APTI values of Calotropis procera was calculated, which commonly grow along the road-sides and also have medicinal values. Study was conducted in Ghaziabad. Three areas were selected FA [control], MPA & HPA [polluted]. It was found that the APTI values show slight decline in the samples of leaves collected from auto- exhaust polluted area.

Key Words - Leaf extract pH, Relative water content, Total chlorophyll, Ascorbic acid, Air Pollution Tolerance Index [APTI]

Introduction

In the present scenario India is facing problem of population as well as the pollution. Industries, Domestic sources and Transportation are the main sources of air pollution. According to Central Pollution Control Board [CPCB], in year 1970 contribution of Industrial sources, Domestic sources and Transportation sector was 56%, 21% and 23% respectively towards Pollution. Whereas, in the year 2000, the contribution of Industries, Domestic sources & Transportation sector has become 25%, 5% and 70% respectively. India is now, World's third biggest carbon dioxide emitter [1]. Pollution has become a serious problem in India because of poorly maintained roads & vehicles. The different climatologically change in our environment is due to various human activities. Increasing population, also the expansion of cities, enhanced traffic, rapid economic development & higher energy consumption are the important reasons of air pollution.

Most of Indian cities are affected with the presence of high percentage of particulate matter & gaseous pollutants due to industries, poorly maintained roads and lack of awareness among the people [2]. Ambient air pollution in several Indian large cities is amongst the highest in the world [3]. Vegetation play very important role in protection of the environment and also in the cycling of different materials. Plant response to air pollution can be used to assess the quality of air that may provide early warning signals of air pollution trends [4].

Various strategies exist for controlling atmospheric pollution, but vegetation [plants] provides one of the best natural way of cleansing the atmosphere by absorption of gaseous & some particulate matter via leaves. Recent studies have explored the possibility to find out the capacity of plants to remove pollutants from the air & act as sink

for air pollutants [5, 6, 7,]. Pollutants can cause leaf injury, premature senescence, damage to stomata, decrease photosynthetic activity, reduced growth & yield, in sensitive species of plants [8, 9]. To know about the sensitivity or tolerance level of the plant to air pollutants various parameters has been used including the leaf or stomatal conductance, membrane permeability, peroxidase activity, ascorbic acid, relative water content, chlorophyll content and leaf extract pH etc. [10,11].

Present Study

For the present study we have selected a very common road side growing plant *Calotropis procera*. It belongs to the family Asclepiadaceae. *Calotropis procera* Linn is an erect, tall, large, highly branched & perennial shrub or like a small tree. It can attain a height of about 5.4 m and it have milky latex throughout. Leaves are sessile and sub sessile, opposite, decussate, ovate to oblong. Flowers are present as umbellate-cymes. This plant have medicinal values.

Medicinal Uses

Several uses of *C. procera* are reported in Ayurveda . The fresh or dried leaves, the roots bark and root & also the flowers are used in Ayurveda. Leaves are utilized for the fast healing of wounds, to treat the problems related to indigestion, to improve the sexual health and also in the treatment skin disorders & liver related problems. Flowers of *C. procera* are utilized as a milk drink in treatment of various complaints such as asthma, indigestion, coughs as well as cholera. Also, in the form of a paste used to treat piles. Traditionally, *C. procera* plant has been used as an antifungal and analgesic agent. The dried leaves of the plant used as an expectorant as well as an anti-inflammatory agent. And also utilized in the treatment of rheumatic pain & paralysis. The dried latex & root are used as an antidote for snake poisoning. It has been used as an abortifacient, also used in treatment of piles & intestinal worms. Migraine is treated with the use of tender leaves of this plant [12,13,14,15,16,17,18,19].

Materials & Methods

Study was conducted in city Ghaziabad. It is one of the important industrial town of western Uttar Pradesh. For study we selected three sites depending upon the traffic load. Sites are named as Highly Polluted Area [HPA] & Medium Polluted Area [MPA]. The fresh area away from roads is considered as control i.e. Fresh Area [FA]. Samples of leaf of *Calotropis procera* was collected from study areas & analyzed for the following attributes:

Leaf Extract pH

For this 5.0 gm of fresh leaves were homogenized with 25 ml of double distilled water and then its pH is recorded with help of instrument called as digital pH meter.

Relative Water Content % (RWC)

Relative Water Content of leaf was measured according to the method of Sivakumaran & Hall [20].

$RWC \% = \frac{\text{Initial Wt.} - \text{Dry Wt.}}{\text{Saturated Wt.} - \text{Dry Wt.}} \times 100$.

Chlorophyll a, Chlorophyll b and Total Chlorophyll content was measured by the method of Arnon [21].

Ascorbic acid content was estimated according to the method of Keller and Schwager [22].

Air pollution tolerance index (APTI) of the plant species was determined by using the formula given by Singh and Rao [23].

$$APTI = \frac{A \{T+P\}}{R} \times 10$$

Where, A= Ascorbic acid.

T= Total chlorophyll content.

P= Leaf extract pH.

R= Relative water content.

Results & Discussion

Results are shown in **Table 1, Figure A, B, C, and D.**

Table 1

<u>ATTRIBUTES</u>	<u>FA Site</u>	<u>MPA Site</u>	<u>HPA Site</u>
Relative Water Content [%]	88.16 ±1.98	87.16 ±2.01	79.91 ±2.20
Leaf extract pH	5.58 ±0.04	5.14 ±0.05	5.13 ±0.03
Chlorophyll a [mg g ⁻¹ f. wt.]	4.20 ±0.05	4.14 ±0.03	4.02 ±0.03
Chlorophyll b [mg g ⁻¹ f. wt.]	2.86 ±0.02	2.83 ±0.03	2.80 ±0.03
Total chlorophyll [mg g ⁻¹ f. wt.]	7.06 ±0.06	6.97 ±0.04	6.82 ±0.05
Ascorbic acid [mg g ⁻¹ f. wt.]	5.08 ±0.03	5.00 ±0.04	4.96 ±0.03
Air Pollution Tolerance Index [APTI]	15.00	14.77	14.14

Values are in mean [n=10] with S.E.

Figure A
Relative Water Content [%]

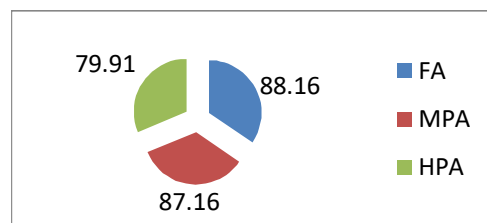


Figure B
Leaf extract pH

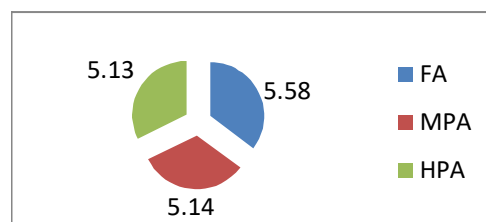
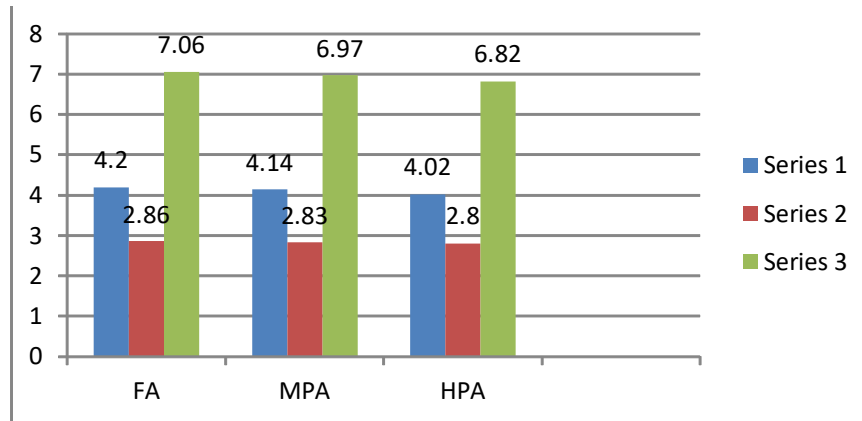
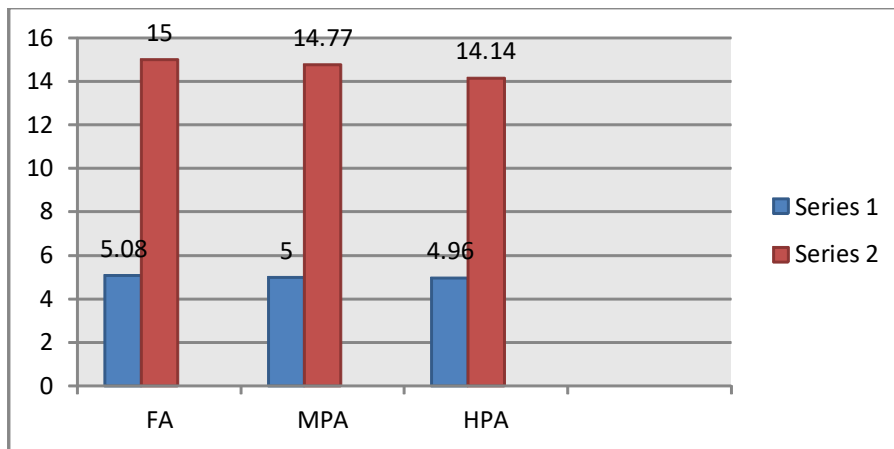


Figure C



Series 1: Chl. a Series 2: Chl. b Series 3: Total Chl. content.

Figure D



Series 1: Ascorbic acid Series 2: APTI.

The above table and figures show that—

Relative water content declined by 1.13% and 9.35% in the leaves of *C. procera* collected from MPA & HPA sites respectively. Relative water content of leaf is the water moister present in it. More water in the plant body help to maintain its physiological balance under stress conditions of air pollution, when usually the transpiration rate is high. Such reduction in RWC % was also reported by many workers [24, 25]. High Relative Water Content favors draught resistance in plants [26].

The pH value of leaf extract recorded at FA, MPA & HPA sites were 5.58, 5.14 & 5.13 respectively. The acidic pH can be attributed to air pollutants such as ozone, SO₂, NO₂ & particulate matter. Similar result have been reported by several researchers that low pH is found in the samples of high pollution areas [27,28].

Reduction in the values of chl. a, chl. b and total chl. content was recorded in the leaf samples collected from the polluted areas, but decline was more pronounced in chl. a [1.42%, 4.28% at MPA & HPA site respectively] than chl. b [1.04%, 2.09% at MPA & HPA site respectively]. Total chl. content reduced by 1.27% & 3.39% at MPA & HPA site respectively. Such decline in chlorophyll a, b & total content was reported in several plants by many workers [29, 30]. As the chlorophyll is important for the process of photosynthesis, it means chlorophyll is basically the index of productivity. Reduced photosynthetic activity of chlorophyll is associated with the formation of toxic ions on dissolution of sulphur dioxide gas in water & displacing Mg⁺² from the chlorophyll molecule and then converting it to photosynthetically inactive [brown colour] pigment phaeophytin [31,32]. Chlorophyll is also

one of the most sensitive bio-molecules quite prone to degradation by light, heavy metal pollution, acid rain, air pollution and chemical exposure [33, 34, 35]. Any change in the chemistry of any of the macromolecules of this system leads to the destruction of chlorophyll molecules and ultimate loss of photosynthetic activity.

Like all other attributes ascorbic acid in the leaf samples of *Calotropis procera* also decreased by 1.75% at MPA site and 2.36% at HPA site. The ascorbic acid is a natural anti-oxidant, it may prevent the damaging effect of air pollutants in tissues of the plants [36]. Ascorbic acid is a very important antioxidant synthesized in response to oxidative stress. It is regarded as an indicator of tolerance level of the plant to oxidative damage [37]. Higher amount of ascorbic acid increases tolerance in plants [22]. There is definite correlation between ascorbic acid content & the resistance of the plant to pollution. Resistant plants contain high amount of ascorbic acid whereas, sensitive plants possess a low amount of this acid. The amount of ascorbic acid declines in the plants on exposure to the pollutants [22]. Thus, plants maintaining high ascorbic acid level even under the stress condition of air pollution are considered as more tolerant. Ascorbic acid, is an indicator of the tolerance index of plants.

APTI values calculated for FA, MPA & HPA sites were 15.00, 14.77 & 14.14 respectively. A decline was recorded in polluted area samples. Several studies reported declined values of APTI in polluted areas [28, 38, 39]. It means the sensitivity of the plant is recorded towards auto-exhaust pollution. Air Pollution Tolerance Index [APTI] value represents the tolerance levels of plants to air pollution. In future APTI value of the plants will be helpful in the selection of the plant species for plantation in the pollution affected areas. Whereas, the plants having lower APTI value can be used in bio-monitoring of the areas.

Conclusion

Air pollution tolerant index [APTI] is an index which denotes capability of the plant to combat against air pollution. Plants having higher index value are considered as tolerant to air pollution and they can be used as sink to mitigate pollution, whereas, plants with low index value show less tolerance & can be used as bio-indicators to monitor air pollution. So, the present study is useful for the better planning, understanding & controlling of air quality. Such studies are helpful for selecting suitable species of plants for plantation in the areas suffering from high stress of air pollution i.e. industrial areas, along the road sides.

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A COMPARATIVE STUDY OF SPORTS COMPETITION ANXIETY BETWEEN MALE AND FEMALE COLLEGE PLAYERS

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Abstract

The main aim of this research study is a comparative study of sports competition anxiety between college male players and female players of age 20 to 25 years. For the purpose of study, a total of 50 students were selected using purposive sample techniques. The selected subjects were divided into two groups i.e. college level male players and college level female players. The Sports Competition Anxiety (SCAT) (Martens, V. Lee & Burton, 1977) questionnaire was used as a tool to assess sports competition anxiety levels of sports players. For analysis in this study Descriptive Statistics has been used. Independent Sample t-test were applied to analyze data. The study show that there is a significant difference between college level male players and college level female players on Sports Competition Anxiety Variables. College male level players felt less sports competition anxiety as compared to college level female players.

Key Words - Sports Competition Anxiety, questionnaire, significant difference, t-test

Introduction

Anxiety that commonly occurs in athletes is competitive anxiety. Competitive anxiety is a specific negative emotional response that is a factor in competitive stress (Fletcher, 2009). The study on the association between competitive anxiety and performance was originally based on an inverted-U hypothesis (Allison, 2013). The obvious factor that really affects an athlete's ability is the psychological factor. One of the aspects that affect the performance of athletes in sports is anxiety. Several researchers have examined the effects of anxiety on sports performance (Vincent P, 2015; Ashwini B, 2015). Anxiety usually occurs when athletes are not confident in dealing with stress-inducing situations and it can then affect their sports performance (Ashwini B, 2015). Furthermore, often the explanation for anxiety is psychological arousal (Ellison, 2013).

When under stress and anxiety, some athletes have seen a decrease in performance, even to the point of 'choking'. Therefore, the relationship between anxiety and sports performance has become of interest to researchers in the field of sports psychology. Sports psychologists began to study anxiety in an attempt to develop appropriate interventions in experiences that were sometimes harmful that might be useful for athletes in rectifying negatives, initially as an independent construct and later as interdependent constructs (Andrew, 2009; Vincent P, 2015; Ashwini B, 2015; Alison, 2013).

Everyone experiences anxiety from time to time. Workplace demands, public speaking, extremely tight schedules, or writing an exam can all cause anxiety and even terror. These sensations, however unpleasant, are not the same as those linked with anxiety disorders. Anxiety disorder causes people to have extreme, long-term sensations of fear and anguish for no apparent reason. The illness makes their life a constant state of anxiety and terror, and it can affect their relationships with family, friends, and coworkers. Anxiety research is one of the most active areas in psychology, and it has attracted a lot of attention in the previous two decades (Abdel-Khalek & et al 2004).

Research Methodology

Subject:

The study was conducted on two equal groups of 25 college male and 25 college female players (n=50) aged between 20 and 25. Purposeful sampling method was used to collect the sample.

Variable:

Sports Competition Anxiety was selected as the variable for the study.

Tools:

Since the purpose of the study was to find differences in Sports Competition Anxiety between two different groups of players; The Sports Competition Anxiety (SCAT) (Martens, V. Lee, & Burton, 1977) questionnaire was used as a tool to assess sports competition anxiety levels of sports players.

Statistical procedure:

The mean, median, standard deviation, minimum, and maximum values were calculated using descriptive statistics. To compare two groups, a two-sample t-test was used. To acquire data, a frequency distribution was also used.

Result and Discussion

**Table No. 1
Descriptive Statistics Analysis.**

Statistics	Male	Female
Mean	20.10	22.23
Median	21	22
Standard Deviation	2.12	2.81
Max.	26	29
Min.	16	16

The above table shows descriptive statistics for the selected both groups of male and female players of college. The mean value of male and female players are 20.10 and 22.23 respectively, whereas Standard Deviation are 2.12 and 2.81. The median value of male and female groups is 21 & 22 and minimum and maximum values for males are 16 & 26 and for females are 16 & 29 respectively. Female group of players presents higher mean as compared to Male group of players, meanwhile median and Standard Deviation is also higher than male group. In concern of maximum value, female groups present higher values but minimum values are the same.

**Table No. 2
Independent Sample t-test**

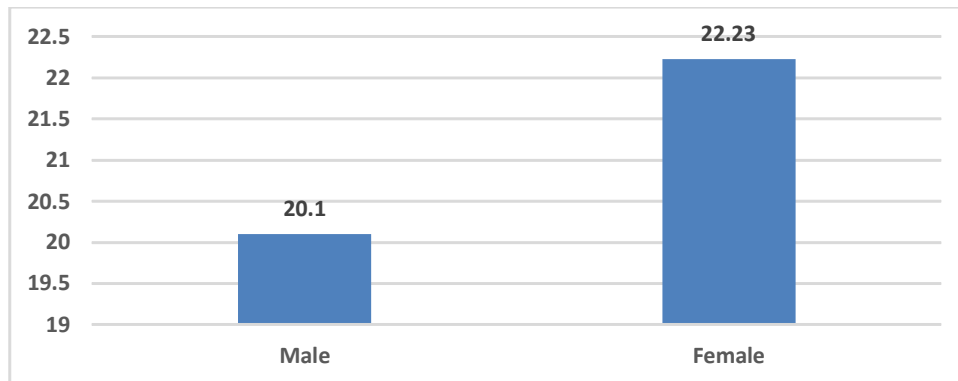
t-statistics	d.f. (Degree of Freedom)	p-value	Mean Difference	95% Confidence Interval
3.2451	49	0.000516	2.13	(0.8582,2.8218)

The above table shows that t statistics, d.f., p-value, and mean differences are 3.2451, 49, 0.000516 and 2.13 respectively. Given the total anxiety score, the difference between male and female players is large, as seen in the table above. Similarly, the outcome of the repeated design analysis indicates that the interactive effect of gender

and test subscales is significant at the 95 percent confidence level. Table 2 shows that there were significant differences between college male and female athletes ($p < 0.05$), indicating that female players had greater anxiety scores on the variable sports competitive anxiety. The obtained score demonstrates that female players experienced a higher level of anxiety threat in sports competitive anxiety than male players. This means that in some subscales, girls are more anxious than boys.

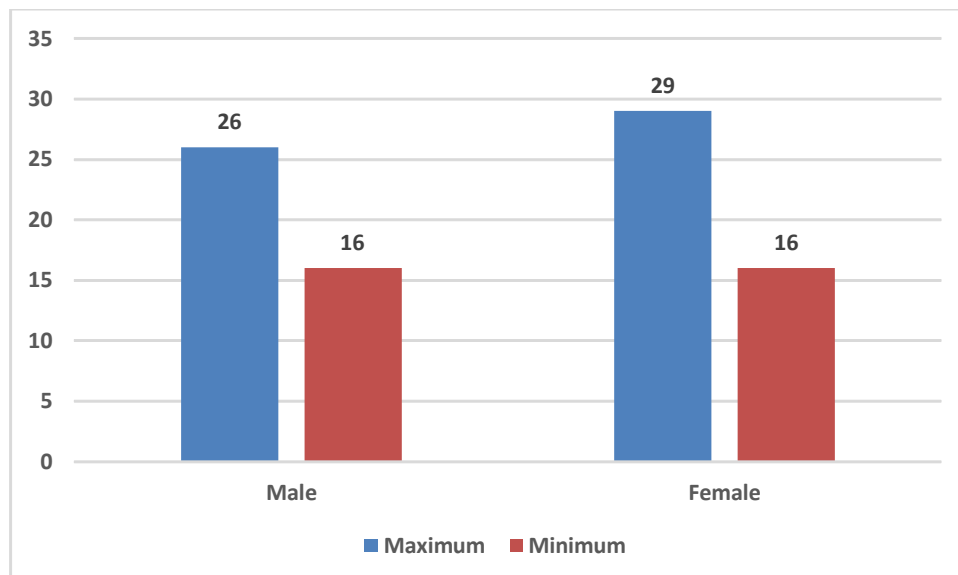
Graphical Representation

Figure 1
Mean Value



The graphical representation of the mean of both groups represents the performance of both groups i.e. male & females. The mean value depicts that the male group of players are less anxious than female players because here is the direct relation between mean value and the anxiety. Above graph displays a female group of players with a higher mean value than male players. It mean female players are more anxious.

Figure 2
Minimum and Maximum Value



Above graph represents that both groups have the same minimum value but the female group of players had higher value than male group. It mean female players are more anxious.

Discussion and Conclusion

The primary goal of the current inquiry is accomplished. Anxiety and gender were found to have significant connections. On the most prevalent set of anxiety items, females outperform males. On self-report anxiety measures, females score higher than males. Two-Sample t test results showed significant difference between male players and

female players on sports competitive anxiety variable. Male players felt less competitive anxiety as compared to female players.

There are numerous ideas as to why women are more likely than men to acquire anxiety disorders. Women are more likely than men to report symptoms. Psychological variations may also play a role in explaining gender disparities. Men, for example, may have a higher belief in their own personal control over the situation, which is a protective factor against anxiety disorders. Gender roles and other social factors are also likely to play an impact. Men may be subjected to more social pressure than women when it comes to confronting anxieties (facing fears is one of the most effective treatments) (Davison, et al., 2010). Women are in a different situation than men in their lives. For example, during childhood and adulthood, women are far more likely than men to be sexually attacked. (Tolin & Foa, 2006).

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A STUDY ON THE ASSESSMENT OF FINE AND LARGE MOTOR SKILLS OF NORMAL AND SPECIAL CHILDREN (6 TO 10 YEAR) IN AGRA DISTRICT

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Abstract

The purpose of the present research is to study the assessment of fine motor skills of normal and special children (Late Childhood) in Agra district. This study is based on random sampling. The scheduled survey has been adopted in the present study. The sample of present study is of 100 children (6-10 year). The collected data was classified, tabulated and analyzed using various statistical measures. In present study use of percentage, Mean, S.D., t-test has been done for analysis of motor skills among normal and special children. Children require the coordination of many different skills to be successful in school.

Key Words - motor skill, fine motor skills, large motor skills, normal children, special children.

Introduction

Children grow and develop rapidly in their first five years across the four main areas of development. These areas are motor (physical), communication and language, cognitive, and social and emotional. Motor development means the physical growth and strengthening of a child's bones, muscles and ability to move and touch his/her surroundings.

A child's motor development is of 2 types—

- **Fine Motor Skills**— Fine motor skills refer to small movements in the hands, wrists, fingers, feet, toes, lips and tongue.
- **Gross Motor Skills**— Gross motor skills involve motor development of muscles that enable babies to hold up their heads, sit and crawl, and eventually walk, run, jump and skip.

Typical motor skill development starts from the inner body, including the head, neck, arms and legs, and then moves to the outer body such as hands, feet, fingers and toes. Motor development is important throughout a child's early life, because physical development is tied to other development areas. For example, if a child is able to crawl or walk (gross motor skills), he/she can more easily explore their physical environment which affects cognitive development. Social and emotional development progresses when a child can speak, eat and drink (fine motor skills).

Review of Literature

- “The achievement of motor milestones is critical to overall development in children because as the child ages and progresses in motor development (e.g., crawling to walking), they are increasingly able to explore and interact with their environment”. — (Gibson, 1988; Oudgenoeg-Paz, Mulder, Jongmans, van der Ham, & Van der Stigchel, 2017).
- “This exploration of the environment provides the child with learning opportunities to develop cognitive language, and social skills”. — (Alcock & Krawczyk, 2010. Ghassabian et al., 2016. Gibson, 1988: Hitzert, Roze, Van Braeckel & Bos, 2014: Houwen, van der Putten, & Vlaskamp. 2014: Pick. Dawson. Smith, & Gasson, 2008).
- “As the child encounters novel stimuli in the environment, they are able to develop language (e.g. learning new words to label items in the setting), communicate with others, and develop social skills as well as cognitive skills such as problem solving”. — (Alcock & Krawczyk, 2010; Clearfield, 2014; Leonard & Hill, 2014; Walle & Campos, 2014).

At this stage of development; improvement and mastery of these small skills has a big impact on children’s success in school. Many of the tasks ahead in first grade require some small muscle skills. As children move out of the more hand-on, they need to be able to hold writing implements and to cut, draw and write. These hand-on experiences will prepare children for more complex skills. All these activities are the small units of motor skills.

Motor skills

Motor skills are fine coordination in which the smaller & larger muscles play a major role. Motor skill can be described in such words as automatic, rapid, accurate and smooth. It is wrong to think of a skill as some single perfected action. A skilled movement is very complex process involving differentiation of cues and continual correction of errors. According to Hilgard (2004), “A well-learned skill develops into a habit. A habit is any sort of smooth running attention to the details of his habitual performances. Habits are relatively automatic repeated movement patterns especially as they are revealed in skilled movements.”

Though motor skills can be divided into different types; for the purpose of the present study, these have been divided into three type—

- (1) Fine motor skills
- (2) Large motor skills
- (3) Coordination skills

Fine Motor Skills

Fine motor skills involve “the use of the smaller muscle of the hands commonly in activities like using pencils, scissors construction with legs or duple, doing up buttons and opening lunch boxes etc.”

Fine motor skills significantly influence the quality of the task outcome as well as the speed of task performance. Efficient fine motor skills require a number of independent skills to work together to appropriately manipulate the object on performing the task. Fine motor skills not only involve manipulation of small muscles, particularly of the hand, but also coordinating the action all together. Fine motor skills become increasingly important when it is time for the child to learn handwriting. A child must have good physical stability and have a good grasp, have correct hand placement with the writing instrument and have good paper placement.

Large Motor Skills

Large motor skills are movement that involves using the large muscle of the body. The development of large motor skills starts as soon as a child is born. As children age, their large motor abilities continue develop and improve. “Boys usually develop large motor skills much sooner than girls with exception of skills that involves balance and precise movement i.e. skipping and hopping.” (Yolanda 2017).

Children rely on large motor skills to engage in physical play for example, playing a game of that requires running after friends and reaching out and touching someone is large motor skills. Children also rely on large motor skills for everyday activities such as walking in and out of a room. Other examples of large motor skills include–

- Running
- Climbing up a tree
- Throwing a baseball
- Dribbling a basket ball

The Importance of Motor Skills

“From the first days of life children begin to use their bodies to learn about the world around them” (Piaget 1950). This suggests that sensory and motor experiences are the basic for all intellectual functioning for approximately the first 2 year of life as children continue to mature their reliance on physical interactions with people and objects remains strong. “Motor skills are an essential component of development for all children” (Gallahue 1993). Movement is at the very centre of young children’s lives. It is an important fact of all aspects of their development whether in the motor, cognitive or affective domains of human behavior.

A motor skills is a function which involves the precise movement of muscles with the intent to perform a special act. In the present study, motor skills refers to fine motor skills, large motor skills, and co-ordination skills.

Normal Children

Children between the age range of 6-8 years without any physical, cognitive, social and emotional defects are considered as normal children in the present study.

Special Children

One who deviates from normal health status either physically, mentally or socially and requires special care, treatment and education is regarded as special children in the present study.

Objectives of the Study

1. To assess the fine motor skills of normal and special children.
2. To assess the large motor skills of normal and special children.

Methodology

A purposive sampling technique was used in present study. Students (6-8 years) studying in primary school and special children who are attending special school; constitute the population of the study.

Total sample comprise of 100 children which consisted of 50 normal children from university model school between the ages 6-8 years. 50 special children were from TEARS school between the ages 8-10 year. The IQ of these children was 40-54 (moderate) on Wechsler’s Scale of Intelligence which was taken as per the record of the child in the institute.

Measuring Tools

For the present study self constructed schedule was used for the assessment of motor skills among normal and special children.

Results

Table 1
Scores on Fine Motor Skills of Normal and Special Children

S. No.	Fine Motor Skills	Normal Children		Special Children	
		Number	Percentage	Number	Percentage
1.	Coloring skill	48	96%	19	38%
2.	Making geometrical design	35	70%	3	6%
3.	Buttoning	42	84%	14	28%
4.	Unbuttoning	37	74%	12	24%
5.	Able to turn page of book in proper sequence	43	86%	9	18%
6.	Can open lunch box	50	100%	26	52%
7.	Can close lunch box	48	96%	27	54%
8.	Zippering	50	100%	35	70%
9.	Unzipping	50	100%	34	68%
10.	Tying shoe laces	25	50%	11	22%

The above table shows the scores of fine motor skills of normal and special children. 38% special children and 96% normal children have coloring skills while 18% special children and 86% normal children able to turn pages of a book in proper sequence. 24% special children and 74% normal children are able to unbutton their shirts. The highest percentage (100%) of normal children was obtained on ability to open their lunch box.

Table 2
Scores on Large Motor Skills of Normal and Special Children

S. No.	Large Motor Skills	Normal Children		Special Children	
		Number	Percentage	Number	Percentage
1.	Able to catch and throw a ball	28	56%	6	12%
2.	Kick foot ball	19	38%	14	28%
3.	Comb hair	29	58%	3	6%
4.	Can walk backwards	44	88%	17	34%
5.	Catch tennis ball	29	58%	18	36%
6.	Climb stairs	47	94%	32	64%

The above table shows the score of large motor skills of normal and special children. 6% special children and 58% normal children can comb their hair while 88% normal children and 34% special children can walk backward. The highest percentage of both the groups has obtained on ability to climb stairs. The reason for such results could be that for climbing stairs large muscle skills are required which requires less efforts whereas activities like combing requires both good finer muscle control and co-ordination skills.

Table 3
Mean Scores on Fine Motor Skills of Normal and Special Children

S. No.	Skill Type	Normal children		Special children		Statistical value t
		Mean	S.D.	Mean	S.D.	
1.	Fine motor skills	43.44	8.05	32.73	9.51	6.12*

*significant at 0.01 level

The above table shows the mean scores of normal and special children on fine motor skills. It is clear from the table that mean scores of normal children (43.44) were higher on fine motor skills than the special children (32.73). The calculated t value (6.12) was also significant at 0.01 level of significance. Hence it can be said that these groups were different with each other on fine motor skills. Similar findings are also reported by Zakil (2013).

Table 4
Mean Scores on Large Motor Skills of Normal and Special Children

S. No.	Skill Type	Normal children		Special children		Statistical value
		Mean	S.D.	Mean	S.D.	t
1.	Large motor skills	24.6	3.57	14.18	4.77	12.41*

*significant at 0.01 level

The above table shows the mean scores of normal and special children on large motor skills. It is clear from the table that mean scores on large motor skills of normal children (24.6) were better than the special children (14.18). The calculated t-value (12.41) also reveal that this difference is significant at 0.01 level of significance. Hence these groups are different with each other with regard to large motor skills. Similar findings have also been reported by Hemmati et al. (2008) who found significantly poorer gross motor skills among children with development coordination disorder as compared to normal peers.

Discussion

• Findings Related to the Fine Motor Skills of Normal and Special Children

Fine motor skills of normal children (Mean-43.44) are better than special children (Mean-32.73). Normal children perform significantly better (t=6.12).

• Findings Related to the Large Motor Skills of Normal and Special Children

Large motor skills of normal children (Mean-24.6) are better than special children (Mean-14.18). Normal children perform significantly better (t=12.41).

Conclusion

Conclusion of the study shows that normal children were able to work more accurately than special children. They were able to do their work independently like eating, shoe tying, combing, arrange their books etc. While certain tasks were performed by special children with the help of others.

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